

UFT WELFARE FUND PARTICIPATING DENTIST PROGRAM

When you use a UFT Welfare Fund participating dentist, you will be provided with the services listed in the Schedule of Covered Dental Expenses without charge to you except for those few services where a copayment is required. Since usual and customary dental charges generally exceed the allowances, this represents an overall savings to you.

You are allowed to use the dentist of your choice. Your eligibility and the claims procedures remain the same. If you use a participating dentist your claims will be automatically assigned so that the participating dentist can be paid directly by the Fund. However, if you use a non-participating dentist, the Fund will pay up to the maximum allowance set forth in the Dental Schedule, and you will be responsible for the difference between that allowance and your dentist's charge.

If you wish to use a participating dentist, simply call that dentist directly. The Directory of Participating Dentists has their telephone numbers. This panel of participating dentists was developed in cooperation with our dental consultants, SIDS.

Should you need any assistance with regard to this program, have any specific complaints or suggestions, or require an updated Directory of Participating Dentists (the list is subject to change), please contact:

SIDS
Post Office Box 9005
Lynbrook, NY 11563
(718) 204-7172, ext. 5508

or go to: www.uftdental.com

SIDS will monitor the performance of the panel dentists to ensure that appointments are freely given and honored, and that no improper charges are levied. You should not pay the dentist any money except: where a specific copayment is indicated in the dental schedule; when services listed in the dental schedule are not covered, for example, cosmetic restorations or services to which the alternate benefit provision is applied, and when frequency limitations and/or plan maximums have been met. The participating dentist may not charge more than the dental schedule would have paid for these services had you been eligible. For non-covered services (those procedures not included in the dental schedule), the participating dentist cannot charge you more than his/her usual and customary charge for that service.

DENTAL PLAN OPTIONS

SCHEDULED BENEFIT PLAN

Members may choose to access either a panel dentist (SIDS – Self-Insured Dental Services) at little or no out-of-pocket cost or may choose any dentist and submit claims to CIGNA for reimbursement according to the UFT Welfare Fund Schedule of Covered Dental Expenses.

SIDS – 1-516-396-5508
1-718-204-7172, ext. 5508

CIGNA – 1-800-577-0576
(Questions regarding payments)

DENTCARE

For members who want comprehensive dental services with no out-of-pocket expenses for covered services, Dentcare, a dental HMO, is available. Members select a participating dentist for each family member. Specialist referrals are made by the Primary dentist.

DENTCARE – 1-800-468-0608
1-516-542-2200

FLORIDA DENTAL DISCOUNT PLAN (COMP BENEFITS)

Retirees must be year-round Florida residents. Comp Benefits is a pre-paid program of comprehensive dentistry with various levels of co-payments, depending on the work done.

COMP BENEFITS
MEMBER SERVICES – 1-800-342-5209
Refer to Group #24039

How do I enroll in either Dental Plan?

Upon joining the UFT Welfare Fund, a member and his/her covered dependent(s) are automatically enrolled in the Scheduled Benefit Plan. If you wish to select the Dental HMO (Dentcare) or the Florida Dental Discount Plan, the UFT Welfare Fund's Dental Transfer Form (DTF) must be completed at the time of enrollment in the Welfare Fund. There is also a Dental Open Enrollment Period every year in the fall during which time you may change plans by completing the Welfare Fund's DTF. Forms may be obtained at www.uft.org/member/benefits/Forms or by calling the Forms Hotline: 212-539-0539.

NOTE: If you elect to receive dental coverage through the Dental HMO or the Florida Dental Discount Plan, you cannot receive reimbursement through the Scheduled Benefit Plan.

The American Dental Association (ADA) procedure codes listed in this brochure are intended as an informational guideline.

United Federation of Teachers Welfare Fund
52 Broadway
New York, New York 10004
212-539-0500

Effective
7/1/06

Dental Schedule

Also available on the Fund web site:

www.uft.org

- Dental Schedule
- Dental Forms
- Directory of Participating Dentists



