

Dear Members,

The Welfare Trust, along with our brokers from Kurz Planning, did a full bidding process in order to test the market for all of our benefits. **As a result of a thorough search and in-depth analysis, we will be changing the administration of our dental program from Cigna to Metropolitan Life.** Besides the money to be saved, one of the reasons The Trust was willing to make this change is that more than 95% of our active and retired members' dentists are in the Met Network. Additionally, the PPO benefit structure is the same as it was with Cigna. Therefore, we anticipate that the effects will be minimal.

If you take the PPO, our suggestion is that you contact your dentist's office and ask if they accept Met Life insurance. For 95% of you, the answer should be yes. If that is the case, nothing will change for you.

**If you take the PPO** and your dentist is not in the Met Life PPO network, we suggest the following:

1. Give your dentist the nomination form on the website below and see if he/she is willing to join the network.
2. You may still file out-of-network claims with that dentist, but a smaller percentage of what is reasonable and customary will be covered than in-network
3. If you are the rare person who visited an out-of-network dentist with Cigna, there is a chance that your dentist is in the Met network.

**If you take the DHMO**, please be aware of the following

1. You will have to re-enroll with a specific dentist that is in MET 50 (this is what they call their DHMO program).
2. The MET 50 DHMO is NOT zero dollar copay for every procedure like it was with Cigna. The pay schedule is still much cheaper than the DHMO and many things are \$0. Please visit the website to see the new pay schedule.
3. You should receive a card a couple of weeks after July 1.
4. If the Cigna DHMO dentist you are currently using is NOT in the Met DHMO, you must choose another dentist in the MET DHMO.
5. If you wish to enroll back into the PPO, you must let us know by June 1.

**Please visit [talontheweb.org/welfaretrust](http://talontheweb.org/welfaretrust)  
for all of the information that you may need.**

Although we may have some challenges in transition, we believe this direction to be for the overall and long term good of The Welfare Trust and its members.

Respectfully,  
John Savastand and Ed Kelleher