

## HEALTH AND WELFARE AND PENSION FUNDS

DATE:

March 1, 2019

TO:

Eligible Participants

FROM:

Board of Trustees

SUBJECT:

Fox Valley Laborers Health and Welfare Fund

Dental Network of America

Effective March 1, 2019 the DNoA Preferred Network was enhanced to include 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 in the DNoA Preferred Network include:

Reduced out-of-pocket expenses due to negotiated fees discounts;

• Protection from balance billing;

No referral required for specialty dentists; and,

• Contracting dentists will submit claims on your behalf.

Your dental benefits have not changed. 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 maximize your savings, visit <a href="https://www.dnoa.com">www.dnoa.com</a>, or call 866-LABOR-L-U (866-522-6758) from 8:00 a.m. to 6:00 p.m., Monday through Friday (central time).

By now you should have received a new ID Card from Blue Cross Blue Shield which includes the contact information for the Dental Network of America program. Please make sure to present this card to your dental provider at your next visit to ensure that your claims are being submitted timely.

Management:

Michael G. Shales, Chairman

WELFARE FUND

John P. Bryan

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