



**LABORERS HEALTH AND WELFARE TRUST FUND  
COMPARISON OF DENTAL PLANS EFFECTIVE MARCH 1, 2009**

Plan Features	Delta Dental of California		Bright Now!	Pacific Union Dental	DeltaCare PMI
	Delta Dental Premier	Delta Dental PPO			
<b>Type of Plan</b>	Traditional FEE-FOR-SERVICE Plan. You may select any dentist, however, your out-of-pocket costs is greater if you use a non-Delta Dental Premier dentist.	PPO Plan. Dentists in the Delta Dental PPO Plan negotiate fees that are even lower than the Delta Dental Premier Plan.	<b>Pre-paid HMO type Plan.</b> You select a Bright Now! dentist who provides all services including referrals to Specialists.	<b>Pre-paid HMO type Plan.</b> You select a Pacific Union dentist who provides all services including referrals to Specialists.	<b>Pre-paid HMO type Plan.</b> You select a PMI dentist who provides all services including referrals to Specialists.
<b>Area Covered</b>	More than 9,000 Northern California Delta Dental Premier dentists.	For list of PPO dentists in your area, call Delta Dental at 1-800-765-6003. (Network is limited).	Roseville, Modesto, Fresno, Visalia, Oakland, Daly City, Fremont, Martinez, Salinas, San Jose, Pinole, Belmont, Rohnert Park, Clovis, Sacramento. Call 1-888-274-4486 for office locations.	Dental Offices throughout Northern California. Call 1-800-999-3367 for a Pacific Union dentist in your area.	Dental Offices throughout Northern California. Call 1-800-422-4234 for a PMI dentist in your area.
<b>Choice of Dentists</b>	Any dentist, however, you pay less out-of-pocket costs when you use a Delta Dental Premier dentist because fees are pre-negotiated and dentist cannot charge more than the pre-negotiated amount.	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 Dental Premier dentist and even lower costs when you use a Delta Dental PPO dentist.	Bright Now! dentist only. All services and referrals must be provided by a Bright Now! dentist. <b>No benefits will be paid if dental services are performed by other than a Bright Now! dentist.</b>	Pacific Union dentist only. All services and referrals must be provided by a Pacific Union dentist. <b>No benefits will be paid if dental services are performed by other than a Pacific Union dentist.</b>	PMI dentist only. All services and referrals must be provided by a PMI dentist. <b>No benefits will be paid if dental services are performed by other than a PMI dentist.</b>
<b>Annual Deductible</b>	\$100 per person, \$300 family Diagnostic and preventative services not subject to Plan Year Deductible.	\$100 per person, \$300 family Diagnostic and preventative services not subject to Plan Year Deductible.	None	None	None
<b>Annual Maximum</b>	\$2,500 per person	\$2,500 per person	\$2,500 per person	No maximum	No maximum
<b>Out of Pocket Costs</b>	100% payable for diagnostic and preventive services. 70% payable of usual, customary and reasonable (UC&R) charges for major services.	100% payable for diagnostic and preventive services. 70% payable of usual, customary and reasonable (UC&R) charges for major services.	Minimal co-payments	Minimal co-payments	Minimal co-payments
<b>Orthodontic Benefits</b>	\$1,500 lifetime maximum per person.	\$1,500 lifetime maximum for dependent children only.	Start up fee of \$350. 00. Member's co-payment up to \$2,045.00. Coverage for member, spouse and children.	Start up fee of \$350. 00. Member's co-payment up to \$2,250.00. Coverage for member, spouse and children starting at age 10.	Start up fee of \$350.00. Coverage for adults is up to \$1,800.00 and children is up to \$1,600.00.