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TEAMSTERS UNION 25 HEALTH SERVICES & INSURANCE PLAN

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Dear Member,

November 2016

Your Dental Plan is changing... on January 1, 2017, Blue Cross Blue Shield of Massachusetts (BCBS) will begin to manage the TeamstersCare Dental Plan, replacing Delta Dental.

The new plan is called **Dental Blue Freedom** and it has three networks:



Dental Blue PPO, the network where your cost is usually the least;



Dental Blue Traditional, a more broad network, and;



Dentemax, a national network of dentists.

You can choose to go to any dentist, even a dentist not in one of the above networks. In that case, your share of the cost will likely be higher than if you choose a network dentist. In fact, 99% of our members have access to at least 2 Dental Blue PPO dentists within 8 miles of their home.

Your dental benefits will also improve on January 1, 2017:



The **calendar year maximum will increase to \$2,500**, from the current \$2,000;



You'll continue to receive **discounts on services from network dentists** if you reach your calendar year maximum (this was not the case with Delta Dental in 2016); and



You can take advantage of Total Health Solutions with **Enhanced Benefits** which provides additional services if you have diabetes, coronary artery disease, oral cancer or you're pregnant.

The 2017 dental benefit will operate in much the same way as the current dental benefit. So there's a Fee Allowance Schedule that BCBS will use to pay your dentist; your cost depends upon which network your dentist is in. In 2017, the annual deductibles will remain the same (\$50 per individual/\$100 maximum per family) and the orthodontic benefit will remain the same (50% up to \$2,000 per lifetime, and Delta Dental will inform BCBS about any amount you've already used).

Here's what you need to do:



Watch for new **ID cards** arriving in the mail before January 1st;



Make sure you **inform your dentist** about the January 1, 2017 change in your dental program and show your dentist your new ID card; and



Find out if your dentist is in one of the Dental Blue networks. If he or she isn't, ask if your dentist would consider joining the network.

Questions? Call BCBS Member Services @ 1-800-241-0803 or TeamstersCare Member Services @ 1-617-241-9220, ext 2.

