

November 10, 2006

Dear Member:

The Trustees of the PSC-CUNY Welfare Fund are pleased to offer a choice of programs under our Dental Benefit. Effective January 1, 2007, you now have the option of participating in **DeltaCare USA**, the dental HMO managed by Delta Dental or electing to remain with an **enhanced Guardian** program. The Fund covers all enrollment and premium fees for both programs. There will be no more "buy-up", and those currently enrolled will have no more deductions after 1/1/2007.

You (and your family) have the opportunity to enroll in DeltaCare USA, but must do so by December 12, 2006. Those who do not enroll in DeltaCare will automatically be enrolled in the enhanced Guardian option. We encourage you to examine the enclosed materials, review the costs and limitations and check to see which dentists are participating in your area. Participating Dentists for each program can be found at the following sites:

Guardian	www.GLIC.com
Delta Dental	www.midatlanticdeltadental.com

DeltaCare USA is currently the HMO used by a wide range of organizations in the greater New York community including: NY State United Teachers, UNITE HERE – Staff Benefit Plan, Citigroup, Amalgamated Bank of NY, IATSE National Benefit Funds, Bertelsmann and American Express.

DeltaCare offers a wide range of inexpensive benefits in exchange for a limited choice of carefully screened dentists. There are no claim forms, deductibles or annual dollar limits. There is flexibility on choice and switching of dentists within the HMO.

Both the DeltaCare USA and the (enhanced) Guardian Plan have no premium or rider charges to members. Each has potential charges depending on services provided, as well as restrictions and limits that you need to consider. Please review the enclosed material for more information.

Sincerely,

Larry Morgan
Executive Director