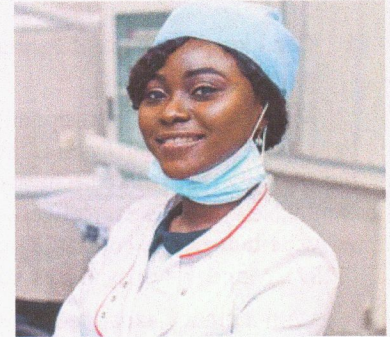


Introducing DC 37 Health & Security Plan's New Delta Dental Benefit Effective September 1, 2020

WITH OUR NEW DELTA DENTAL PLAN you will have access to more participating dentists than ever before. New York residents will find over 1,800 "New York Select Network" dentists to choose from with \$0 copays. For participants residing outside New York, you will find thousands of participating "PPO Network" dentists nationwide with \$0 copays.

Delta Dental has a dedicated DC 37 Customer Service Center available from 8 a.m. to 8 p.m., Monday–Friday at 1 (888) 523-DC37 (3237) to assist you.

We also encourage you to use the Delta Dental website www.deltadentalins.com/DC37 to find participating \$0 copay dentists and specialists, determine your covered dental benefits and services, and manage your claims. For more information, please review the Frequently Asked Questions on the reverse side.



DC 37 DENTAL PLAN BENEFIT HIGHLIGHTS WITH DELTA DENTAL

ELIGIBILITY	DC 37 Health & Security Plan Participants, Spouses, Domestic Partners, and Eligible Dependents			
	For Participants Living in NY State ⁵		For Participants Living Outside NY State ⁵	
BENEFITS & COVERED SERVICES ¹	When Using a Delta NY Select Network Dentist ²	When NOT Using a Delta NY Select Network Dentist ²	When Using a Delta PPO Network Dentist ³	When NOT Using a Delta PPO Network Dentist ²
	Diagnostic & Preventive Services (e.g., Exams, Cleanings, X-Rays)	100% coverage up to the annual maximum	40% coverage up to the annual maximum	100% coverage up to the annual maximum
Basic Restorative Services (e.g., Fillings, Extractions, Root Canals)	100% coverage up to the annual maximum	40% coverage up to the annual maximum	100% coverage up to the annual maximum	40% coverage up to the annual maximum
Major Restorative Services (e.g., Crowns, Bridges, Dentures)	100% coverage up to the annual maximum	40% coverage up to the annual maximum	100% coverage up to the annual maximum	40% coverage up to the annual maximum
Dental Benefit Annual Maximum	\$1,700	\$1,700	\$1,700	\$1,700
Orthodontic Services (when eligible) ⁴	100% coverage up to the lifetime maximum	100% coverage up to the lifetime maximum	100% coverage up to the lifetime maximum	100% coverage up to the lifetime maximum
Orthodontic Lifetime Maximum	\$1,840	\$1,840	\$1,840	\$1,840

- 1 Limitations or waiting periods may apply for some benefits. Some services may be excluded. Please refer to the Summary Plan Description.
- 2 Reimbursement is based on the Delta Dental New York Select Network allowance for participating dentists.
- 3 Reimbursement is based on the Delta Dental PPO Network allowance for participating dentists.
- 4 Part-timers and Retirees and their spouses are not eligible for orthodontic coverage.
- 5 DC 37 members employed part-time have a 25% coinsurance. The plan pays the remaining 75%.



Delta Dental is a registered mark of Delta Dental Plan Association



FAQs DC 37 Health & Security Plan Dental Benefit with Delta Dental – Effective Sept. 1, 2020

1. Can I keep my current dentist or will I have to find a new one?

Most DC 37 H&S participating general and specialty dentists are also in the Delta Dental NY Select Network, but to verify that your current dentist is a Delta Dental New York Select Network provider, please visit www.deltadentalins.com/DC37 or call 1 (888) 523-DC37 (3237), Monday–Friday, 8 a.m. to 8 p.m. (EST).

With a greatly expanded network, including specialists like pediatric dentists, you just might find a new specialist or a dentist closer to you. Check for your current dentist or find a new one at www.deltadentalins.com/DC37.

2. What dental services are covered in the new DC 37 Health & Security Plan Delta Dental Benefit Plan?

All of the previously covered dental services are provided under the new Delta Dental Plan. A complete list of covered services can be downloaded at www.deltadentalins.com/DC37, or call toll-free 1 (888) 523-DC37 (3237) to speak with a customer service representative to inquire about a specific service.

To be certain a dental service is covered, you can ask your participating Delta Dental dentist to submit a pre-treatment estimate for you before services are started.

3. How much do I have to pay out-of-pocket when I see a NY Select Network dentist (for participants who live in NY State) or a PPO Network dentist (for participants who live outside NY State)?

Full-time participants, retirees, and their covered dependents are covered 100% (\$0 copay) for all covered dental services received from a Delta NY Select Network dentist (participants residing in NY State) or a Delta Dental PPO dentist (participants residing outside NY State) up to the \$1,700 annual maximum per eligible participant. This is the same DC 37 Health & Security dental benefit that was provided before the change to Delta Dental.

4. Does the DC 37 Health & Security Delta Dental Benefit Plan still have an orthodontic benefit?

Yes, the DC 37 Health & Security Delta Dental Plan still has an orthodontic lifetime maximum benefit of \$1,840 per eligible participant.

5. Can I still use the New York City DC 37 Dental Centers at 186 Joralemon and 115 Chambers Street?

Yes, eligible participants can continue to use our DC 37 Dental Centers.

6. How will my Delta dentist know that I am covered by the DC 37 Delta Dental Plan?

Eligible participants will receive DC 37 Health & Security Delta Dental ID Cards in the mail before September 1, 2020. You will need to present your DC 37 Delta Dental ID Card at the time of your visit. Each DC 37 participant will receive two ID Cards in the participant's name. All of the participant's eligible dependents are covered under these cards.

7. Am I still covered by the DC 37 Health & Security Plan if the dentist I want to use is not in the Delta NY Select Network?

Yes, but it will be more costly for you as opposed to using a dentist in the Delta Dental NY Select Network (for participants residing in NY State) or a Delta Dental PPO Network (for participants residing outside NY State). **Please see the chart on the other side of this page for more info.**

Participants who use an out-of-network dentist will experience out-of-pocket expenses for covered services. These out-of-pocket expenses will be capped per Delta's fees. **We strongly encourage all participants to select an in-network NY Select Network or PPO Network dental provider.**

Participants who use a dentist who does *not* participate in any of the Delta networks will experience out-of-pocket expenses for covered services. These out-of-pocket expenses are **not capped**.

8. Will I receive an Explanation of Benefits (EOB) from Delta Dental explaining how services were covered?

Yes, after each dental service is completed you will receive an Explanation of Benefits (EOB) from Delta Dental. This EOB will explain how the service was covered and how much of your annual benefit maximum remains for additional dental care during the calendar year. If a dental service is denied, there will be a reason noted for the denial and information on how to appeal the denial.

9. When I have a dental coverage or service question after September 1, 2020, whom do I contact?

Please call the toll-free Delta Dental DC 37 Customer Service Center at 1 (888) 523-DC37 (3237), available Monday–Friday from 8 a.m. to 8 p.m. (EST), or visit the DC 37 website at www.deltadentalins.com/DC37.

