



**PLUMBERS LOCAL 98  
FRINGE BENEFIT FUNDS**

**P.O. BOX 159  
TROY, MICHIGAN 48099-0159  
(248) 641-4988 (866) 646-8919**

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To: Plumbers Local 98 Insurance Fund Participants

From: Board of Trustees of the Plumbers Local 98 Insurance Fund

Re: Important Plan Changes Effective March 1, 2024 – KEEP WITH SUMMARY PLAN DESCRIPTION

Date: March 1, 2024

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We are pleased to announce that effective March 1, 2024, the Insurance Fund will now be offering dental coverage with Delta Dental. This coverage will be provided to all Participants and their dependents enrolled in the Full, Standard or Basic plans, and will replace the self-funded dental benefits for Opt-Out Participants, as well as their dependents.

Information regarding the benefits, how to find a Participating Dentist, and how to access Delta Dental's Member Portal are all included in this mailing.

**PLEASE CALL THE FUND OFFICE IF YOU HAVE ANY QUESTIONS ABOUT THE  
INFORMATION CONTAINED IN THIS NOTICE.**





**Delta Dental PPO™ (Point-of-Service)  
Summary of Dental Plan Benefits  
For Group# 11628-0001, 0091  
Plumbers Local 98 Insurance Fund**

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the Dentist's network participation.\*

**Control Plan** - Delta Dental of Michigan

**Benefit Year** - January 1 through December 31

**Covered Services -**

	<b>Delta Dental PPO™ Dentist Plan Pays</b>	<b>Delta Dental Premier® Dentist Plan Pays</b>	<b>Nonparticipating Dentist Plan Pays*</b>
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> - to detect oral cancer	100%	100%	100%
<b>Radiographs</b> - X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> - fillings and crown repair	50%	50%	50%
<b>Endodontic Services</b> - root canals	50%	50%	50%
<b>Periodontic Services</b> - to treat gum disease	50%	50%	50%
<b>Oral Surgery Services</b> - extractions and dental surgery	50%	50%	50%
<b>Major Restorative Services</b> - crowns	50%	50%	50%
<b>Other Basic Services</b> - misc. services	50%	50%	50%
<b>Relines and Repairs</b> - to prosthetic appliances	50%	50%	50%
<b>Major Services</b>			
<b>Prosthodontic Services</b> - bridges, implants, dentures, and crowns over implants	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> - braces	50%	50%	50%
<b>Orthodontic Age Limit</b> -	through age 18 and under	through age 18 and under	through age 18 and under

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges and you are responsible for that difference.

- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her Dentist about treatment.
- Fluoride treatments are payable twice per calendar year for people age 18 and under.
- Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any five-year period.
- Sealants are payable once per tooth per lifetime for first permanent molars for people age eight and under and second permanent molars for people age 13 and under. The surface must be free from decay and restorations.
- Composite resin (white) restorations are payable on posterior teeth.
- Porcelain and resin facings on crowns are Covered Services on posterior teeth.
- Implants are payable once per tooth in any five-year period. Implant related services are Covered Services.

- Crowns over implants are payable once per tooth in any five-year period. Services related to crowns over implants are Covered Services.
- People with special health care needs may be eligible for additional services including exams, hygiene visits, dental case management, and sedation/anesthesia. Special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, healthcare intervention, and/or use of specialized services or programs. The condition may be congenital, developmental, or acquired through disease, trauma, or environmental cause and may impose limitations in performing daily self-maintenance activities or substantial limitations in a major life activity.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of Dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our website or contact your benefits representative to get a copy of our Passport Dental information sheet.

**Maximum Payment** - \$1,500 per Member total per Benefit Year on all services except orthodontic services. \$1,500 per Member total per lifetime on orthodontic services.

**Payment for Orthodontic Service** - When orthodontic treatment begins, your Dentist will submit a payment plan to Delta Dental based upon your projected course of treatment. In accordance with the agreed upon payment plan, Delta Dental will make an initial payment to you or your Participating Dentist equal to Delta Dental's stated Copayment on 30% of the Maximum Payment for Orthodontic Services as set forth in this Summary of Dental Plan Benefits. Delta Dental will make additional payments as follows: Delta Dental will pay 50% of the per month fee charged by your Dentist based upon the agreed upon payment plan provided by Delta Dental to your Dentist.

**Deductible** - None.

**Waiting Period** - Enrollees who are eligible for Benefits are covered following 30 days of employment.

**Eligible People** - All full-time employees of the Contractor working at least 40 hours per week who choose the dental plan and all Enrollees who are eligible for and elect Continuation Coverage pursuant to the Consolidated Omnibus Budget Reconciliation Act of 1985 or similar non-preempted state law ("COBRA").

Also eligible are your Spouse and your Children to the end of the month in which they turn 26, including your Children who are married, who no longer live with you, who are not your dependents for Federal income tax purposes, and/or who are not permanently disabled. Also eligible is your domestic partner, as defined by the Contractor. Domestic partners will be treated as Spouses under This Plan.

Enrollees and dependents choosing this plan are required to remain enrolled for a minimum of 12 months. Should an Enrollee or Dependent choose to drop coverage after that time, he or she may not re-enroll prior to the date on which 12 months have elapsed. Dependents may only enroll if the Enrollee is enrolled (except under COBRA) and must be enrolled in the same plan as the Enrollee. An election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

**Coordination of Benefits** - If you and your Spouse are both eligible to enroll in This Plan as Enrollees, you may be enrolled as both an Enrollee on your own application and as a Dependent on your Spouse's application. Your Dependent Children may be enrolled on both your and your Spouse's applications as well. Delta Dental will coordinate benefits between your coverage and your Spouse's coverage.

Benefits will cease on the last day of the month in which your employment is terminated.

Customer Service Toll-Free Number: 800-524-0149 (TTY users call 711)  
<https://www.DeltaDentalMI.com>  
Document Creation Date: February 13, 2024

## Maximizing your benefits

Get the most out of your Delta Dental of Michigan plan

**Using your dental plan shouldn't be complicated.**

Understanding how your plan works and definitions to common terms can optimize your dental benefits experience. Take advantage of our easy-to-use online tools and resources.



**Visit:** [www.deltadentalmi.com/oe-pos](http://www.deltadentalmi.com/oe-pos)



## Stay in network and save!

Visiting an in-network dentist will likely save you the most money



**All Delta Dental participating dentists agree to accept lower fees as full payment for covered services.** They also agree to abide by our processing policies and will submit claims for you.

### Savings example for a crown by network: Delta Dental PPO (Point-of-Service)

Submitted charge: \$1,100 (covered at 50% coinsurance)

Network	Delta Dental PPO	Delta Dental Premier®	Out-of-network
Savings level	Most significant savings	Significant savings	No savings
Dentist's agreed upon fee	\$754	\$988	\$1,100
Amount Delta Dental pays	\$377	\$494	\$399
<b>Amount you pay</b>	<b>\$377</b>	<b>\$494</b>	<b>\$701</b>
<b>Amount you save</b>	<b>\$346</b>	<b>\$112</b>	<b>\$0</b>

No balance billing

Dentist can balance bill up to **submitted charge**

NOTE: Payment example above is illustrative only. Fees and reimbursements can vary by location and dentist.

### Finding a dentist: Searching for an in-network dentist near you is easy!



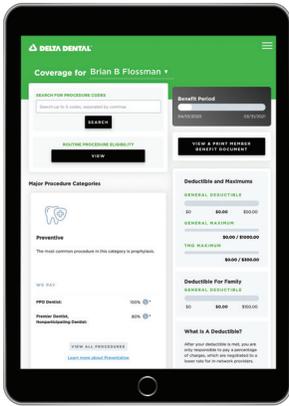
Find a participating dentist by logging in to your Member Portal account at [www.memberportal.com](http://www.memberportal.com) or by using our online Find a Dentist tool at [www.deltadental.com/findadentist](http://www.deltadental.com/findadentist).

**Questions?** Call customer service at 800-524-0149—they'll be happy to help!

# Member Portal

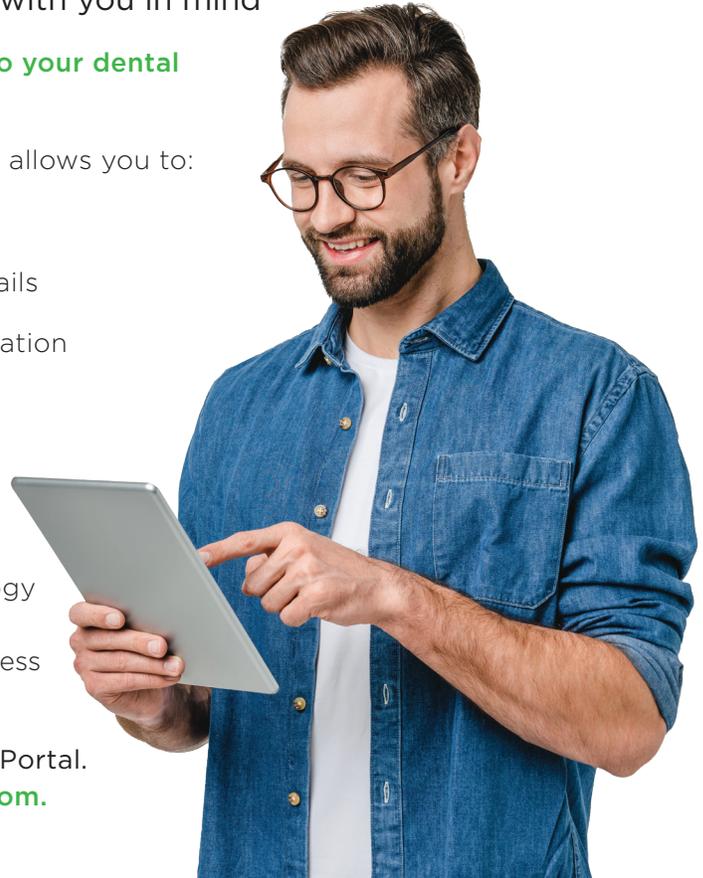
Our easy-to-use dental benefits tool designed with you in mind

**Member Portal gives you easy, secure online access to your dental benefits information, 24/7.**



This mobile-friendly tool allows you to:

- View eligibility
- Review coverage details
- Review claims information
- Print ID cards
- Find a dentist
- And more!



Member Portal uses highly secure encryption technology to protect your personal information. For even greater protection and convenience, you can opt-in to go paperless and receive your Explanation of Benefits digitally.

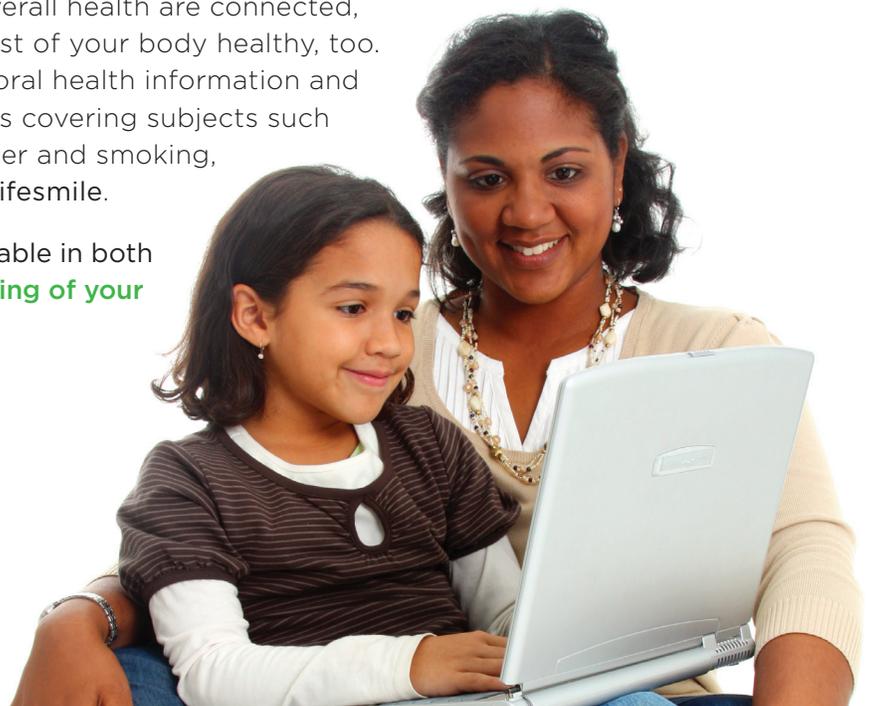
All users must first register to gain access to Member Portal. **Register your account today at [www.memberportal.com](http://www.memberportal.com).**

## Oral health and wellness

Oral health information and materials available to you

**A healthy mouth is more than just a nice smile.** It helps you to eat, drink, talk and smile. And since oral health and overall health are connected, having a healthy smile can help keep the rest of your body healthy, too. This is why Delta Dental is your source for oral health information and offers a series of brief, informative handouts covering subjects such as children's oral health, diabetes, oral cancer and smoking, free of charge at [www.deltadentalmi.com/lifesmile](http://www.deltadentalmi.com/lifesmile).

Most of our informational handouts are available in both English and Spanish. **Make today the beginning of your LifeSmile Wellness journey.**





# Find a Delta Dental Participating Dentist

Your Delta Dental plan allows you to visit any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental’s two dentist networks—Delta Dental PPO™ and Delta Dental Premier®. You’ll likely save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist. If you visit a dentist who does not participate in Delta Dental PPO, you can still save money if that dentist participates in Delta Dental Premier.

To find a participating dentist in your area, follow the simple steps below.

## » Step 1

Visit [www.deltadentalmi.com](http://www.deltadentalmi.com).  
Click one of the **Find a Dentist** links.

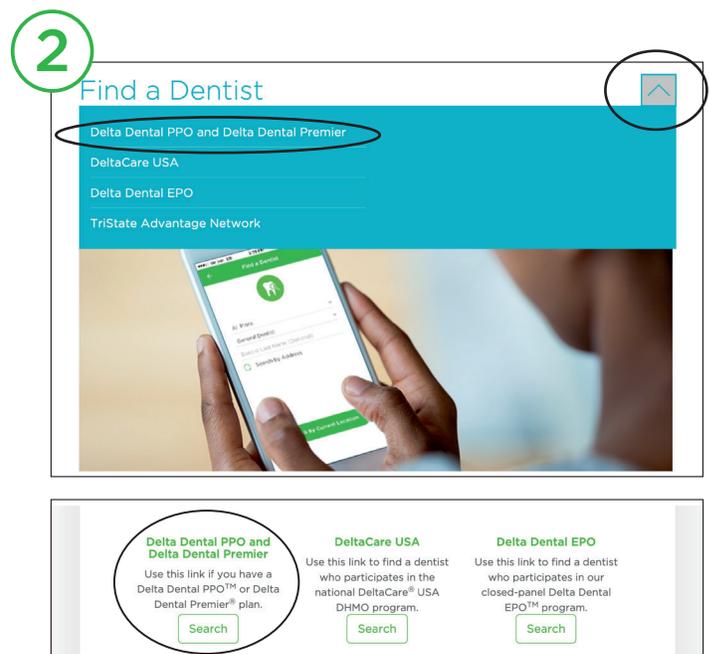
You may also go directly to  
[www.deltadentalmi.com/findadentist](http://www.deltadentalmi.com/findadentist).



## » Step 2

Select the drop down arrow in the top right corner and then select **Delta Dental PPO and Delta Dental Premier**.

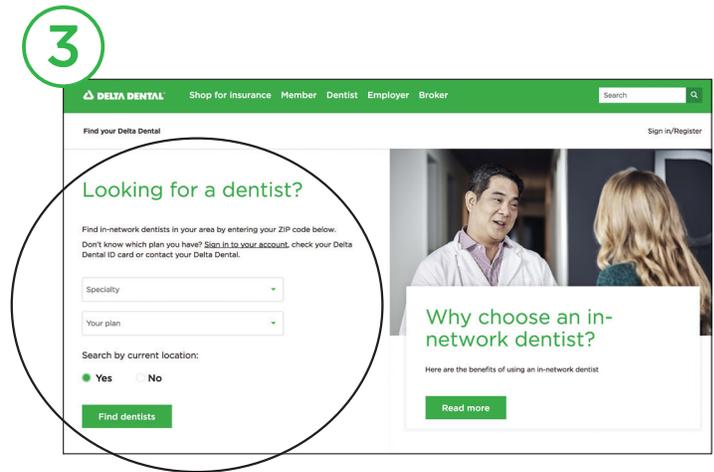
You may also scroll to the bottom of the page and select **Search**.



## » Step 3

The **Specialty** menu defaults to any dentist. If you want to search for a specific specialty, select the specialty from the drop-down menu. Then, select the **Your plan** menu and choose the appropriate network option for you.

- **Delta Dental PPO**—all providers who participate in Delta Dental PPO.
- **Delta Dental Premier**—all providers who participate in Delta Dental Premier.
- **Delta Dental PPO plus Premier**—all providers who participate in both Delta Dental PPO and Delta Dental Premier.



The search will display results that fit your criteria, and whether or not those providers also participate in other networks.

Next, select **Yes** to search by current location or **No** to search by address or ZIP code. *Choosing “Yes” may require you to change a location setting or you may need to go back and select “No” and manually enter your physical address if you receive an error message.*

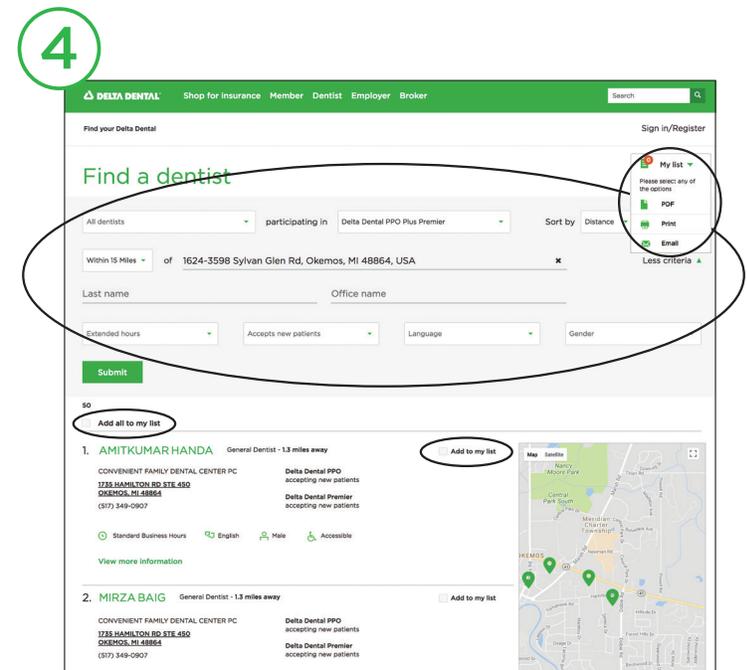
Select **Find dentists** to begin search.

## » Step 4

Your results will be displayed. You can change your original search criteria for specialty, network, and address at the top of the page or sort your results by distance and number of results. By selecting **More options** you will see additional search criteria such as extended hours, accepting new patients, languages spoken and gender. You can also search for a specific dentist by name or office name. Once you have selected all of your search criteria, select the green **Submit** box to get your search results.

In addition to viewing your search results online, you can print or email your results, or view your results as a PDF under **My list**. To add dentists to your list, select the **Add to my list** or **Add all to my list** checkboxes.

Once you have added results to your list, select the down arrow to save as a PDF, print or email your list.

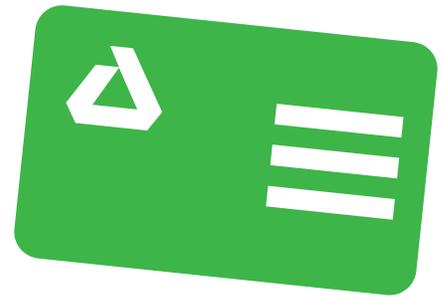


## ? Unsure of your plan type or looking for additional information?

Register or log in to Member Portal, Delta Dental’s secure online tool for access to eligibility information, current benefits information, claims information and more.

Log in or create an account at [www.memberportal.com](http://www.memberportal.com).

# ID card not required



- Delta Dental members receive our top-notch services without a printed ID card.
- Simply tell your dentist that you're covered by Delta Dental, and the office staff will take it from there!

However, if you would prefer to carry an ID card with you (either in electronic form or paper), get it one of these easy ways.

## » Use the free Delta Dental mobile app

Download an electronic ID card through the Delta Dental mobile app for Apple® and Android™ devices. Need the app? Scan the QR code here or go to <http://onelink.to/pk2r7c> from your device.



## » Log in to Member Portal

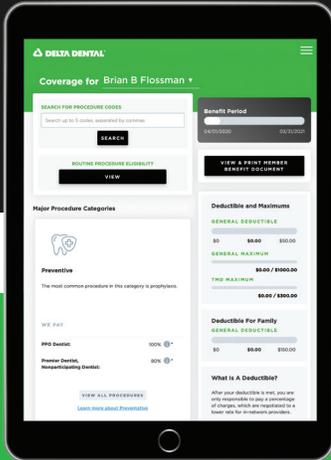
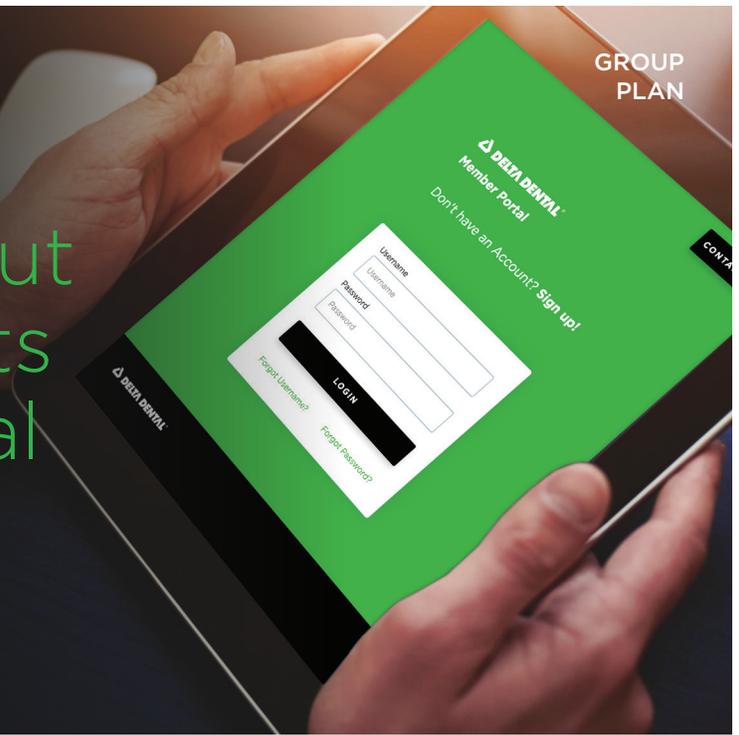
Go to Delta Dental's Member Portal at [www.memberportal.com](http://www.memberportal.com) to print a card. Once logged in, your ID card will appear on the screen. Click the "View & Print ID Card" button to view your ID card. Click the "Print ID Card" button and use your print function to print as many copies as desired.

## » Call customer service

Delta Dental customer service can assist you at 800-524-0149, Monday-Friday 8:30 a.m.-8 p.m. ET.



# Stay Informed About Your Dental Benefits With Member Portal



## Member Portal gives you 24/7 access to important information about your dental benefits.

With Member Portal, you can:

- See which members are covered on your plan, now and in the future
- Find an in-network dentist
- See common procedures
- Access an online ID card
- View the status of all claims and toggle between different family member claims
- View and print Explanation of Benefits (EOBs)

NOTE: Member Portal has replaced Consumer Toolkit.

## Get started today

Visit [www.memberportal.com](http://www.memberportal.com)

Log in using your existing Consumer Toolkit® credentials

OR

If you do not have existing credentials, click “Sign up”

Complete the required fields and follow the on-screen instructions to register as a new user

NOTE: You will need the subscriber’s ID (the person whose name is on the benefit package). The member ID is an assigned number unique to the subscriber. In many cases, the member ID is the same as the subscriber’s Social Security number.

**Questions?** Call Toolkit Support at 866-356-0301

*Privacy of your online benefit information is assured through highly secure encryption technology.*



Scan the QR code to access Member Portal.

