



# EMPLOYEE PAINTERS' TRUST

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October 2024

TO: ALL DENTAL PLAN PARTICIPANTS

RE: SUMMARY OF MATERIAL MODIFICATIONS

Changes to Dental Plan

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The Board of Trustees (the “Trustees”) has confirmed the following change to the Employee Painters’ Trust (the “Plan”) Plan Document and Summary Plan Description.

Currently, the Dental Network offered by the Plan is Careington Dental. **Effective January 1, 2025**, Delta Dental will replace Careington Dental as the Plan’s Dental Carrier. Not only does Delta Dental offer the largest dental network, your benefits you enjoy today will remain the same.

The current Plan, its Amendments, and SMMs can be found on the Fund’s website at [www.IUPATWesternBenefits.org](http://www.IUPATWesternBenefits.org). Hard copies are available by contacting the Administrative Office. If you have any questions, please do not hesitate to call the Trust Office at 844.344.2721 or visit for more detailed information about the Plan.

Sincerely,

Board Of Trustees  
Employee Painters’ Trust



# EMPLOYEE PAINTERS' TRUST



Delta Dental of Washington

## Delta Dental Frequently Asked Questions

### **Why are you making this change?**

After careful consideration, the Trustees of the Employee Painters' Trust have opted to transition from your current dental network, Careington Dental to Delta Dental. This decision was not made lightly and although individual experiences may vary, transitioning to Delta Dental will provide a cost savings to the Trust as a whole.

### **What is Delta Dental?**

Delta Dental is the nation's largest and most trusted dental benefits carrier. We cover more Americans than any other dental benefits provider. Delta Dental of Washington is pleased to administer Employee Painters' Trust dental plan starting 1/1/2025. Delta Dental of Washington will handle all customer service and claims processing for your dental plan.

### **How does this dental plan work?**

You can choose any dentist at the time of treatment. However, if you select a dentist who is part of the *Delta Dental PPO Plus Premier* network, your out-of-pocket expenses will be lower, and you can stretch your annual maximum benefit further.

### **What are the advantages of seeing a *Delta Dental PPO Plus Premier* dentist?**

*Delta Dental PPO Plus Premier* dentists have agreed to a lower average fee schedule, so your financial responsibility towards your treatment cost will be lower than seeing a non-network dentist. Our network dentists receive payment based on their allowable fees with Delta Dental and they cannot charge you more than these pre-approved fees. They also agree to complete and submit claim forms directly to Delta Dental. You are responsible only for your coinsurance and/or amounts in excess of the annual benefit maximums.

### **How do I find a *Delta Dental PPO Plus Premier* network dentist in my area?**

You can find a Delta Dental In-Network, dentist in your area by visiting [DeltaDentalWA.com](http://DeltaDentalWA.com) and using our Find a Dentist tool. Under "Choose Your Network," scroll down our list of networks and select the *Delta Dental PPO Plus Premier*® network.

### **What if my dentist is not part of either network?**

You are not limited to visiting a Delta Dental dentist. If you choose a non-network dentist, you may be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are sent to Delta Dental. Claim payments will be based on actual charges or the maximum allowable fees for non-network dentists, whichever is less. Any difference between the dentist's actual charges and the plan's maximum allowable fees for non-network dentists is your responsibility and can be billed to you. This is in addition to any coinsurance responsibility.

**Will I receive an ID card for this dental plan?**

Yes, you will be receiving new dental ID cards from the Trust Fund Office with your Delta Dental plan information. You have the option to receive your new ID cards virtually via the mobile app, *IUPAT Western Benefits* (available in the App Store or Google Play), or hardcopy, to use starting 1/1/2025. Should you elect to receive your ID cards virtually via the mobile app and opt-out of the hardcopy card, you must fill out the questionnaire at the bottom of this notice and return it to the Trust Fund Office by 11/15/2024. Once you receive your new ID card, be sure to share it with your dentist so they can submit your claims to Delta Dental of Washington.

**What happens if someone in my family is currently in the middle of treatment when I initially become enrolled under the dental plan?**

A few dental procedures require more than one appointment, i.e., crowns, bridges, dentures, and root canals. If the treatment is completed *after* your effective date under Delta Dental, the claim should be submitted to Delta Dental of Washington, not the Trust Fund Office.

**Will orthodontia lifetime maximums met to date under our prior dental carrier be transferred to Delta Dental?**

Yes, any orthodontia maximum accumulated under Employee Painters' Trust dental plan will be transferred to Delta Dental. Employee Painters' Trust Plan has a lifetime orthodontia maximum of \$2,000. Any orthodontia payment made by Delta Dental will be based off your remaining orthodontia lifetime maximum. Please have your orthodontist submit your child's orthodontia treatment plan to Delta Dental of Washington.

**How do I access information about my dental coverage?**

Once you are enrolled in the dental plan, you will have access to numerous online tools that will help you manage your oral health. To enhance the level of security for our users and to comply with recent legislation, we have adopted a password-protected security infrastructure at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com). When you use our secured online application, such as the "MySmile® personal benefits center" — which is your personalized portal to your dental benefits, eligibility, and claims information — you will be required to register and will be prompted through a one-time registration process to set up your username and password.

**How do I contact Delta Dental?**

For information on your dental benefits, you may call our customer service team at (800) 554-1907 or text at (833) 604-1246 Monday – Friday between 6 am – 5 pm PST or visit us at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com). Our mailing address is:

Delta Dental of Washington  
PO Box 75983  
Seattle, WA 98175-0983

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## Employee Painters' Trust – Virtual ID Card Opt-In

Name:

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Alt ID:

Plan: **SB00**

Address:

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Phone:

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Email Address:

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I elect to receive my ID Cards Virtually

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Return completed form to:

The Employee Painters' Trust  
5200 Southcenter Blvd., Suite 205  
Tukwila, WA 98188



## Employee Painters' Trust Delta Dental Benefit Summary

<b>Delta Dental Group Number</b>	Active Members: #09784 Retirees: #09785
<b>Delta Dental Network</b>	Delta Dental PPO Plus Premier
<b>Benefit Period</b>	January 1 <sup>st</sup> – December 31 <sup>st</sup>
<b>Annual Deductible – Waived on Class I Per Person</b>	\$25
<b>Orthodontia – Child Only Lifetime Maximum</b>	50% \$2,000

Coverage Level		
	Delta Dental PPO Plus Premier® Dentist	Out of Network Dentist
<b>Annual Maximum</b>		
Per Person	\$2,000	\$2,000
<b>Class I – Diagnostic &amp; Preventive</b>		
Exams	100%	75%
Cleaning		
Fluoride		
X-Rays		
Sealants		
<b>Class II – Restorative</b>		
Fillings	80%	60%
Endodontics		
Periodontics		
Oral Surgery		
Crowns		
<b>Class III – Major</b>		
Dentures	60%	50%
Partials		
Bridges		

**Please Note: You will experience the greatest out-of-pocket savings when you see a Delta Dental PPO Plus Premier® dentist.** This is a brief summary of available benefits for comparison purposes only and does not constitute a contract.

Please feel free to call our customer service department or visit our website at [DeltaDentalWA.com](http://DeltaDentalWA.com) if you have any questions.

## Finding a Delta Dental In-Network dentist

You can find a Delta Dental In-Network, dentist in your area by visiting [DeltaDentalWA.com](http://DeltaDentalWA.com) and using our Find a Dentist tool. Under "Choose Your Network", scroll down our list of networks and select the **Delta Dental PPO Plus Premier®** network.

## The advantages of seeing a Delta Dental PPO Plus Premier® dentist

We encourage you to see a **Delta Dental PPO Plus Premier®** network dentist because they provide services at discounted fees and file all claims paperwork for you. You will also receive a higher level of benefits. We will pay our portion and you're only responsible for your stated deductibles, coinsurance and/or amounts in excess of the plan maximums.

## Visiting your Delta Dental PPO Plus Premier®, In-Network, dentist

Be sure to tell your dentist you're covered by Delta Dental of Washington and give them your member identification number, plan name and group number.

## Visiting an Out-of-Network, dentist

You are not limited to using a Delta Dental network dentist. You may use any licensed dentist. If you choose a out-of-network dentist, you will be responsible to have the dentist complete your claim forms and to ensure that the claims are sent to us. Claim payments will be based on actual charges or our maximum allowable fees for non-network dentists, whichever is less. You're then responsible for any balance remaining after we pay. Unlike our network dentists, we have no control over non-network dentists' charges or billing procedures.

## Confirmation of Treatment and Cost

If you are considering extensive treatments such as crowns, oral surgery, periodontics or prosthodontics, we recommend you ask your dentist to request a predetermination from us. We will process the request and provide you and your dentist with a Confirmation of Treatment and Cost (Confirmation). The Confirmation will show you what procedures will be covered, an estimate of what Delta Dental of Washington will pay and your expected financial responsibility. Confirmations are based on the treatment plan submitted by your dentist and the covered dental benefits available to you at the time the Confirmation is issued. Confirmations are estimates, not guarantees of payment.

## Have a question? Contact us, we're happy to help.

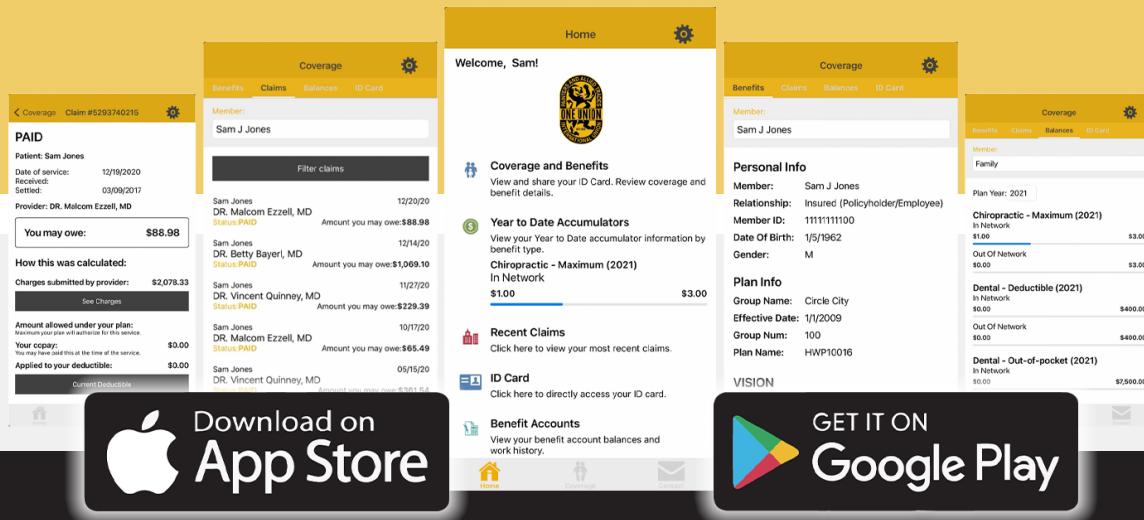
Call 800.554.1907, Monday – Friday from 6am to 5pm, Pacific Time

Text 833.604.1246, Monday – Friday from 6am to 5pm, Pacific Time

Chat at [DeltaDentalWA.com](http://DeltaDentalWA.com), Monday – Friday from 6am to 5pm, Pacific Time

# Employee Painters' Trust

## Your healthcare plan has a NEW MOBILE APP





The Trustees of the Employee Painters' Trust are pleased to offer a new mobile application.

### IUPATWBenes

Navigating healthcare is tough.

This app is designed to make it easier for you and your family.

# ACCESS

Medical ID card and dependent information ◦ Download forms and documents ◦ Current eligibility status ◦ 1-year account and claims history ◦ Your annual deductibles

# 3 EASY STEPS

**DOWNLOAD APP.    CREATE ACCOUNT.    REGISTER.**

- Enter information as on record with the Trust Office – refer to your ID Card, Benefit Statement or Claims EOB.
- Family members age 18 and over must register individually.

**QUESTIONS?**

Toll Free (844) 344-2721

[mobilesupport@iupatwesternbenefits.org](mailto:mobilesupport@iupatwesternbenefits.org)

Phone (206) 518-9730

[iupatWesternBenefits.org](http://iupatWesternBenefits.org)

Fax (425) 251-1976