



ROOFERS LOCAL 149 FRINGE BENEFIT FUNDS

P.O. BOX 396
TROY, MICHIGAN 48099-0396
(248) 641-4949 (888) 868-6411

July 2019

OPEN ENROLLMENT 2019 – 2020

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (248) 641-4949.

Dear Roofers Local 149 Participant:

Open Enrollment for dental benefits under the Roofers Local 149 Security Benefit Trust Fund (Fund) for the benefit period of September 2019 through August 2020 has arrived! It is an opportunity for you to choose your dental program. **If you are happy with your current dental election choice, you do not need to do anything further.**

You may choose coverage under the Dentemax PPO or Golden Dental Plans DMO. Enclosed please find a summary of the coverage provided under either option.

The Dentemax PPO provides a network of participating providers from which to choose. You may also choose an out of network provider, but this may result in a higher out of pocket cost to you.

The Golden Dental Plans is a Dental Managed Organization (DMO), which means you **must** select a dentist who is a participating provider in the Golden Dental Plans DMO network. Although the DMO plan may offer richer benefits, you have a fewer number of doctors from which to choose.

Enclosed you will find an informational pamphlet regarding the Golden Dental Plans, which includes a list of benefits provided as well as a participating provider directory.

Again, if you are happy with your current dental election, you do not need to take any further action. However, if you would like to switch options, complete the enclosed Election Form and return by **August 31, 2019** to the Fund Office at:

*Roofers Local 149 Security Benefit Trust Fund
PO Box 396
Troy, MI 48099-0396
Attention: Eligibility*

Please note, once you choose either option, you **must** stay enrolled for twelve (12) months. Thereafter enrollment will be subject to the Plan's open enrollment period.

If you have any questions or would like more information or explanation of how the plan works, please feel free to contact the Fund Office at (248) 641-4949 or (888) 868-6411 and ask for the Eligibility department.

Respectfully submitted,

**BOARD OF TRUSTEES
ROOFERS LOCAL 149
SECURITY BENEFIT TRUST FUND**



ROOFERS LOCAL 149 FRINGE BENEFIT FUNDS

P.O. BOX 396
TROY, MICHIGAN 48099-0396
(248) 641-4949 (888) 868-6411

ELECTION FORM

****THIS FORM MUST BE COMPLETED AND RETURNED TO THIS OFFICE PRIOR TO
AUGUST 31, 2019****

DENTAL BENEFITS (choose only one):

- Traditional Dental Plan (Dentemax Dental Network)
- Golden Dental Plans DMO Plan (Golden Dental Plans Network)

**★★ Please note that when electing the Golden Dental Plans DMO Plan, you must contact
Golden Dental Plans, Inc. at (800) 451-5918 to be assigned a dentist. ★★**

By signing this form, I acknowledge that I have reviewed the enclosed information and understand that I must use providers (dentists) that participate in the plan I have chosen. I understand that I may be responsible for payment on any and all expenses, including deductibles and co-pays that are not covered when I do not use a participating provider. I also understand that my election cannot be changed until the next open enrollment period.

Members Name

Social Security #

Members Signature

Date

NO CHANGES MAY BE MADE AGAIN UNTIL September 2020



ROOFERS LOCAL 149

GOLDEN DENTAL PLANS vs. PPO DENTAL PLAN

Benefits	Golden Dental Plans DMO	PPO Dental Plan
Annual Dollar Maximum		
Maximum annual amount per covered person	\$1,800	\$1,200
CLASS I: Diagnostic and Preventative		
Oral Examinations, Prophylaxis (Cleaning)	100%	50%
Emergency Treatment for Pain	100%	50%
X-rays (Periapical and/or Bitewing)	100%	50%
Fluoride Application (up to age 19)	100%	50%
Space Maintainers (up to age 14)	100%	50%
CLASS II: Restorative		
X-rays (Full Mouth or Panographic)	80%	50%
Fillings: Amalgam, Composite	80%	50%
Extractions - Simple and Surgical (by General Dentist)	80%	50%
CLASS III: Prosthodontics		
Crowns	75%	50%
Complete Dentures	75%	50%
Partial Dentures - chrome acrylic	75%	50%
Fixed Bridges - full cast	75%	50%
CLASS IV: Specialty Care (by referral only)		
Endodontics - Root Canal Therapy	75%	50%
Periodontics - Treatment of Gum Disease	75%	50%
Oral Surgery - Simple and Surgical Extractions	75%	50%
Pedodontics - Specialist for Children	75%	50%
CLASS V: Orthodontics (lifetime maximum - comprehensive case only)		
Orthodontics - child up to age 19	\$2,000.00	\$2,000.00
Orthodontics - adult member and spouse	\$2,000.00	\$2,000.00

- ▶ 100% COVERAGE ON ALL PREVENTATIVE CARE
- ▶ ORTHODONTICS LIFETIME MAXIMUM \$2,000.00
- ▶ NO WAITING PERIODS
- ▶ NO DEDUCTIBLES

Join Golden Dental Plans during your open enrollment and take advantage of the most extensive DMO network, outstanding savings, and reliable care available. This plan has been exclusively designed for Roofers Local 149. **ENROLL TODAY!!**

If you have any questions regarding this plan, please contact our offices at **1-800-451-5918** or visit our website at: www.goldendentalplans.com.

Golden Dental Plans
29377 Hoover Road - Warren, MI 48093
1-800-451-5918