

LABORERS HEALTH AND WELFARE TRUST FUND

220 Campus Lane • Fairfield, California 94534-1498
Telephone: (707) 864-2800 or Toll-Free (800) 244-4530

COMPARISON OF DENTAL PLANS EFFECTIVE SEPTEMBER 1, 2005

| Plan Features | Delta Dental of California | | Bright Now! | NEW Pacific Union Dental | DeltaCare PMI |
|-----------------------------|--|--|---|---|--|
| | Delta Dental Premier | Delta Dental PPO | | | |
| <i>Type of Plan</i> | Traditional FEE-FOR-SERVICE Plan. Dental procedures paid according to a Table of Allowances. You pay difference between the allowance and the dentist's fees. | PPO Plan. Dentists in the Delta Dental PPO plan negotiate fees that are even lower than Delta Dental Premier. Dental procedures paid according to a Table of Allowances. You pay the difference between the allowance and the dentist's fees. | PREPAID HMO TYPE PLAN. You select a Bright Now dentist who provides all services, including referrals to Specialists. | PREPAID HMO TYPE PLAN. You select a Pacific Union dentist who provides all services, including referrals to Specialists. | PREPAID HMO TYPE PLAN. You select a PMI dentist who provides all services, including referrals to Specialists. |
| <i>Area Covered</i> | More than 9,000 Northern California Delta Dental Premier dentists. | For a list of PPO dentists in your area, call Delta at 800-765-6003. (Network is limited) | Roseville, Modesto, Fresno, Clovis, Visalia, Oakland, Fremont, Martinez, Salinas, San Jose, Pinole, Daly City, Belmont, Rohnert Park, Sacramento. | Dental Offices throughout Northern California. Call 800-999-3367 for a Pacific Union dentist in your area. | Dental Offices throughout Northern California. Call 800-422-4234 for a PMI dentist in your area. |
| <i>Choice of Dentists</i> | Any dentist, however, you pay less out-of-pocket costs when you use a Delta Premier dentist because fees are pre-negotiated and dentist cannot charge above amount negotiated. | Visit a Delta Dental PPO dentist for lower out of pocket costs. You are free to use any dentist, though you pay lower out of pocket costs when you use a Delta Premier dentist and even lower costs when you use a Delta Dental PPO dentist. | Bright Now! dentist only. All services/referrals must be provided by a Bright Now! dentist. NO BENEFITS WILL BE PAID IF DENTAL SERVICES ARE PERFORMED BY OTHER THAN A BRIGHT NOW! DENTIST. | Pacific Union dentist only. All services/referrals must be provided by a Pacific Union dentist. NO BENEFITS WILL BE PAID IF DENTAL SERVICES ARE PERFORMED BY OTHER THAN A PACIFIC UNION DENTIST. | <i>PMI</i> dentist only. All services/referrals must be provided by a PMI dentist. NO BENEFITS WILL BE PAID IF DENTAL SERVICES ARE PERFORMED BY OTHER THAN A PMI DENTIST. |
| <i>Annual Deductible</i> | \$100 per person, up to \$300 per family | | None | None | None |
| <i>Annual Maximum</i> | \$1,500 per person | | \$2,500 per person | No maximum | No maximum |
| <i>Out of Pocket Costs</i> | Dental procedures paid according to a Table of Allowances. You pay the difference between dentist's fees and allowance. | | Minimal co-payments | Minimal co-payments | Minimal co-payments |
| <i>Orthodontic Benefits</i> | \$1,500 lifetime maximum for dependent children only. | | Start up fee of \$350. Member's co-payment up to \$2,045. Coverage for member, spouse, and children. | Start up fee of \$350. Member's co-payment up to \$2,250. Coverage for member, spouse, and children starting at age 10. | Start up fee of \$350. Coverage for Adults is up to \$1,800 and Dependent Children is up to \$1,600. |