

**LABORERS HEALTH AND WELFARE TRUST FUND
220 CAMPUS LANE
FAIRFIELD, CALIFORNIA 94534-1498
TELEPHONE 707 864-2800 OR TOLL-FREE AT 800 244-4530**

**DENTAL
OPEN ENROLLMENT**

Introduction

The Trust Fund currently offers three different dental plans for you and your eligible dependents. One is **Delta Dental**, a traditional, fee-for-service plan. In this plan, you choose a Delta dentist or a specialist, such as, an endodontist. Delta pays the dentist according to the Trust Fund's Table of Allowances and you are responsible for the difference between the plan's payment and the dentist's charges.

Effective January 1, 2005, the Trust Fund added the **DeltaPreferred Option** to the Delta Dental plan, which is a network of Delta dentists who have agreed to provide dental services at lower rates than those charged by regular Delta dentists. It means less out-of-pocket costs for you and your family. If you are in the Delta Dental plan, you can use a regular Delta dentist or a dentist who is in the **DeltaPreferred** network. In either case, the plan payment is based on the same Table of Allowances. The difference is that the **DeltaPreferred** dentist will charge less for his dental services.

In addition to the Delta Dental plan mentioned above, the Trust Fund offers two prepaid plans—**Bright Now!** and **DeltaCare**. Both prepaid plans charge lower copayments for dental procedures and, for some dental procedures, no copayment. You must, however, choose a panel dentist and receive all treatment from that dentist. If you require a specialist, your panel dentist will refer you to one.

How to Change Dental Plans

Attached to this notice is a comparison of dental plans offered by the Trust Fund. **March 1, 2005**, is your once-a-year opportunity to change dental plans. Review the comparison attached to this notice. If you would like to change plans, or have questions concerning the plans, contact the Health and Welfare department at the Fund Office by calling 707 864-2800 or toll-free at 800 244-4530. An application will be mailed, including a return envelope. **Complete the application and return it in the envelope provided. Your application must be returned as soon as possible, but in no event, later than February 14, 2005.**

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