

Laborers Health and Welfare Trust Fund for Northern California
220 Campus Lane
Fairfield, CA 94534-1498
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www.norcalaborers.org

IMPORTANT ANNOUNCEMENT

DATE: February 20, 2009
TO: Active and Special Active Plan Participants
RE: Benefit Improvements effective **March 1, 2009**

We are pleased to announce the following benefit improvements to the **Delta Dental Plan** effective **March 1, 2009**:

- Dental Implants will be covered subject to Plan limitations including the Plan Year Maximum.

We encourage you to obtain a pre authorization for any dental claim that will exceed \$300. By having a pre authorization done *before services are rendered*, you will know ahead of time your share of cost on any proposed dental services.

- Orthodontic for adults. The Plan pays 50% of charges to a **Lifetime** Plan Maximum of \$1,500.
- Benefits paid on **Diagnostic and Preventative** services such as teeth cleaning, routine examinations and x-rays, **will not count towards the Plan Year Maximum**.
- One extra Prophylaxis (teeth cleaning) including oral examination; or in lieu of the Prophylaxis a periodontal scaling and root planning, subject to the Plan Year Deductible and Plan Year Maximum **for pregnant women (excluding dependent children)**.

If you have any questions, please contact the Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees