

Active Dental/Vision Program SPD

Important Note: As of January 1, 2017, the TeamstersCare dental benefit has changed. Please replace pages 15 through 19 of this SPD with the following information. Also replace the dental contact information on page 49 of this SPD with the information on the last page of this document.

Dental Benefits

Under the TeamstersCare Plan, you and your eligible dependents have three basic options when you need dental care.

Option #1: TeamstersCare Dentists. You can use our in-house Charlestown, Chelmsford, or Stoughton, MA facilities for your dental treatment—with no claim forms to file. Preventive visits are available at no cost to you. You make a TeamsterShare Payment of \$5 for filling visits and \$10 for denture, root canal, and extraction visits.

Option #2: Dentists in one of the Dental Blue Freedom networks. TeamstersCare has an agreement with Blue Cross Blue Shield of MA (BCBSMA) which provides three networks of “private” dentists who accept discounted fees. When you use one of the Dental Blue Freedom networks, you have to pay part of the cost, and the dentist will file the claim.

Option #3: Non-Network Dentists. You can use any “private” dentist you like. Again, you’ll have to share the cost (generally, higher than Dental Blue Freedom network dentist costs), and you may be required to file a claim.

Option #1: TeamstersCare Dentists

You and your family have a convenient option for basic dental services: complete access to our TeamstersCare Dental Offices in Charlestown, Chelmsford, and Stoughton. When you go to a TeamstersCare Dental Office, you pay nothing for preventive care visits. You make a TeamsterShare Payment of \$5 for filling visits and \$10 for denture, root canal, and extraction visits.

TeamstersCare Dental Offices are staffed by licensed dentists, hygienists, and dental assistants. Some of our TeamstersCare dentists are on staff at Tufts and Boston University Dental Schools.

Services Provided at TeamstersCare In-house Dental Offices

The following general services are available at our three TeamstersCare Dental Offices:

- dental examinations and x-rays (preventive)
- fluoride treatment (preventive)
- cleaning and scaling (preventive)
- sealants
- fillings—amalgam and composite (silver and white)
- root canals—limited to front six upper and front six lower teeth
- simple extractions—limited to loose primary or permanent teeth
- dentures—full or partial, no more frequently than once every five years
- denture repair and relines
- mouthguards
- certain space maintainers
- second opinions
- emergency care during office hours—so long as the evaluations and treatment of dental problems are within the scope of the services provided at our TeamstersCare Dental Offices

Making Appointments

Dental Office Hours

- Monday through Thursday—Open 8 a.m., some evening appointments until 8 p.m.
- Friday and Saturday—8 a.m. to 4 p.m.

To make an appointment, call the TeamstersCare Dental Office you plan to visit, using one of the following numbers:

Charlestown

- local: 617-241-9220 , ext 1
- toll free within Massachusetts: 800-442-9939
- toll free outside Massachusetts: 800-225-6135

Chelmsford

- local: 978-256-9728
- toll free: 800-258-2111

Stoughton

- local: 781-297-7360
- toll free: 877-326-1999

When you make an appointment, the TeamstersCare Dental Offices set aside time exclusively for you. You will be required to **pay \$10** if you do not:

- show up for your appointment, or
- call at least 24 hours ahead of time to cancel

Option #2: Dental Blue Freedom Network Dentists

TeamstersCare has contracted with Blue Cross Blue Shield of Massachusetts (BCBSMA) for coverage through a group of private dentists who provide both routine and specialty services and, at the same time, helps you save money on dental care.

TeamstersCare participates in Dental Blue Freedom which gives you access to Dental Blue PPO, Dental Blue, and Dentemax which is a national network. You have great flexibility in your choice of dentists; however, you will receive the largest discount if you choose a Dental Blue PPO dentist. The larger network, Dental Blue, offers access to over 90% of all practicing dentists in MA, however your share of the costs will generally be higher than with a PPO dentist. If you're away from home, you also have access to the Dentemax national network of BCBS dental providers.

Your Dental Blue Freedom ID Card

You will receive a Dental Blue Freedom ID card that you must show whenever you visit a dentist—whether or not that dentist is in one of the Dental Blue Freedom networks.

- For a Dental Blue Freedom dentist—the card ensures that you will receive the TeamstersCare discount
- For any other private, non-network dentist—the card provides information the dentist will need for accurate billing

To determine whether a particular dentist is in one of the Dental Blue Freedom networks, go to www.bluecrossma.com or call BCBSMA's Customer Service at 1-800-241-0803. Have your Dental Blue Freedom ID card available so you can refer to it for TeamstersCare group information.

Option #3: Non-Network Dentists

You do not have to go to a dentist in one of the Dental Blue Freedom networks. You have the flexibility to go to any dentist you wish. However, when you go outside one of the Dental Blue Freedom networks, you'll generally have to pay an even larger share of the cost, and you may be involved in some paperwork.

Costs for Dental Blue Freedom Network and Non-Network Dental Services

Dental Blue Freedom Benefits Fee Schedule

TeamstersCare has a pre-set Dental Fee Schedule of the dollar amounts it will pay for covered dental procedures when those procedures are performed by any dentist other than our own in-house practitioners in Charlestown, Chelmsford, and Stoughton.

The TeamstersCare Dental Fee Schedule is subject to change. To view the current fee schedule, go to www.teamsterscare.com or contact Charlestown Member Services.

Your Share

For any given procedure, the Plan always pays the same amount, regardless of whether you go to a Dental Blue Freedom network dentist or a non-network dentist. In either case, you pay a portion of the bill. The difference is, most likely the Dental Blue Freedom dentist will charge you less to begin with, because of our TeamstersCare contract with BCBSMA. Thus, the balance you pay to a Dental Blue Freedom network dentist—after TeamstersCare makes its pre-set contribution—will almost certainly be smaller than the portion you'd have to pay to a non-network dentist.

Deductibles and Calendar Year Maximum

Except for diagnostic and preventive services, any dental treatment you receive outside of the TeamstersCare Dental Offices is subject to a \$50 per person/\$100 per family calendar year deductible. Also, there is a calendar year maximum benefit of \$2,500 per person.

Orthodontics

Orthodontic Services are covered at 50% of cost, up to a \$2,000 lifetime maximum per person. Coverage is available for the member, spouse, and eligible dependents.

Total Health Solutions

Your dental coverage through Dental Blue Freedom includes enhanced benefits through Total Health Solutions. This is a program which identifies patients with certain health conditions that are impacted by dental care and provides them with additional benefits. These conditions include coronary artery disease, diabetes, oral cancer and pregnancy.

Dental Treatment in the Hospital

If you have a serious medical condition and therefore can't be treated in a dental office, your dentist might recommend that you be treated in a hospital. Generally, the TeamstersCare dental benefit will share the cost of the dental services you receive in the hospital—but not any related medical costs. For medical coverage and claims, you'll need to follow whatever procedures are appropriate for the medical insurance plan in which you and your family are enrolled.

Dental Expenses Not Covered

TeamstersCare does not provide dental benefits for the following:

- services or supplies in a hospital operated by the U.S. government or a government agency
- services under any government law or program to which you might be entitled
- treatment of a work-related condition
- cosmetic dental services—unless the procedure is required because of an accident that happens while you are covered by TeamstersCare, subject to the rules of the Plan
- treatment by anyone other than a licensed dentist or physician—or a qualified dental technician working under a dentist’s or physician’s direction
- training or supplies used for dental care education
- treatment for temporomandibular joint (TMJ) syndrome—except for specific medical conditions verified by x-ray or other diagnostic tests
- experimental procedures
- charges exceeding amounts listed in the TeamstersCare Dental Benefits Fee Schedule
- charges you or your family members are not obligated to pay
- services provided for injuries that result from a war, declared or undeclared
- charges for missed appointments

Pre-Treatment Dental Estimates

BCBSMA can help you estimate your share of dental expenses before you’re actually treated.

If your dentist recommends extensive treatment, the dentist can submit a Pre-treatment Estimate Form to BCBSMA for an estimate of your share of the cost. Getting the estimate is voluntary, but it can help avoid surprises about the amount you’re responsible for. You can then plan the treatment and manage your expenses accordingly.

Filing a Dental Claim

When you use a TeamstersCare in-house dental facility, you file no claim forms.

BCBSMA handles any claim submitted by Dental Blue Freedom network dentists as well as any non-network claims.

If you have to submit a dental claim yourself, the appropriate forms should be available at your dentist’s office. Otherwise, call BCBSMA Member Service directly, at 1-800-241-0803 to obtain a form.

Important Note: You must submit dental claims within 12 months of the date when the service was provided.

Dental claim forms for in-network and non-network services should be addressed to:

Blue Cross Blue Shield of MA
P.O. Box 986030
Boston, MA 02298

If you have any questions about how a claim should be handled, call BCBSMA at 1-800-241-0803.

Coordinating with Other Dental Plans

If you or a dependent has other dental coverage—such as through your spouse’s plan—any benefits you receive from that other plan will be coordinated with your TeamstersCare benefit. Taken together, total payments from all plans cannot be more than 100% of the charges (see page 57 for details on Coordination of Benefits).

Dental Care

Dental Blue Freedom	Contact BCBSMA Member Service to: -obtain a claim form (if not available from your dentist) -determine whether a particular dentist is in the Dental Blue PPO, Dental Blue, or the Dentemax network	BCBS Member Service 1-800-241-0803
	Mail claim forms to: BCBSMA P.O. Box 986030 Boston, MA 02298	
	website for general information	www.bluecrossma.com