

UFCW LOCAL 2-D INSURANCE TRUST FUND

8402 18th Avenue, Brooklyn, N.Y. 11214 • (718) 331-0030 • Fax: (718) 331-2686



Union Trustees
VINCENT FYFE
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VINCENT D'ACUNTO JR.
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ROBERT LENTO
MATTHEW MATTASSA
STEVEN MERESMAN

May 2016

In an effort to increase the dental benefits for you and your family, the board of Trustees has voted at a recent meeting to improve our dental benefits, and move to Empire Blue Cross Blue Shield effective June 1, 2016.

Empire XPO Dental

Select Empire XPO dental for you and your family and you will no longer need to be assigned to one office. You will be able to select an office of your choice by viewing the list of in-network providers online at www.empireblue.com or in the directory. Empire XPO dental is a PPO, meaning the providers have contracted to accept negotiated rates for covered services. The Empire XPO offers access to 8,365 dental providers in the tri-state area as well as 3,970 specialists. If you don't see your provider listed, you can fill out a provider referral form, and we can try to recruit them to our panel. This is an enriched dental plan. You will now have access to implant coverage among other Great benefits. Please see the new annual maxes below.

Plan Maximums

Annual Max- \$3000 pp

Ortho Max- Lifetime Max \$3000 for children

Implants are a covered item under your annual max

Out-of-networks benefits will be paid as per the XPO fee schedule up to your annual max. Using an in-network provider is beneficial to you and your family.

A full summary of benefits is attached.

Empire Online Claims, and Coverage while traveling

You have on-line access to view your claims once the plan has gone into effect. You can search for providers in your area as a guest; until the plan becomes effective at www.empireblue.com

For care while traveling; Empire XPO dental offers access to emergency dental care across the globe through a worldwide network of contracted English-speaking dentists and 24/7 assistance finding a network dentist.

Join Empire dental today using the enclosed enrollment form. If you have further questions about the plan please feel free to call your union office with any questions you may have.

YOUR ID CARDS WILL BE ARRIVING SHORTLY!!

Sincerely,

The Board of Trustees

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Prime Connecticut

Your new dental coverage will be Empire Prime dental for you and your family. You will be able to select an office of your choice by viewing the list of in-network providers online at www.empireblue.com or in the directory. Empire Prime dental is a PPO, meaning the providers have contracted to accept negotiated rates for covered services. There will be no out-of-network benefit with this new program, as there is an abundance of providers and specialist in Connecticut. The Empire Prime offers access to over 4,000 dental providers in the Connecticut area. If you don't see your provider listed, you can fill out a provider referral form, and we can try to recruit them to our panel. You will no longer need to send an additional claim for reimbursement. This is an enriched dental plan. You will now have access to implant coverage among other Great benefits. Please see the new annual maxes below.

Plan Maximums

Annual Max- \$2000 PP

Ortho Max- Lifetime Max \$2,200 for children up to age 17

Implants are a covered service up to your annual max

Empire Online Claims, and Coverage while traveling

You have on-line access to view your claims once the plan has gone into effect. You can search for providers in your area as a guest; until the plan becomes effective at www.empireblue.com

For care while traveling; Empire XPO dental offers access to emergency dental care across the globe through a worldwide network of contracted English-speaking dentists and 24/7 assistance finding a network dentist. Join Empire dental today using the enclosed enrollment form. If you have further questions about the plan please feel free to call your union office with any questions you may have.

Sincerely,

The board of Trustees