

Laborers Health and Welfare Trust Fund for Northern California
220 Campus Lane • Fairfield, California 94534-1498
Telephone: (707) 864-2800 or Toll-Free (800) 244-4530

To: All Active Laborers and Special Plan III and V Employees

Re: Addition of New Prepaid Dental Plan

It comes as no surprise that the cost of dental care keeps rising. Our flagship plan, Delta Premier, pays benefits according to a Table of Allowances. Though dental fees have increased, the plan's Table of Allowances has not. To help you manage dental care costs, we have introduced prepaid plans. These plans limit the number of dentists you can access, but offer many advantages, such as, minimal co-payments, no deductibles, and, in some cases, no annual maximum.

EFFECTIVE SEPTEMBER 1, 2005, WE ARE OFFERING ANOTHER PREPAID PLAN, *PACIFIC UNION DENTAL*. THOUGH THIS IS *NOT* OUR NORMAL OPEN ENROLLMENT PERIOD FOR DENTAL, WE ARE ALLOWING THOSE WHO WISH TO ENROLL IN *PACIFIC UNION DENTAL* TO DO SO AT THIS TIME.

Enclosed is Pacific Union Dental's brochure, describing the details of the plan. Also enclosed is a Comparison of Dental Plans, along with the chart below, describing the advantages and disadvantages of each plan offered:

Plan	Advantages	Disadvantages
Delta Premier and Delta PPO	Free to use any dentist you choose.	More out-of-pocket expense. (You can save by using a <i>Delta PPO</i> dentist.)
Bright Now!	Less out-of-pocket expense. \$2,500 annual maximum/person.	Limited network. You must use a Bright Now! dentist. If you use any dental services other than Bright Now!, you pay the full cost.
Pacific Union Dental	Less out-of-pocket expense. No annual maximum	Limited network. You must use a Pacific Union dentist. If you use any dental services other than Pacific Union, you pay the full cost.
<i>DeltaCare</i> PMI	Less out-of-pocket expense. No annual maximum	Limited network. You must use a <i>DeltaCare</i> PMI dentist. If you use any dental services other than <i>DeltaCare</i> PMI, you pay the full cost.

Also note that all plans offer orthodontic benefits, however, only the prepaid plans extend the benefit to Laborers, spouses, and dependent children. The benefit of the Delta plan represents the lifetime maximum amount the plan will pay for dependent children only. The prepaid plans have varying co-payments, depending on the complexity and length of time orthodontic care is provided.

If you are interested in changing to Pacific Union Dental plan, complete the enclosed enrollment form and return it to the Fund Office in the envelope provided. So that the effective date of coverage is September 1, 2005, be sure to return your enrollment form by no later than Friday, August 5, 2005. ***You must maintain coverage in this plan until the next open enrollment, which is scheduled for March 2006.***

If you have any questions, please contact the Fund Office at (707) 864-2800 or toll-free at (800) 244-4530. Staff is there to assist you between 8:00 AM and 5:00 PM, Monday through Friday.

Sincerely,

Board of Trustees

July 8, 2005