

OEBC: Dental Benefits [Media Alternative]

Summary: Provides an overview of the dental care coverages (including eligibility criteria, covered services and dollar limits) provided under the Life and Health Benefit Plan for members of IUOE Local 793.

Narrator: Young or old, dental care is an important part of your overall health. Small problems like cavities can turn into big issues if left unchecked. As a member of the International Union of Operating Engineers, Local 793, you have a comprehensive dental coverage to keep you and your family smiling your brightest. Your plan covers 100% of basic services like X-rays, dental exams, cleaning, scaling, fillings, root canals and dentures.

It also covers 100% of major restorative work, such as bridges, inlays, implants and crowns. If you're a member under the age of 21 or have dependents under that age, you also have 75% coverage for orthodontic. Basic and major restorative work have a combined annual maximum of \$3,000, while orthodontics has a \$5,000 lifetime maximum. Implants have an annual maximum of \$3,000 reimbursed when the procedure is complete.

If you need extensive dental work, it's a good idea to get a predetermination before starting the work. We recommend getting dental predetermination for anything that may cost more than \$200 so you know what's covered and won't be faced with unexpected out-of-pocket costs. Submit your dentist treatment plan or a dental claim form showing what services are planned to the plan administrator along with any other relevant documents like X-rays.

When you retire, as long as you're eligible, you can participate in the retiree dental plan by paying for it yourself on a quarterly basis. The retiree plan is very similar to the plan for active members, except it has lower coverage for certain services, and some services are not covered. Be sure to check your new plan coverage when you retire.

The trustees know how important your benefits coverage is to you and your family, providing valuable protection when you need it most. We continue to work hard to maintain a financially healthy plan that keeps pace with the needs of our members. Need more information or have questions about your dental benefits? Check out your benefits booklet at IUOELocal793.org or on your mobile app or contact OEBC directly by mail or by phone.