

Date: October 1, 2010

To: Eligible Participants

From: Board of Trustees
Fox Valley Laborers Health and Welfare Fund

Subject: **Introducing Dental Network of America PPO Network Effective November 1, 2010**

In today's world of record energy prices and spiraling food costs, it's not often that you get the opportunity to save money and stretch the value of a dollar.

Beginning November 1, 2010, we are enhancing your dental benefits by contracting with Blue Cross and Blue Shield of Illinois (BCBSIL) dental subsidiary provider, Dental Network of America (DNoA), and offering the DNoA Preferred Network. The DNoA Preferred Network offers you and your family access to a wide range of participating network dental providers who have agreed to charge lower fees for their services. This extensive network provides you with many choices and typically lower costs, which means savings for you and the Fund.

- Reduced out-of-pocket costs due to discounted fees
- No referral needed for specialty dentists
- Contracting dentists will submit claims for you

DNoA offers a national dental PPO network of general and specialty dentists (including orthodontists) who agree to discount their fees for participating members. When you use a DNoA Preferred Network dentist, the Plan saves money because your claim payment will be based on the discounted fee. You save money because your co-insurance will also be based on the discounted fee. Your dental and orthodontia benefits will go further because the amount applied to your annual dental benefit maximum and lifetime orthodontia benefit maximum will be the Plan's discounted payment.

Following is an example of Type B & C Services – General & Replacement:

Network Provider		Non-Network Provider	
Billed Amount	\$100.00	Billed Amount	\$100.00
Allowed Amount	\$70.00	Allowed Amount	\$80.00
Plan Payment @ 85%	\$59.50	Plan Payment @ 85%	\$68.00
Member Balance (15%)	\$10.50	Member Balance (15% plus difference between billed & allowed by the Plan)	\$32.00

It is important to keep in mind that your **dental benefits are not changing**. Whether you select a dentist from within or outside the network; services are covered at the same benefit level. However, using a DNoA Preferred Network dentist will save you and the Plan money and will help stretch the value of your dental benefit maximum. ***DNoA Preferred Network dentists may not balance bill you for charges in excess of the discounted amount; however, your deductible and co-pay still apply for covered services.***

To find a participating dentist and maximize your savings, visit the DNoA Preferred Network website at www.dnoa.com, enter your zip code and select "Labor" or call 1-866-LABOR-L-U (1-866-522-6758) between 8:00 a.m. and 6:00 p.m. CDT. If your dentist is not in the PPO network, you can nominate him/her for inclusion in the DNoA Preferred Network by contacting DNoA Preferred Network at www.dnoa.com for a recruitment package that will be sent directly to your dentist.

You will soon be receiving new combined medical and dental ID cards from Blue Cross Blue Shield which includes the DNoA Preferred Network information. Present the new card the next time you visit your dentist.

The Fund Office will continue to handle your dental claims, benefit questions and eligibility. If you have any questions about the new DNoA Preferred Network, please call the Fund Office at 847-742-0900.

SUMMARY OF MATERIAL MODIFICATIONS – November 2010 – EIN: 36-6219639 – PLAN NO. 501

This announcement contains highlights of certain features of the Fox Valley Laborers Health and Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at anytime. Receipt of this announcement does not guarantee eligibility.