

Washington-Idaho Operating Engineers- Employers Health & Security Trust Fund

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**Administered by
Welfare & Pension Administration Service, Inc.**

February 4, 2020

**TO: All Active Participants and Dependents of the
WA-ID Operating Engineers and Employers Health & Security Trust**

**RE: Annual Dental Open Enrollment
New Preferred (PPO) Dental Network - Effective March 1, 2020**

Annual Dental Open Enrollment

The Trust's annual open enrollment for dental coverage is being held through **February 21, 2020**, for coverage effective March 1, 2020. Participants may elect either the new Delta Dental PPO Plan or the Willamette Dental HMO Plan. If you do not select a dental plan, you and your eligible dependents will be automatically enrolled in the new Delta Dental PPO Plan effective March 1, 2020, unless you are currently enrolled in the Willamette Dental HMO Plan.

New Delta Dental PPO Plan

Effective March 1, 2020 the Board of Trustees has elected to move the current self-funded dental plan to a new self-funded preferred provider (PPO) plan through Delta Dental of Washington ("Delta Dental PPO Plan"). At the same time, the Board of Trustees has approved significant increases in benefits under the new Delta Dental PPO Plan. The current Willamette Dental HMO Plan will continue to be a benefit option.

The dental benefits provided through the new Delta Dental PPO Plan are described in the enclosed Benefit Summary. Please review the dental benefits offered through the Delta Dental PPO Plan carefully, as most dental benefits have increased and coverage of Orthodontia treatment has been added.

Under the new Delta Dental PPO Plan you may continue to use the dental providers of your choice. However, because Delta Dental contracted providers have agreed to discounted fees, you will likely experience the greatest out-of-pocket savings when you use a dentist that participates in the Delta Dental PPO or Delta Dental Premier network.

The Trust encourages you to verify your dental provider is part of the Delta Dental network in one of the following ways:

- By calling Delta Dental at (800) 554-1907 or
- By visiting www.DeltaDentalWA.com. Under Tools, click Find a Dentist. Look to see if your dentist is in either the Delta Dental PPO or Delta Dental Premier network.

Any questions you may have regarding Delta Dental benefits should be referred to Delta Dental at (800) 554-1907.

Willamette Dental HMO Plan

Eligible participants will continue to have the option to choose the Willamette Dental HMO Plan. Enclosed you will find information describing the Willamette Dental benefits. If you choose to enroll in this plan, all dental work must be performed at a Willamette Dental clinic. Your election applies to you and all of your eligible dependents. If you would like additional information on Willamette Dental clinics or have questions regarding Willamette Dental, please contact Willamette Dental Member Services at 1-855-433-6825, option 2, or visit the Willamette Dental website at www.WillametteDental.com.

Plan Comparison

	Willamette Dental	Delta Dental PPO Plan
Annual Deductible	No Deductible	\$50 per member / \$150 per family
Annual Benefit Maximum	No Annual Maximum	\$2,500 per family member
Orthodontia	\$2,500 lifetime copay per family member	Plan pays 60% up to \$2,500 lifetime maximum per family member.
Choice of Dental Providers	Must receive your care from a Willamette Dental provider.	Can choose any licensed dental provider, however, you will likely experience the greatest out-of-pocket savings when you use a Delta Dental PPO or Delta Dental Premier dentist.

To make your dental plan selection, complete and return the enclosed Dental Election Form; a return envelope is enclosed for your convenience. You and your dependents must remain in the plan you select until the next open enrollment, which will be held in late October 2020 for January 1, 2021 coverage.

The Administration Office must receive your election form no later than February 21, 2020. Your new dental plan coverage will be effective **March 1, 2020**. If this form is not received by the due date, you will automatically be enrolled in the Delta Dental PPO Plan, unless you are currently enrolled in the Willamette Dental HMO Plan. You will not have the opportunity to change dental plans again until the next open enrollment period.

New Identification (ID cards)

New identification cards identifying you as a member will be mailed to you by the Dental Plan vendor you have selected. Be sure to present your new ID card to your dental provider for services received on or after March 1, 2020. If you do not receive your new ID cards by the second week of March, please contact the Administration Office at the number listed below.

If you have any questions regarding the open enrollment, please contact the Eligibility Department of the Administration Office at (800) 351-6480, option 4.

Board of Trustees

WA-ID Operating Engineers and Employers Health & Security Trust