



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

DATE: January 1, 2016
 TO: Eligible Participants
 FROM: Board of Trustees
 SUBJECT: Fox Valley Laborers Health & Welfare Fund
 DNoA Dental PPO Network

BOARD OF TRUSTEES
 WELFARE FUND

Management:

Michael Shales, Chairman

John P. Bryan

Al Orosz

Union:

Corey R. Johnson, Secretary

Vernon Bauman

David B. Sheahan

PENSION FUND

Management:

Michael Shales, Chairman

John P. Bryan

Al Orosz

Union:

Vernon Bauman, Secretary

Martin D. Dwyer

Corey R. Johnson

Fox Valley Laborer members now have something to smile about! The *DNoA Preferred Network* has even more contracted general and specialty dentists on a national basis. The *DNoA Preferred Network* offers strong network savings that lead to lower out-of-pocket expenses.

Benefits of utilizing a contracted dentist the *DNoA Dental PPO Network* include:

- Reduced out-of-pocket costs due to negotiated fees discounts;
- Protection from balance billing;
- No referral required for specialty dentists;
- Contracting dentists will submit claims on your behalf.

Your dental benefits will not be changing. This means that you can select a dentist from within or outside the network and coverage will remain at the same benefit level.

To find a contracting dentist and maximum your savings, visit www.dnoa.com, or call 866-LABOR-L-U (866- 522-6758) from 8 a.m. to 6 p.m. Monday through Friday (Central time).



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Los miembros de Fox Valley trabajador ahora tienen algo para sonreír! La red preferida DNoA ha contratado aún más los dentistas generales y de especialidad a nivel nacional. La red preferida DNoA ofrece ahorros de red fuerte que reducir gastos en efectivo.

Los beneficios de utilizar a un dentista contratado la red de PPO Dental DNoA incluyen:

- Reducir gastos debido a descuentos de tarifas negociadas;
- Protección de la facturación de saldo;
- No hay referencia para los dentistas especializados;
- Contratación de dentistas presentará reclamaciones en su nombre.

No cambiará sus beneficios dentales. Esto significa que usted puede seleccionar a un dentista de dentro o fuera de la red y la cobertura se mantendrá en el mismo nivel de beneficio.

Para encontrar un dentista de contratación y máximo tus ahorros, visite www.dnoa.com o llame al 866-trabajo-L-U (866-522-6758) de 8:00 a 18:00 el lunes al viernes (hora Central).