
SMART Local 265

Fringe Benefit Funds

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Contact us at: benefits@smart265funds.org

September 16, 2022

SMART Local 265 Health and Welfare Fund Important Information About Your Dental Benefits

Dear Member,

The Trustees of the SMART Local 265 Welfare Fund would like to announce their new partnership with Delta Dental effective October 1, 2022. This partnership will allow you and your eligible dependents to take advantage of Delta Dental's large provider network and maximize your dental benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist.

Your dental benefits for the remainder of the plan year of 2022 will remain the same as they were prior to October 1, 2022. If you used any of your 2022 plan year benefits prior to October 1, the accumulated amounts would still count toward your calendar year maximums in addition to any claims after October 1 that are handled by Delta Dental. Your calendar year maximums will then restart effective January 1, 2023.

Delta Dental will now handle all the aspects of your dental claims previously handled by the Fund Office. They will process your dental claims, send you explanation of benefits (EOBs), verify eligibility and benefit information with providers, handle claim status inquiries from providers and their dedicated customer service team will be available to assist you with any questions you may have regarding your dental benefits.

Claims for dates of service after October 1st should be filed directly to Delta Dental. You will be receiving updated BCBS Medical ID cards with the new Delta Dental claim filing and customer service information on the back. Please make sure to replace your current cards with the updated one when you receive it. It is also important to notify your dentist that your PPO network has changed.

Enclosed you will find correspondence from Delta Dental explaining how your new dental plan works, how to find a Delta Dental dentist, how to log into the Member Connection portal and other important information. Please take time to read the documentation and share with your family members.

****Important note:** If you use an out of network provider, Delta Dental will pay you directly and you will be responsible for paying the dentist. It is always better to remain in network.

If you have questions regarding this new partnership, please contact the Fund Office at 630 668-7260 and we will be happy to assist you.

Respectfully,

SMART Local 265 Fringe Benefits

Effective October 1, 2022 Delta Dental of Illinois is pleased to be your dental benefits carrier. Your dental plan offers you the dental benefits program: Delta Dental PPO *Plus* Delta Dental Premier.

Delta Dental PPO Plus Premier

With your new dental plan...

- You can go to any licensed general or specialty dentist.
- **You will maximize your benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist.**
- Delta Dental's network dentists have agreed to reduced fees as payment in full, which means you will likely save money by going to a Delta Dental PPO or Delta Dental Premier network dentist. Non-network dentists have not agreed to accept our reduced fees as payment in full, which means they may bill you for any charges over our allowed fees.
- You are charged only the patient's share* at the time of treatment. Delta Dental pays its portion directly to network dentists.

Finding a Dentist

Visit our web site at www.deltadentalil.com and click on Provider Search.

Example of Your Copayment with Delta Dental Network Dentists and Non-Network Dentists

- Delta Dental PPO: Lowest out-of-pocket costs and network protection.
- Delta Dental Premier: Higher out-of-pocket costs than PPO, but may be lower than non-network and network protection.
- Non-network: You may have the highest out-of-pocket costs.

Delta Dental PPO Plus Premier Plan Features

Your Delta Dental PPO Plus Premier plan includes the following features:

- Access to Delta Dental PPO and Delta Dental Premier network dentists

Member Connection

You may register on Delta Dental of Illinois' website, www.deltadentalil.com. Once registered, you can **get real time benefit information, check claim status, sign up for electronic Explanation of Benefits and print a temporary ID card.**

Customer Service

Call 1-800-323-1743 to access our automated phone system or speak to a customer service representative from 7 am to 7 pm Monday through Thursday and 7 am to 6 pm Friday, Central Time. Our automated phone system is available 24 hours a day, seven days a week, and offers dentist listings and claim information.

You can also connect with us through our mobile app, Facebook, Twitter, our blog and more.

Welcome To Delta Dental of Illinois!

**Patient's share is the coinsurance/copayment, any remaining deductible any amount over the annual maximum and any services your plan does not cover.*

***Note:** There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please contact Delta Dental of Illinois.*

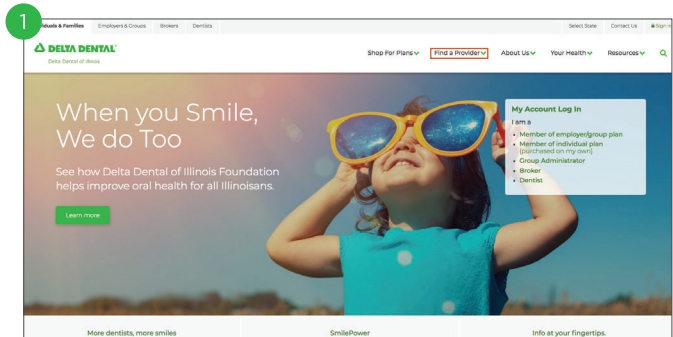
Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment that your group dental plan is required to make.

Finding a Delta Dental PPO™ or Delta Dental Premier® Dentist

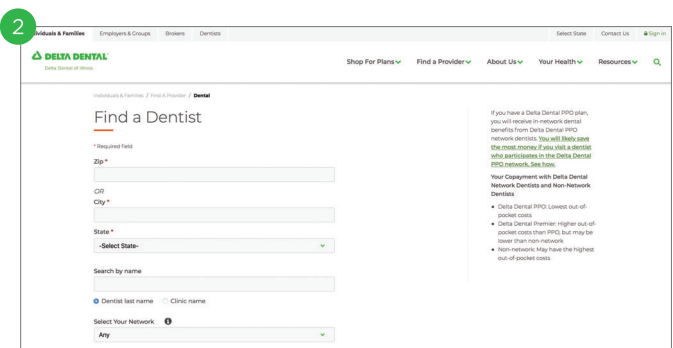
Finding a Delta Dental network dentist is easy. More than 3 out of every 4 dentists nationwide participate in a Delta Dental network. In Illinois, more than 75 percent of dentists participate in a Delta Dental network. You can find a network dentist today by using the Dentist Search on our website or calling our automated phone system.

Provider Search

1 Go to deltadentalil.com, and select “Find a Provider.” On the following page, select “Dental.”



2 To start your search, you can either enter the location where you want to locate network dentists (search by city/state or ZIP code), or search for a particular dentist or practice by name and ZIP code.

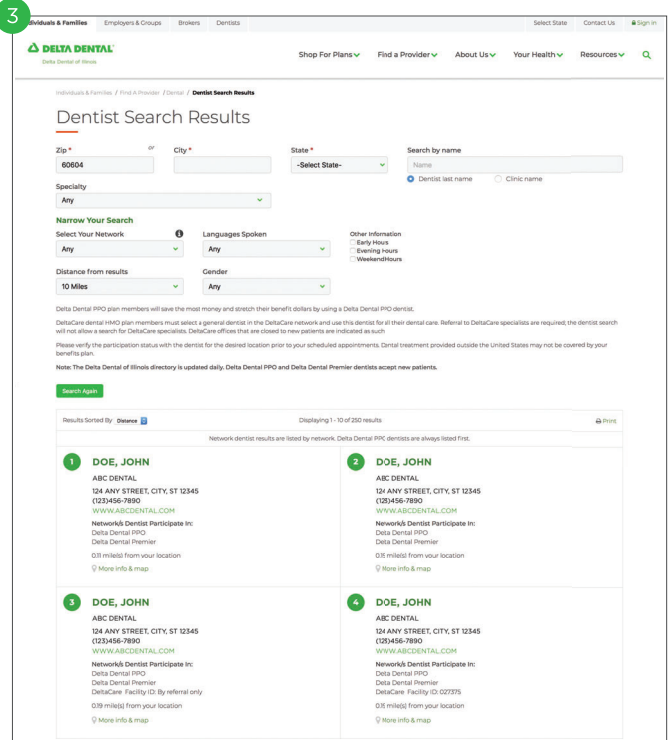


3 Results will automatically display by proximity (within 10 miles from city or ZIP code) and all Delta Dental networks the dentist participates in will be listed. You can change the distance by selecting a new option under the “Distance from results” dropdown menu and clicking “Search Again.”

4 You have the option to narrow your search based on the Delta Dental network a dentist participates in. You will save the most if you use a Delta Dental PPO network dentist.

Any field marked with a red asterisk is a required field.

5 You can further narrow your search by selecting a specialty (such as orthodontist), languages spoken and gender.



Automated Phone System

You can also find a dentist through our automated phone system. Delta Dental PPO and Delta Dental Premier members can call 800-323-1743, say “Dentist Directory” and follow the automated instructions.



Member Connection

Connecting with Delta Dental of Illinois is easy!

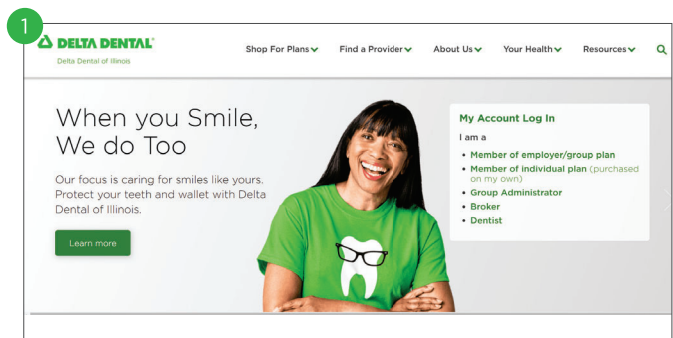
Get real-time benefit and claim information 24 hours a day, seven days a week through the Member Connection at deltadentalil.com or through our automated phone system at 800-323-1743.

With the Member Connection, you can find everything you need to know about your and your covered dependents' benefits, including:

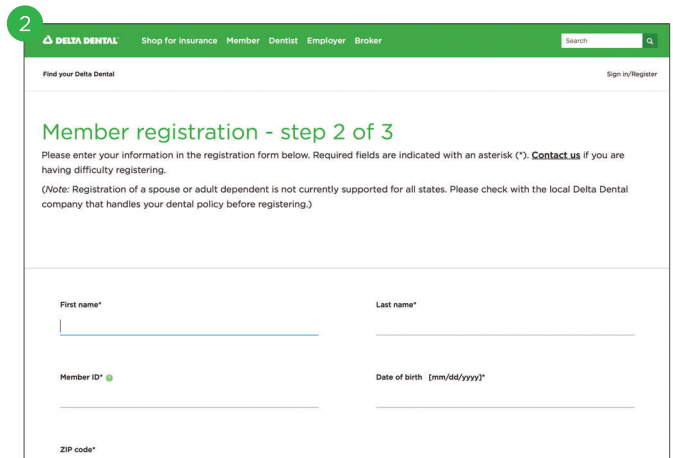
- Claim status
- Eligibility information
- Maximum and deductibles used to date
- Benefit levels
- Frequency and age limits
- Waiting periods
- Preventive history
- Explanation of Benefits (EOBs)

How to Register:

1 Go to deltadentalil.com, select “Member of employer/group plan” in the “My Account Log In” box located on the right side of the homepage. On the next page, click “Don’t have an account? Create an account.” Select “I am a member or adult dependent and have coverage with Delta Dental” on the next screen.



2 Enter the primary member's first and last name (the name must appear exactly as what your employer entered during enrollment; for example, “Bob” may be “Robert”). Please note there is a 10-character limit for first name and a 15-character limit for last name. For example, if your first name is Christopher, you are limited to Christophe for first name. You will also need to enter the primary member's assigned member ID (if your member ID is less than 9 digits, you need to enter zero's in front of the number; for example, 001234567) or Social Security number and date of birth (enter two-digit month, two-digit day and four-digit year with dividers; for example, 03/15/1984).

A screenshot of the Delta Dental member registration form, step 2 of 3. The header includes the Delta Dental logo and navigation links: Shop for insurance, Member, Dentist, Employer, and Broker. The main content area features the text "Member registration - step 2 of 3" and a note: "Please enter your information in the registration form below. Required fields are indicated with an asterisk (*). Contact us if you are having difficulty registering." Below this is a note: "(Note: Registration of a spouse or adult dependent is not currently supported for all states. Please check with the local Delta Dental company that handles your dental policy before registering.)" The form fields are: First name*, Last name*, Member ID* (with a Social Security icon), Date of birth (mm/dd/yyyy)*, and ZIP code*.

- 3 Once registered, you can easily access your and your covered dependents' benefits and claims information, print a temporary ID card, sign up to receive electronic EOBs (Go Green E-Statements), conduct a procedure code search and access EOB history.

Automated Phone System. Faster service for you.

You can also call 800-323-1743 to access our automated phone system 24 hours a day, seven days a week or to speak to a customer service representative during normal business hours (7 a.m. to 7 p.m. Monday through Thursday, 7 a.m. to 6 p.m. Friday, Central Time.).

The screenshot displays the Delta Dental 'My Benefits' portal for a user named Jane Doe. The page is organized into several sections:

- Navigation:** Includes 'My Account' and 'Log Out' in the top right, and 'My Benefits', 'Provider Search', 'Enhanced Benefits', and 'Resources' in the top center.
- Member Benefits:** A header section with a photo of a smiling woman and the text 'Member Benefits'.
- Benefits & Claims:** A section with a 'Special Cond.' label and a 'Benefits: JANE DOE' heading. It contains a disclaimer: 'Below is a complete listing of dental benefits for everyone enrolled on your dental plan. Information on eligibility, frequency, age limits, maximums and deductibles, benefit levels, waiting periods, and plan-based wellness is included below. Please examine this information carefully. If you believe any of this information is in error, please contact us.' Below this is a 'Benefits & Eligibility as of:' field with a dropdown arrow.
- Eligibility Table:** A table with columns for 'Annual Used', 'Regular Deductible', 'Regular Maximum', 'Ortho Maximum', 'Ortho Life Maximum', and 'Custom Maximum'. The data for Jane Doe is as follows:

	Annual Used	Regular Deductible	Regular Maximum	Ortho Maximum	Ortho Life Maximum	Custom Maximum
JANE DOE		\$0.00	\$299.40	\$0.00	\$0.00	\$0.00
- Frequency & Age Limits:** A section with a 'Drag Section to Reorder' handle.
- Standard Coordination of Benefits:** A section with a 'Drag Section to Reorder' handle, containing a table with columns for 'Child Coverage Age: 26', 'Student Coverage Age: 29', 'Adult Orthodontic: No', 'Dependent Orthodontic: Age: 19', 'Services: Frequency Limit', and 'Age Limitations'. The data is as follows:








Child Coverage Age: 26	Student Coverage Age: 29	Adult Orthodontic: No	Dependent Orthodontic: Age: 19	Services: Frequency Limit	Age Limitations
Initial/Periodic Exam	Allowed 2 to 3 benefit year	None	None	Full Mouth or Panoramic X-rays	Allowed at 3 year intervals
- Right Sidebar:** Contains several utility sections:
 - BENEFITS:** Lists 'SUBSCRIBER NAME: Jane Doe', 'COVERAGE TYPE: Self + 2 Or More Dependents', 'MEMBER NUMBER: 000000000', 'GROUP NUMBER: 92122-000-00000-00000', and 'GROUP NAME: Company ABC'.
 - QUICKLINKS:** Includes 'Vision Plans, too...', 'Oral Health Information at Your Fingertips...', and 'Individual Dental Plans...'.
 - Health Care Reform?** Includes 'How oral health is affected.' and a 'READ MORE' link.
 - Customer Service:** Includes 'We're here to help, 24/7.' and a 'CONTACT US' link.

Going PPO Saves You Money

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPOSM network, you'll get the coverage you need at a lower out-of-pocket cost. Here's why.

When dentists join Delta Dental's PPO network, they agree to accept Delta Dental's established PPO fees for services as payment in full. On average, **patients save 30 percent** on the fee a Delta Dental PPO dentist would typically submit for a claim. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. That means they can't bill you for the difference between what they usually charge and the Delta Dental established PPO fee. Delta Dental Premier[®] is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you may save more money with a Delta Dental Premier dentist compared to a non-network dentist. Delta Dental Premier dentists agree to our maximum plan allowances as payment in full, which may be lower than what a dentist would typically charge.

Example Savings for a Common Procedure

	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay	 Your Total Cost Savings
PPO Network	\$1,200	\$750	50%	\$375	\$0	\$375	\$450
Premier Network	\$1,200	\$975	50%	\$487.50	\$0	\$487.50	\$225
Out-of-Network	\$1,200	\$975*	50%	\$487.50	\$225	\$712.50**	\$0

Delta Dental PPO network	Delta Dental Premier [®] network	Out-of-network
Delta Dental PPO network dentists have agreed to accept \$750 as payment in full for the \$1,200 service, a savings of \$450 compared to using a non-network dentist. In this example, the Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$375 and you'll pay \$375.	Delta Dental Premier network dentists have agreed to accept \$975 as payment in full – a savings of \$225 compared to using a non-network dentist. In this example, your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$487.50 and you'll pay \$487.50. That's an extra \$112.50 tacked on to your share of the bill when compared to what you would have paid with a PPO dentist.	Out-of-network dentists have not agreed to accept a lower fee as payment in full and can bill the full \$1,200. In this example, non-network dentists are paid off the Delta Dental Premier maximum plan allowance, so the maximum allowed fee is limited to \$975* . The dentist can bill you the difference between the maximum allowed fee and what they typically charge.** The Delta Dental plan would cover 50 percent of the \$975, paying \$487.50. You would be left with the other half of \$487.50 plus the \$225 difference between the dentist's usual fee and Delta Dental's maximum allowed fees. You would pay a total of \$712.50.

As you can see, it pays to use a Delta Dental PPO dentist. **Visit deltadentalil.com today to find participating dentists in your area.** You can also download our free Delta Dental mobile app, available for Apple and Android devices, to find dentists and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

This information is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.

Delta Dental of Illinois and Philips Sonicare Team Up for Your Oral Health

A special offer for our valued clients and members



1 IN 4 ADULTS DON'T BRUSH
their teeth twice a day.¹

Delta Dental of Illinois employer clients can now help employees (and their family members) brush up on oral health habits while saving money on Sonicare products.

With this exclusive program, Delta Dental of Illinois is providing an opportunity for you to access monthly offers on Sonicare products — including electric toothbrushes, power flossers, brush heads and more.

Visit philips.com/deltadentalil today and enter the provided promo code at checkout.

PHILIPS
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¹Delta Dental Adult's Oral Health & Well-Being Survey, 2020