

It's your choice:

Guardian

Effective January 1, 2007 covered active members and eligible retirees may continue with the Guardian PPO as **an option** under the PSC-CUNY Welfare Fund Dental Benefit. The option is free of charge – that is, it has no premium or rider fee – although there are point-of-service charges when the benefit is used. There are no deductibles or annual dollar maximums.

This benefit is an option that requires no confirmation. Members will be automatically enrolled in the program if they do not enroll in the HMO option below.

- **Continued Benefits**
 - Participating Dentists – who offer an average 35% reduction in charges
 - Large Panel, Nationwide Coverage
 - Freedom to use non-participating dentists and receive reimbursement according to the Schedule (enclosed)
- **New Benefits**
 - Enhanced Fee Schedule
With a significant increase to reimbursement for major work
 - Orthodontia coverage for children

DeltaCare HMO

Effective January 1, 2007 covered active members and eligible retirees who reside (or obtain services) in a serviced state* will have the opportunity to enroll in DeltaCare HMO as **an option** under the PSC-CUNY Welfare Fund Dental Benefit. The option is free of charge – that is, it has no premium or rider fee – yet there are point-of-service charges when the benefit is used.

This benefit is an option that requires enrollment. A Delta Enrollment Form is enclosed herein or is available through campus benefit offices or from the Welfare Fund. When you enroll in Delta you opt out of Guardian.

- **Benefits**
 - Panel of well-qualified Dentists
 - Low out-of-pocket costs
 - Certainty of fees charged
 - No claim forms
 - Orthodontia Coverage, including adults as well as children

A covered family unit must enroll as a family. There is no provision for “split” contracts that have part of the family in Guardian and part in Delta. Enrollment Forms must be completed and submitted to the address below no later than December 12, 2006:

**PSC-CUNY Welfare Fund
Delta Enrollment
61 Broadway
New York, NY 10006**

* Serviced States as of 1/1/2007 : **NY, NJ, PA, FL** and AL, CA, CO, DC, GA, MD, NV, NM, RI, TN, TX and UT

What to Consider in Choosing a Program

The purpose of offering the HMO option is to provide levels of dental care best suited to each member and family. Everyone's dental needs are different, including their attachment to any particular form of dentistry or individual dentist.

After a careful review process, the Fund selected Delta Dental as a reasonable lower-cost option to the Guardian program. The Fund recognizes that a new HMO program may be unfamiliar to our membership and, therefore cause hesitation in making a commitment. We have been assured that anyone who elects Delta Dental and is not completely satisfied with a primary dentist will have the opportunity to select another from the HMO Panel.

The Fund is also aware of the concern that an HMO may deliver a different level of service than another type of insurance or even restrict necessary care. That was a primary consideration in selecting a reputable organization. In addition, the Fund office will be diligent in reviewing utilization patterns. Members will be surveyed for satisfaction. Although the Fund has no control over, nor legal responsibility for the work of dentist(s) you use, the Fund will be address complaints as your advocate with the carrier. The Fund's new website will encourage member-to-member communications on the quality of dentists.

Your primary considerations should be:

- 1) Accessibility and availability of dentists
- 2) Out-of-Pocket Costs
- 3) Convenience and appointment slots
- 4) Quality of dental care

The first two matters can be explored on the carriers websites:

Guardian	www.GLIC.com
Delta Dental	www.MidAtlanticDeltaDental.com

The third matter will require contact with the dentist's office.

The fourth will be determined as members and the Fund evaluate services.

How to Compare Schedules

The Schedule of Guardian Reimbursements cannot be simply compared "side-by-side" to the Delta HMO Schedule of patient payments. They represent opposite ends of the payment process.

The **Guardian** schedule tells how much you get back after you've paid for a service. The **Delta HMO** schedule tells how much you pay the dentist for a service.

For example, suppose you have Guardian and your Dentist's charge on a particular service is \$300 and the reimbursement is \$75. You are responsible for the \$225 balance. If you have the Delta HMO, all you need to know is that you would pay a set amount, which may be \$50 in this example.