

CEMENT MASONS HEALTH AND WELFARE TRUST FUND

220 Campus Lane • Fairfield, California 94534-1499
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COMPARISON OF DENTAL PLANS EFFECTIVE SEPTEMBER 1, 2005

Plan Features	Delta Dental of California		<i>NEW</i> Pacific Union Dental	<i>NEW</i> DeltaCare PMI
	Delta Dental - Premier	Delta Dental - PPO		
<i>Type of Plan</i>	Traditional FEE-FOR-SERVICE Plan. Dental procedures paid according to a Table of Allowances. You pay difference between the allowance and the dentist's fees.	PPO Plan. Dentists in the Delta Dental PPO plan negotiate fees that are even lower than Delta Dental Premier. Dental procedures paid according to a Table of Allowances. You pay the difference between the allowance and the dentist's fees.	PREPAID HMO TYPE PLAN. You select a Pacific Union dentist who provides all services, including referrals to Specialists.	PREPAID HMO TYPE PLAN. You select a PMI dentist who provides all services, including referrals to Specialists.
<i>Area Covered</i>	More than 9,000 Northern California Delta Dental Premier dentists.	For a list of PPO dentists in your area, call Delta at 800-765-6003. (Network is limited)	Dental Offices throughout Northern California. Call 800-999-3367 for a Pacific Union dentist in your area.	Dental Offices throughout Northern California. Call 800-422-4234 for a PMI dentist in your area.
<i>Choice of Dentists</i>	Any dentist, however, you pay less out-of-pocket costs when you use a Delta Premier dentist because fees are pre-negotiated and dentist cannot charge above amount negotiated.	Visit a Delta Dental PPO dentist for lower out of pocket costs. You are free to use any dentist, though you pay lower out of pocket costs when you use a Delta Premier dentist and even lower costs when you use a Delta Dental PPO dentist.	Pacific Union dentist only. All services/referrals must be provided by a Pacific Union dentist. NO BENEFITS WILL BE PAID IF DENTAL SERVICES ARE PERFORMED BY OTHER THAN A PACIFIC UNION DENTIST.	PMI dentist only. All services/referrals must be provided by a PMI dentist. NO BENEFITS WILL BE PAID IF DENTAL SERVICES ARE PERFORMED BY OTHER THAN A PMI DENTIST.
<i>Annual Deductible</i>	\$100 per person, up to \$300 per family		None	None
<i>Annual Maximum</i>	Active \$2,000 per person Retired \$1,000 per person		No maximum	No maximum
<i>Out of Pocket Costs</i>	Dental procedures paid according to a Table of Allowances. You pay the difference between dentist's fees and allowance.		Minimal co-payments	Minimal co-payments
<i>Orthodontic Benefits</i>	Not Covered		Start up fee of \$350. Member's co-payment up to \$2,250. Coverage for member, spouse, and children starting at age 10.	Start up fee of \$350, Adults coverage is up to \$1,800 and Dependent Children is up to \$1,600.