



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

September 27, 2019

Dear Member/Retiree:

Welcome to the CWA Local 1180 Benefits Fund's 2020 Dental Plan Open Enrollment

The CWA Local 1180 Benefit Funds are pleased to announce the opening of the Dental Plan Open Enrollment Period starting Tuesday, October 1, 2019 through Friday, November 29, 2019. Changes in your dental plan coverage will be effective Wednesday, January 1, 2020.

We are excited to announce that your Board of Trustees has added two additional plans, to your current options of, Fund Scheduled Dental Plan and Dentcare Dental Plan. The new additions are, Empire BC/BS XPO Dental and Emblem Preferred Dental. **You may choose one plan only. You will be enrolled in your selected plan for the entire calendar year of, 2020.**

IF YOU WISH TO REMAIN IN YOUR CURRENT PLAN, NO ACTION IS REQUIRED.
PLEASE SEE THE ATTACHED BENEFITS COMPARISON CHART SUMMARY.

► 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 additional information about this plan, please call 212-505-5050 or visit www.dhcook.com**

► 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 additional information about this plan, please call 800-468-0600 or visit www.healthplex.com**

► 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 additional information about this plan, please call Empire BC/BS at 888-315-2049 or visit www.empireblue.com**

continued...

► 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 additional information about this plan, please call Emblem Health at 866-808-9399 or visit www.emblemhealth.com**

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

Encl: Brief Plan Comparison Chart