MEMORANDUM

TO: All Western Teamsters Welfare Trust Active Regular Dental Indemnity Plan Participants

FROM: Board of Trustees

RE: New Dental Preferred Provider Organization (PPO) Network Effective September 1, 2011

The Board of Trustees is pleased to announce that the Careington International Corporation MaximumCare Preferred Provider dental network will be offered to the eligible Indemnity Dental Plan participants effective September 1, 2011. The Careington MaximumCare Network contracts with over 172,000 dental provider access points at fees typically lower than usual and customary fees, which provide savings on most dental procedures including routine oral exams, cleanings and major work such as dentures, root canals and crowns.

Careington MaximumCare Network (PPO)

What is a Preferred provider Organization (PPO)? What is Careington?

The Board of Trustees has selected the MaximumCare network through Careington and DenteMax as the dental preferred provider organization (PPO). A dental PPO helps you obtain dental care at an affordable price by contracting with dentists in its “network.” Careington has contracted with dentists to provide dental services at pre-arranged rates. These rates can be significantly lower than the usual fees charged by dentists not in a PPO network. The dentists in the MaximumCare network through Careington are referred to as “preferred providers.”

How Do I Use a Preferred Provider?

Using a PPO provider does not require special enrollment. To locate a participating dental provider, please call (800) 290-0523 or visit www.careington.com/co/maxcare to access their online provider search.
What is the Benefit of Using a PPO Dentist?

PPO providers have agreed to charge reduced rates. The reduced rate can be significantly less than the usual billed charges (Usual and Customary Rate). After the Plan pays the provider, you will have less to pay out of pocket.

You are not required to use a Careington network dentist to receive dental coverage. The WTWT Indemnity dental plan reimburses dentists for eligible services on a percentage basis of Usual Customary and Reasonable (UCR) allowed amounts after a $50 annual deductible has been satisfied. The maximum allowed benefit is $2,000 per covered person each calendar year.

If you choose to use a non-network dentist, you will receive benefits based on the UCR schedule. However, use of a Careington network dentist will provide savings to you as well as the Trust.

Plan Participants currently eligible under the WTWT Indemnity dental plan will receive a card holder that provides a short list of participating Careington providers in your immediate area based on your address. An “800” number as well as the web site referenced above in this notice for inquiring about participating PPO dentists is included on the card holder in addition to the two Identification cards that will be affixed for your use to present to Careington dentists when services are sought.

If you have any questions about the above changes, you may contact the Administrative Office at (800) 872-5439.

cc: Board of Trustees
    Trust Consultant
    Trust Attorney
    Local Unions