



Communications Workers of America, AFL-CIO
Local 1180 Benefits Funds

CWA LOCAL 1180 SECURITY BENEFITS FUNDS DENTAL PLANS:

You may choose **ONE** plan only. You will be enrolled in your selected plan for the entire calendar year. Please read the instructions and enclosed literature carefully before making your selection.

► **THE FUND SCHEDULED DENTAL BENEFIT PLAN (Administered by Daniel H. Cook Associates)**

Under this plan you may go to any dentist you choose, but when you use a dentist who is not a participating dentist, you may incur an out-of-pocket expense for covered services. Payment is made for dental expenses up to \$2,000 per calendar year, for each covered member and eligible dependents. Participating dentists will accept the fixed fee set by the plan as payment-in-full for the services you receive. (Claim forms are required). If cost of treatment exceeds \$500, or when charges for a course of treatment includes crown or bridgework, you must submit a pre-treatment plan before the work begins. Benefits will be denied on any claim not submitted for pre-treatment review as required. **For a full Summary of Benefits and provider listing search, please visit www.cwa1180.org/resources, or contact Daniel H. Cook Associates at 212-505-5050 for additional information.**

► **DENTCARE/HEALTHPLEX DENTAL PLAN**

This program provides all necessary dental services with little or no out-of-pocket expense. You are required to use a DENTCARE AFFILIATED PROVIDER. You will receive an ID card that you will present to your participating provider. (No claim forms are required under this plan). This plan has no annual maximum and provides orthodontia coverage for eligible children and adults. **For a full Summary of Benefits and provider listing search, please visit www.cwa1180.org/resources, or contact Healthplex at 1-800-468-0600 for additional information.**

► **EMPIRE BLUECROSS/BLUESHIELD XPO PLAN**

Empire BlueCross/BlueShield Dental Plan lets you choose from thousands of licensed dentists and specialists nationwide. Average discounts of 70% on covered services when compared to out-of-network. You pay a negotiated rate for covered services from in-network, up to your coverage year maximum of \$2,000 per individual, annually. **For a full Summary of Benefits and provider listing search, please visit, www.cwa1180.org/resources, or contact Empire BC/BS at 888-315-2049 for additional information.**

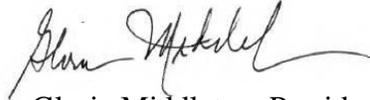
► **EMBLEM HEALTH PREFERRED DENTAL PLAN**

Emblem Preferred Dental gives you quality coverage with access to over 8,500 dentists and specialists in New York and New Jersey. You can choose a network dentist or specialist for services covered under your plan. You are not required to pick a specific primary dentist. Emblem has a \$2,000 annual maximum per person; however, with this dental plan, you can cover your children up to age 26. Also, children are covered for orthodontia services until the end of the year they turn 19. There is a monthly premium associated with this plan; Actives=\$34.51, Retirees=\$29.76 per household. **For a full Summary of Benefits and provider listing search, please visit www.cwa1180.org/resources, or contact Emblem Health at 866-808-9399 for additional information.**

You must stay with your choice until the next open enrollment period. If you are interested in changing your dental plan now, please visit our website www.cwa1180.org/resources to download and print your enrollment form along with the full Dental Benefit Description of your chosen plan. Or you may contact the Fund Office at 212-966-5353 to request a copy. Please email your completed enrollment form to benefits@cwa1180.org or by mail to the Benefits Fund Office.

We thank you for your cooperation and prompt attention to the selection of the dental plan of your choice.

In Unity,



Gloria Middleton, President
Board of Trustees