



Thank you for your interest in the Labor Benefits Association Delta Dental and Vision plans. Please read carefully before completing your application

Enrollment/ Change of Status Waiver Form:

COVERAGE SELECTION: Please check the applicable box. You have the option of enrolling in dental and/ or vision. If you decide to enroll in both, then select both the applicable dental and vision boxes. **Monthly dental plan rates are as follows: Individual \$60.24 , Member +1 \$116.09, Family \$204.82. Monthly vision rates are as follows: Individual \$7.27, Member +1 \$14.19, Family \$21.27.**

FAMILY INFORMATION: Complete if your spouse, and/or dependent child is to be enrolled. Children must be unmarried and under age 26 to be eligible.

Other Coverage Information: If you and/or your spouse or dependents are currently enrolled in another vision plan and are also going to enroll in the LBA plan check the "yes" box and provide the information about the other carrier. Otherwise check the "no" box.

Premium Payment Option Form:

Provide your payment information to either be deducted from your checking or savings account. To ensure the correct banking information has been given you can include a copy of a voided personal check. Please read the authorization carefully and sign and date at the bottom.

Please note: Enrollment in the LBA Delta Dental and Vision plans requires a **one year commitment**. Coverage will become effective on the first of the month following receipt of your application if received before the 25th of the month. If your application is received after the 25th of the month, coverage will become effective the first of the month after the month following receipt.

There is a \$36 per household annual membership fee. Union membership is not required. If your coverage is effective on a date other than January 1, it will be prorated based on the date of enrollment.

Return completed forms to: **Doyle Rowe LTD 1301 W. 22nd Street, Suite 101, Oak Brook, IL 60523.** Please contact Doyle Rowe LTD at 866-201-2524 with any questions. Thank you.

Sincerely,
Doyle Rowe LTD

Delta Dental of Illinois is pleased to be your dental benefits carrier. Your plan offers you the dental benefits program: Delta Dental PPO Plus Delta Dental Premier.

Delta Dental PPO Plus Premier

With Delta Dental PPO Plus Premier:

- You can go to any licensed general or specialty dentist.
- **You will maximize your benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist.**
- Delta Dental's network dentists have agreed to reduced fees as payment in full, which means you will likely save money by going to a Delta Dental PPO or Delta Dental Premier network dentist. Non-network dentists have not agreed to accept our reduced fees as payment in full, which means they may bill you for any charges over our allowed fees.
- You are charged only the patient's share** at the time of treatment. Delta Dental pays its portion directly to network dentists.

Finding a Dentist

Visit our web site at www.deltadentalil.com and click on Provider Search.

Example of Your Copayment with Delta Dental Network Dentists and Non-Network Dentists

- Delta Dental PPO: Lowest out-of-pocket costs and network protection.
- Delta Dental Premier: Higher out-of-pocket costs than PPO, but may be lower than non-network and network protection.
- Non-network: You may have the highest out-of-pocket costs.

Delta Dental PPO Plus Premier Plan Features

Your Delta Dental PPO Plus Premier plan includes the following features:

- **Enhanced Benefit Program** offers additional coverage for individuals who have specific health conditions (including pregnancy, diabetes, high-risk cardiac conditions, suppressed immune systems, and special needs) that can be positively affected by additional oral health care.

Customer Service

Please register on Delta Dental of Illinois' website, www.deltadentalil.com. Once registered, you can **get real time benefit information, check claim status, sign up for electronic Explanation of Benefits and print a temporary ID card.**

Call 1-800-323-1743 to access our automated phone system or speak to a customer service representative from 7 am to 7 pm Monday through Thursday and 7 am to 6 pm Friday, Central Time. Our automated phone system is available 24 hours a day, seven days a week, and offers dentist listings and claim information.

You can also connect with us through our mobile app, Facebook, Twitter, our blog and more. See the enclosed sheets on connecting with us.

Welcome to Delta Dental of Illinois!

*There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois.

**Patient's share is the coinsurance/copayment, any remaining deductible any amount over the annual maximum and any services your plan does not cover.

Note: Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment that your group dental plan is required to make.

Labor Benefits Association Plan Design Summary

Annual Deductible	Deductible applies to Basic and Major services		
	\$50/ person; \$150/ family		
Annual Maximum			
	\$2000/ person		
To GoSM Carryover Feature	Not Included		
Enhanced Benefits Program	Your plan provides additional cleanings and/or applications of topical fluoride to people with specific health conditions that put them at risk for oral health disease. The costs of the additional cleanings and fluoride treatments will be applied to your annual maximum.		
	Delta Dental PPO Network Dentist*	Delta Dental Premier Network Dentist**	Non-Network Dentist**
PREVENTIVE/DIAGNOSTIC SERVICES (no waiting period)			
• Routine exams (two per benefit year)	100%	100%	100%
• Cleanings (two per benefit year)	100%	100%	100%
• X-rays (bitewings -2 per benefit year; full mouth-1 per 3 years)	100%	100%	100%
• Fluoride treatments (twice per benefit year to age 19)	100%	100%	100%
• Space maintainers (to age 14)	100%	100%	100%
• Sealants (to age 16)	100%	100%	100%
• Emergency exams and palliative (pain relief) treatment	100%	100%	100%
BASIC SERVICES (no waiting period)			
• Fillings (silver (amalgam) and tooth colored (composite) on front teeth)	80%	80%	80%
• Posterior composites (tooth colored fillings on back teeth)	80%	80%	80%
• Non-surgical Periodontic (gum) maintenance	80%	80%	80%
• Surgical Periodontic (gum) maintenance	80%	80%	80%
• Oral surgery (simple extractions)	80%	80%	80%
• Oral surgery (surgical extractions including general anesthesia)	80%	80%	80%
• Oral surgery (all other)	80%	80%	80%
• Endodontics (root canals and pulpal therapy)	80%	80%	80%
MAJOR RESTORATIVE SERVICES (6 month waiting period)			
• Sedative fillings	50%	50%	50%
• Crowns, onlays, and other ceramic restorations to permanent teeth	50%	50%	50%
• Partial/full dentures	50%	50%	50%
• Denture (repair, reline, rebase and adjustments)	50%	50%	50%
• Fixed/removable bridges	50%	50%	50%
• Implants	50%	50%	50%
ORTHODONTICS (no waiting period)	Not Included	Not Included	Not Included

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This plan is a Maximum Allowable Charge (MAC) plan. With a MAC plan, benefit reimbursement for all dentists is based on the Delta Dental PPO allowed network fees, which are established at a level that typically delivers a 15% - 35% discount off of dentists' average billed charges nationally. Delta Dental PPO network dentists accept our allowed PPO fee as payment in full, and as such, Delta Dental PPO dentists cannot bill more than the allowed PPO fee. However, Delta Dental Premier dentists agree to our Maximum Plan Allowance (MPA) as payment in full and as a result, Delta Dental Premier dentists can bill for the difference between the allowed PPO fee and the MPA. The MPA is established a level that typically delivers a 5% - 20% discount off of average billed charges nationally. Non-network dentists do not agree to any discounted network fees and therefore can bill for amounts over the allowed PPO fee (i.e. the difference between their usual fee and the Delta Dental PPO allowed fee).

Member Connection

Connecting with Delta Dental of Illinois is easy!

Get real-time benefit and claim information 24 hours a day, seven days a week through the Member Connection at deltadentalil.com or through our automated phone system at 800-323-1743.

With the Member Connection, you can find everything you need to know about your and your covered dependents' benefits, including:

- Claim status
- Eligibility information
- Maximum and deductibles used to date
- Benefit levels
- Frequency and age limits
- Waiting periods
- Preventive history
- Explanation of Benefits (EOBs)

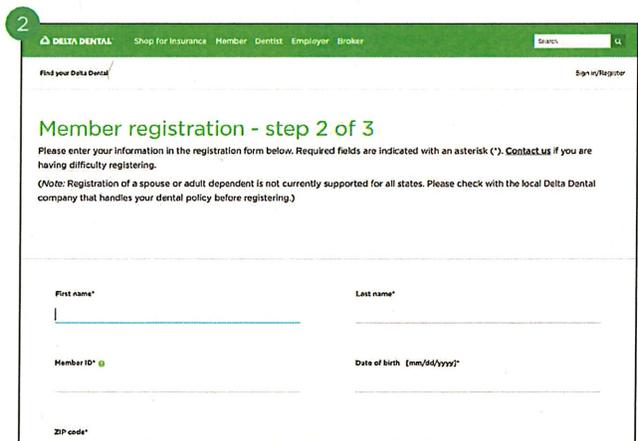
How to Register:

1 Go to deltadentalil.com, select "Member of employer/group plan" in the "My Account Log In" box located on the right side of the homepage. On the next page, click "Don't have an account? Create an account." Select "I am a member or adult dependent and have coverage with Delta Dental" on the next screen.



2 You will need to enter the primary member's first and last name, member ID or Social Security number and date of birth.

- For name:
 - The name must appear exactly how your employer entered it during enrollment; for example, "Bob" may be "Robert."
 - If you have a suffix before or after your first name - for example, Jr., II or an initial - you may also need to list it; for example, Robert Jr., Robert III or J Robert.
 - There is a 10-character limit for first name and a 15-character limit for last name. For example, if your first name is Christopher, you are limited to Christophe for first name.
- For member ID: If your member ID is less than 9 digits, you must enter zero's in front of the number; for example, 001234567. You may also use Social Security number with no dashes.
- For date of birth: You must enter two-digit month, two-digit day and four-digit year with dividers; for example, 03/15/1984.



Member registration - step 2 of 3

Please enter your information in the registration form below. Required fields are indicated with an asterisk (*). Contact us if you are having difficulty registering.

(Note: Registration of a spouse or adult dependent is not currently supported for all states. Please check with the local Delta Dental company that handles your dental policy before registering.)

First name*

Last name*

Member ID*

Date of birth (mm/dd/yyyy)*

ZIP code*

- Once registered, you can easily access your and your covered dependents' benefits and claims information, print a temporary ID card, sign up to receive electronic EOBs (Go Green E-Statements), conduct a procedure code search and access EOB history.

Automated Phone System. Faster service for you.

You can also call 800-323-1743 to access our automated phone system 24 hours a day, seven days a week or to speak to a customer service representative during normal business hours.

The screenshot shows the Delta Dental website's 'My Benefits' page for a member named Jane Doe. The page is titled 'Member Benefits' and includes a navigation bar with links for 'My Benefits', 'Provider Search', 'Enhanced Benefits', and 'Resources'. The main content area is divided into several sections:

- Benefits:** A section for 'JANE DOE' with a 'Special Card' button. It includes a disclaimer: 'Below is a complete listing of dental benefits for everyone enrolled on your dental plan. Information on eligibility, frequency, co-benefits, maximums and deductibles, benefit levels, waiting periods, and plan-based exclusions is included below. Please examine this information carefully. If you believe any of this information is in error, please contact us.' Below this is a 'Benefits & Eligibility as of:' field with a dropdown menu set to '9/15/2014'.
- Eligibility:** A table showing benefit levels for different categories. The table has columns for 'Regular Deductible', 'Regular Maximum', 'Dental Life Maximum', 'Dental Life Medium', and 'Dental Life Maximum'. The row for 'JANE DOE' shows values of \$0, \$225-\$3, \$0, \$0, and \$0.
- Frequency & Age Limits:** A section titled 'Standard Coordination of Benefits' with a table showing details for 'Child Coverage Age 16', 'Student Coverage Age 19', 'Adult Dependent Age 26', and 'Dependent On/Under Age 19'. It includes fields for 'Services', 'Frequency Limit', 'Age Limitations', and 'Full Mouth or Prosthetic Work'.
- QUICKLINKS:** A sidebar with buttons for 'Print Plans', 'View Plans Information at Your Workplace', 'Individual Dental Plans', 'Health Care Referral', 'View oral Health is aPart of', 'Customer Service', and 'Contact Us'.



Delta Dental of Illinois DeltaVision® Benefit Highlight - Select Network Labor Benefits Association

DeltaVision® is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks. DeltaVision offers members vision care benefits that combine choice, value and wellness. Your DeltaVision program provides vision care insurance to you (and your family, if applicable) according to the following information. Active, members are eligible for coverage.

Vision Care Services	Select Network Member Cost	Out-of-Network Allowance
Exam with Dilation as Necessary:	\$10 Copay	\$35
Contact Lens Fit & Follow-up: (Available once a comprehensive eye exam has been completed) Standard* Premium**	\$40 Copay, Paid-in-full fit and two follow-up visits 10% off retail price	NA NA
Frames: (Any available frame at provider location)	\$150 allowance, 20% off balance over allowance	\$75
Standard Plastic Lenses: Single Vision Bifocal Trifocal Standard Progressive (in addition to lens)	\$25 Copay \$25 Copay \$25 Copay \$65 Copay	\$25 \$40 \$55 \$40
Lens Options: UV Coating Tint (Solid and Gradient) Standard Scratch-Resistance Standard Polycarbonate Standard Progressive (Add-on to Bifocal) Premium Progressive – (in addition to lens) Standard Anti-Reflective Coating Other Add-Ons and Services	\$15 \$15 \$15 \$40 \$65 \$65, 20% off retail price, then apply \$120 allowance \$45 20% discount off retail price	N/A N/A N/A N/A N/A \$40 N/A N/A
Contact Lenses: (Contact lens allowance covers materials only) Conventional Disposable Visually Required	\$0 Copay, \$150 allowance, 15% off balance over allowance \$0 Copay, \$150 allowance, plus balance over allowance \$0 Copay, Paid-in-Full	\$120 \$120 \$200
Frequency: Examination Lenses or Contact Lenses Frames	Once every 12 months Once every 12 months Once every 24 months	

*Standard Contact Lens Fitting - spherical clear contact lenses in conventional wear and planned replacement
(Examples include, but are not limited to, disposable and frequent replacement)

**Premium Contact Lens Fitting - all lens designs, materials and specialty fittings, other than Standard Contact Lenses
(Examples include toric and multifocal)

Additional Discounts

Member will receive a 20% discount at in-network providers on items not covered by the program. This discount may not be combined with any other discounts or promotional offers and the discount does not apply to contact lenses or an in-network provider's professional services. Retail prices may vary by location.

Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses at in-network providers once the funded benefit has been used.

After initial purchase, replacement contact lenses may be obtained via the Internet at substantial savings and mailed directly to the member. Details are available at www.deltadentalil.com/deltavision. The contact lens benefit allowance is not applicable to this service.

LASIK or PRK: DeltaVision enrollees can receive a discount of 15% off retail price or 5% off promotional price from select providers. Please contact us at www.deltadentalil.com/deltavision or 866-723-0513 for a current list of LASIK/PRK providers.

Network Information

You may choose to go to any licensed optometrist, ophthalmologist and/or dispensing optician whenever you need vision care. However, there may be significant cost advantages when you receive treatment from an in-network provider.

We offer two easy ways to locate an in-network provider 7 days a week, 24 hours a day. You can either:

- search our online Provider directory at www.deltadentalil.com/deltavision; or
- use the automated phone system by calling 1-866-723-0513

Using Your Vision Program

1. Have your DeltaVision information card available when scheduling and visiting an in-network provider. An in-network provider participates in the EyeMed Vision Care Provider network. **It's very important that you know which network your benefit plan utilizes (your plan uses the Select network).** You will only receive in-network benefits from Select network providers.. Please note: the network provider will need the primary enrollee's name and date of birth to verify eligibility.
2. Pay your copayment and any other charges not covered at the time of service. No paperwork is required. You continue to save on additional eyewear purchases any time you present your card to an in-network provider.
3. If you select a provider who is not in the network, you do not receive preferred pricing and you may be asked to provide full payment to your out-of-network provider at the time of service. To receive benefit reimbursement, submit a completed claim form (available on our website), along with itemized receipts from your provider and your prescription to:

DeltaVision Claims Processing
c/o EyeMed Vision Care
P.O. Box 8504
Mason, OH 45040-7111

DeltaVision is administered by



Exclusions

In no event will coverage exceed the lesser of:

1. the actual cost of Covered Services or Materials or
2. the limits of the Policy, shown in the Schedule.

Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next benefit period.

Benefits may not be combined with any discount, promotional offering or other group benefit programs.

Benefit allowances provide no remaining balance for future use within the same benefit period.

There is no coverage for professional services or materials connected with:

1. Orthoptic or vision training, sub-normal vision aids and any associated supplemental testing;
2. Aniseikonic lenses;
3. Medical and/or surgical treatment of the eye, eyes or supporting structures;
4. Corrective eyewear required by an employer as a condition of employment and safety eyewear unless specifically covered under this program;
5. Services provided as a result of any Workers' Compensation law;
6. Plano lenses (lenses that have no refractive power), non-prescription lenses and non-prescription sunglasses (except for 20% discount);
7. Two pair of glasses in lieu of bifocals.

The preceding information is a brief summary of The Group Name Complete Vision Program and the services it covers.

If you have specific questions regarding benefit coverage, limitations or exclusions, contact our customer service department at 1-866-723-0513.



DeltaVision® is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks.

111 Shuman Blvd
Naperville, IL 60563
800-335-8215

www.deltadentalil.com/deltavision

See how smart you are.

Print and cut out your DeltaVision® card. You can also download your virtual ID card by visiting eyemedvisioncare.com/member or by downloading the EyeMed Members app using your Apple or Android device. It's the smart way to be sure you have your plan information handy whenever you visit your vision care provider.

Cut along dotted line

**DeltaVision®
Select**



Smart plans for smart mouths.

Your DeltaVision program uses the EyeMed Select network and you will receive in-network benefits from a Select network provider.

Your Select network vision care provider will need the primary enrollee's name and date of birth to verify eligibility.

DeltaVision Claims Processing
c/o EyeMed Vision Care
PO Box 8504
Mason, OH 45040-7111

Please note: This card is not a guarantee of coverage.
TO THE VISION CARE PROVIDER: The DeltaVision program is administered by EyeMed Vision Care.

POWERED BY 

Please contact EyeMed Vision Care at 866-723-0513.

TO THE SUBSCRIBER: The DeltaVision program is administered by EyeMed Vision Care. Please contact EyeMed for benefit and claim inquiries. Locate Select network vision care providers and out-of-network claim forms at deltadentalil.com/deltavision.

DeltaVision is provided by ProTec Insurance Company, a wholly-owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks.

When printing, please make sure your page scaling is adjusted to "none".

Your DeltaVision program uses the EyeMed Select network and you will receive in-network benefits from an Select network provider.

Finding a network vision care provider is easy! Simply visit our website at deltadentalil.com/deltavision, go to eyemed.com or download the **EyeMed Members app** to locate a network provider today.



Go to deltadentalil.com/deltavision and select "Find a vision provider." Search by city or ZIP code for a list of network vision care providers nearby.



Visit eyemed.com and click on the "Find a Provider" link. To view network providers in your area, enter your ZIP code and choose "Select" from the network dropdown.



Download the **EyeMed Members app** by searching "EyeMed Members." Select "Locate a Provider" once the app downloads. Then, enter your location and choose "Select" to view a list of providers near you.

Using these resources, you can also review in-network and out-of-network benefits, find answers to commonly asked questions and more!



deltadentalil.com/deltavision



866-723-0513



csi@deltadentalil.com

 **DELTA DENTAL**

ENROLLMENT/ CHANGE OF STATUS WAIVER FORM

Please keep a copy for your records

Labor Benefits Association

Delta Dental Group Number 11696

Group Contact Doyle Rowe LTD 866-201-2524

www.doyle Rowe.com

All Enrollees Must Complete the Following Sections

Please check one or both plans and coverage type:

I would like to enroll in the Delta Dental Plan (monthly cost listed below)

Coverage Type (Choose one)

Individual \$60.24

Member + 1 \$116.09

Family \$204.82

AND/OR

I would like to enroll in the Delta Vision Plan (monthly cost listed below)

Coverage Type (Choose one)

Individual \$7.27

Member + 1 \$14.19

Family \$21.27

Last Name		First Name	M.I.	Gender
Date of Birth MM/DD/YYYY		Marital Status	Street	
City		State	Zip	
Phone		Effective Date MM/DD/YYYY		
Social Security Number				

Does spouse have a dental and/or vision plan? ___ Yes ___ No Are dependents covered by spouse's plan? ___ Yes ___ No

Spouse's Employer _____ Spouse's Carrier _____

Coverage will be effective on the first of the month following receipt of your application if received by the 25th of the month.

Please list all eligible dependents to be covered

	FIRST NAME	LAST NAME (if different)	BIRTHDATE	GENDER(M/F)
Spouse	_____	_____	_____	_____
Child	_____	_____	_____	_____
Child	_____	_____	_____	_____
Child	_____	_____	_____	_____
Child	_____	_____	_____	_____

I wish to enroll in the Delta Dental plan(s) and understand that a one year enrollment in the Delta Dental plan(s) is/are required.

Signature of applicant

Date



Premium Payment Option and Authorization

Last Name First Name Middle Initial

Street Address City/State/Zip

Phone Fax Email Address

Financial Institution Debit Authorization - membership premium deducted from bank account:
Monthly Electronic Fund Transfer Type: Checking Savings

Account Holder Name: _____

Bank Name: _____

Bank Account Number: _____

Bank Routing Number: _____

Account Owner Signature: _____
(if different than applicant)

I hereby authorize Doyle Rowe LTD to accept payment by monthly bank draft for the plan(s) I have chosen to enroll in using a separate enrollment form. This authority will remain in effect for a period of not less than one year from the effective date of coverage and thereafter until canceled by written notice to Doyle Rowe LTD from me.

Signature Date