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December 2013

**SPECIAL NOTICE to:
 Participants of IBEW Local Union No. 102 Welfare Fund, Plan B members**

Dear Local 102 Member:

The Trustees are pleased to announce that effective January 1, 2014, Horizon Blue Cross Blue Shield of New Jersey will administer the IBEW Local 102 dental plan. In addition to this dental plan administrator change, the Trustees are pleased to increase your benefits by:

- Raising your annual maximum to \$2500 per family;
- Covering preventive services at 100% of the maximum allowance; and
- Covering each eligible family member enrolled under your plan for three (3) dental cleanings and examinations per year.

The Horizon Dental Option Network becomes effective **January 1, 2014**. You will receive a new ID card by the end of December. **As of January 1, 2014 always use your new dental ID card.**

Below is a summary of the IBEW Local 102 dental plan for Plan B members:

Annual Maximum per Family	Plan B – \$2,500 per family per year
Annual Deductible	No Deductible
Preventive Services Covered at 100%	Cleanings & Periodic Exam – 3 times per year
	Fluoride – to age 19 years; once every 6 months
	Sealants – to age 14 years; once every 36 months; sound natural teeth only
Restorative Services Covered at 80%	Amalgam and Composite
	Extractions
	Root Canal Therapy
	Oral Surgery
	Dentures – 5-year replacement rule applies Fixed Bridgework – 5-year replacement rule applies
Major Services Covered at 50%	Crowns/Inlays – 5-year replacement rule applies
Orthodontics Covered at 50%	\$2,000 per dependent per lifetime – to age 19

How to lower your costs

When you are treated by a dentist who participates with the Horizon Dental Option Network, you will save the most money. Participating dentists' charges are at or below the maximum allowance. For services provided by a participating dentist, there is a 20 percent member responsibility for basic services, and 50 percent member responsibility for major services.

Nonparticipating dentists charge their normal fees, and you may be responsible for higher out-of-pocket costs. Payments to nonparticipating providers will be based on usual, customary and reasonable rates which may exceed the maximum allowance.

All major treatment **must** receive predetermination approval by Horizon Dental.

How to find a participating dentist

To find a participating dentist, please visit **HorizonBlue.com/directory** and select the *Dentist* tab; or call Horizon Dental at **1-800-433-6825**.

How to file a dental claim

Please submit all dental claims for services received on or after January 1, 2014 to:

**Horizon Blue Cross Blue Shield of New Jersey
PO Box 1311
Minneapolis, MN 55440-1311**

Questions?

For Dental Customer Service, please call Horizon Dental at **1-800-433-6825**.

Respectfully,

IBEW Local Union No. 102 Welfare Fund