

**LABORERS HEALTH AND WELFARE TRUST FUND
COMPARISON OF DENTAL PLANS
EFFECTIVE MARCH 1, 2005**

Benefit Features	Delta Dental of California		Bright Now!	DeltaCare
	Delta Dental	DeltaPreferred Option		
<i>Type of Plan</i>	Fee for Service; less out-of-pocket when services provided by a Delta dentist	The same Table of Allowances, Deductibles, and Annual Maximum applies to the <i>DeltaPreferred Option</i> as to the regular Delta Plan. The difference is that dentists in the <i>DeltaPreferred</i> network charge lower fees, resulting in less out of pocket costs.	Prepaid-HMO type plan. You select panel dentist from whom you receive all dental care.	Prepaid-HMO type plan. You select panel dentist from whom you receive all dental care.
<i>Area Covered</i>	Northern California (more than 9,000 Delta dentists in practice)	Limited network, call Delta at 800 765-6003 for <i>DeltaPreferred</i> dentist in your area	Dental offices in Roseville, Sacramento, Modesto, Fresno, Clovis, Visalia, Oakland, Fremont, Martinez, Salinas, San Jose, Pinole, Daly City, Belmont, Rohnert Park	Various Dental Offices throughout Northern California, call 800 422-4234 for a panel dentist in your area
<i>Choice of Dentists</i>	Any dentist, however, lower out-of-pocket costs when you use a Delta dentist	<i>DeltaPreferred</i> dentist only for the lower out of pocket costs. You are, however, free to use both Delta dentists and <i>DeltaPreferred</i> dentists	Bright Now! dentist only –IF SERVICES OF NON-BRIGHT NOW DENTIST ARE USED, NO PAYMENT WILL BE MADE BY BRIGHT NOW! OR THE TRUST FUND	<i>DeltaCare</i> dentist only. IF SERVICES OF NON DELTACARE DENTIST ARE USED, NO PAYMENT WILL BE MADE BY DELTACARE OR THE TRUST FUND
<i>Deductible</i>	\$100 per person, up to \$300 per family (waived for diagnostic and preventive procedures)		None	None
<i>Annual Maximum</i>	\$1,500 per person		\$2,500 per person	None
<i>Out of Pocket Costs</i>	You pay difference between dentist's charges and maximum per Table of Allowance		Minimal co-payments	Minimal co-payments