



ROOFERS LOCAL 149 FRINGE BENEFIT FUNDS

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

July 2021

OPEN ENROLLMENT 2021 – 2022

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 2021 through August 2022 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, 2021** 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, 2021****

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 2022



Roofers Local 149

Dental Plan Comparison

Benefits	Golden Dental Plans	DenteMax
	DMO	PPO
Annual Dollar Maximum		
Maximum annual amount per covered person	\$1,800.00	\$1,200.00
Class I - Diagnostic – Preventative		
Oral Exams, Prophylaxis (Cleaning)	100%	50%
Emergency Treatment for Pain	100%	50%
X-rays (Periapical and/or Bitewings)	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 Panoramic)	80%	50%
Fillings: Amalgam, Composite	80%	50%
Simple Extractions, Root Canals (performed by General Dentist)	80%	50%
Class III – Prosthetic		
Crowns	75%	50%
Complete Dentures	75%	50%
Partial Dentures – chrome acrylic	75%	50%
Fixed Bridges – full cast	75%	50%
Class IV - Specialty Care (Must have a referral from General Dentist)		
Endodontics – Root Canal Therapy	75%	50%
Periodontics – Treatment of Gum Disease	75%	50%
Oral Surgery – Extractions	75%	50%
Pedodontics – Specialty for Children	75%	50%
Class V - Orthodontics (lifetime maximum – comprehensive case only)		
Child - up to age 19	\$2,000.00	\$2,000.00
Adult - member and spouse	\$2,000.00	\$2,000.00

★ **100% COVERAGE ON ALL PREVENTATIVE CARE**

★ **NO WAITING PERIODS**

★ **\$2,000.00 ORTHODONTIC MAXIMUM**

★ **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!!**

For questions regarding this plan, please call GDP at 800-451-5918 or visit our website at www.goldendentalplans.com

Golden Dental Plans
29377 Hoover Rd. · Warren · MI · 48093
800-451-5918



Something to Smile About...

With Golden Dental Plans you can go to the dentist and receive the best care and maximum out-of-pocket savings!

The Most Complete Dental Coverage Available!

- Highest benefits available
- Lowest out-of-pocket cost for your family
- Quality care in neighborhood offices
- Extensive provider network
- 100% coverage on preventive care
- 80% coverage on major restorative care
- 75% coverage on specialty care
- **SAVE \$2,000 ON ORTHODONTICS**

NO OTHER PLAN COMPARES!

*Serving
Michigan Families
Since 1984*

**A SPECIAL OFFER ONLY FOR
ROOFERS LOCAL 149 MEMBERS**
The highest Benefit
Levels Available!

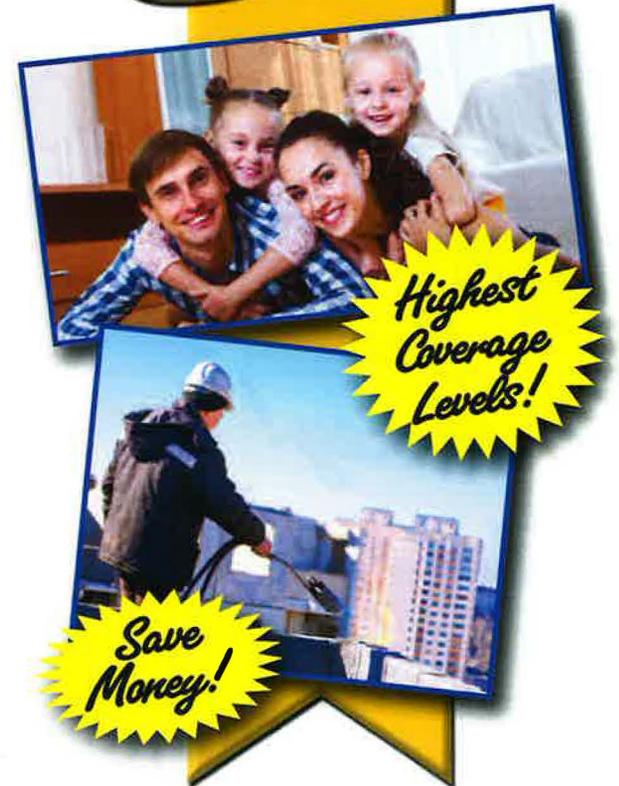
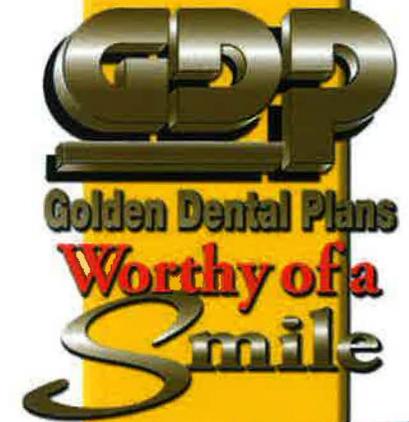
Offered by:
GOLDEN DENTAL PLANS

**You and Your Family
Deserve the Best**



800.451.5918
www.goldendentalplans.com

29377 Hoover Road · Warren, MI 48093

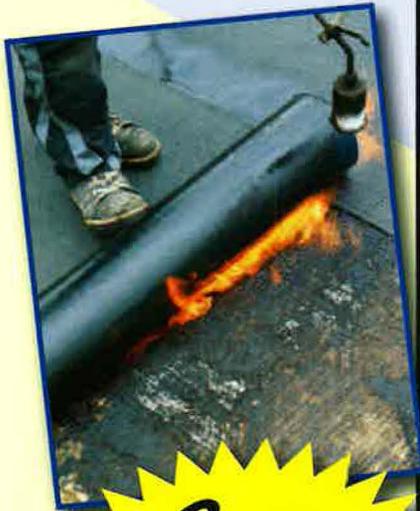


Roofers Local 149 Members



Golden Dental Plans

Roofers Local 149 members, why spend more when you don't have to?



Save Money!

Golden Dental Plans offers 100% coverage on Preventive Care.

**100%
Cleaning
100%
On X-Rays
100%
Fluoride
Applications
100%
Exams**

Whether you're single, married or have a family, Golden Dental Plans has you covered with Maximum Savings!

No Plan Offers More! Schedule of Benefits

CLASS I* Preventive and Diagnostic

Exams.....	100%
X-rays (Periapical and/or Bitewing).....	100%
Prophylaxis.....	100%
Fluoride (up to age 19).....	100%

CLASS II Basic Restorative

Fillings***	80%
Extractions (performed by General Dentist).....	80%
X-rays (FMX or Panoramic)**.....	80%
Root Canals (performed by General Dentist).....	80%

CLASS III*** Prosthetic

Single Crowns***	75%
Bridges.....	75%
Partial or Complete Dentures.....	75%

CLASS IV Specialty Care****

Endodontics.....	75%
Periodontics.....	75%
Oral Surgery.....	75%
Pedodontics.....	75%

CLASS V Orthodontics

Ortho Lifetime Maximum	
Child (up to age 19).....	\$2,000
Adult (member and spouse).....	\$2,000

ZOOM TEETH BLEACHING \$299.00
(\$700.00 Value - contact GDP for participating providers)

Annual Maximum..... \$1,800.00
Per Family Member

* Every 6 months at General Dental Provider
 ** Full mouth series of X-rays are only a covered benefit once every 36 months.
 *** Crowns and Dentures are covered once every 5 years. Porcelain on crowns posterior to the 1st and 2nd premolars are considered cosmetic dentistry and therefore are not a covered benefit. Patient may incur additional out-of-pocket charges for lab work and/or upgraded materials for fillings, crowns, bridges, partial or complete dentures, space maintainers, appliances, and any repairs to stated items
 **** All Specialty appointments must accompany primary care dentist referral.

Please see GDP Enrollee Handbook for full details of limitations and exclusions

Compare & Save!

Golden Dental Plans offers The Maximum Coverage Levels Available to Roofers Local 149 members

THE MAX ON: Specialty Care 75%

THE MAX ON: Orthodontics
\$2,000 Benefit Child
\$2,000 Benefit Adult

THE MAX ON: Fillings 80%

THE MAX ON: Endodontics 75%

THE MAX ON: Periodontics 75%

THE MAX ON: Oral Surgery 75%

THE MAX ON: Zoom Teeth Bleaching
Only \$299.00

When you take the time to compare the choice is clear, Golden Dental Plans offers the most comprehensive dental coverage offered to the Roofers Local 149 members. Choose Golden and see why so many of your coworkers agree that **GOLDEN DENTAL PLANS TRULY IS WORTHY OF A SMILE!**