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REVISION TO DENTAL IMPLANT POLICY AND CHANGE TO LUMP-SUM ORTHODONTIC PAYMENTS

December 31, 2015

TO THE FACULTY:

The Board of Trustees of the Pennsylvania Faculty Health and Welfare Fund is pleased to announce a revision of the Fund's policy on dental implants for full-time Faculty and their eligible dependents. The Fund's policy for dental implant services rendered on and after January 1, 2016, is changed as follows:

1. **The mandatory pretreatment review requirement for dental implants is eliminated.** However the Fund continues to recommend that dental services anticipated to cost more than \$500.00 be submitted by your dental provider to the Fund for pretreatment review.
2. The current policy of reimbursement for dental implants is replaced with a fixed amount of up to \$922.00 per implant – ADA code D6010. The Fund will also reimburse separately crowns placed on implants in the amount up to \$465.00 per crown – ADA code D6750.
3. Crowns and dental implants are limited to a maximum of 14 crowns and/or implants every seven years. For the purposes of this maximum, the Fund will count the total number of implants and crowns received during the prior seven years. The receipt of an implant and crown placed on the implant will count as one implant and one crown (i.e., two implants/crowns) for the purposes of this maximum.

Dental implants range in cost from \$3,000 to \$5,000 per implant and sometimes even more. The Fund's coverage is now broader than had been previously provided. For your information, the Fund's maximum reimbursement for implants is substantially greater than most other dental plans.

The Fund's policy on the maximum benefit for orthodontic treatment is changed effective January 1, 2016 as follows:

"If at the conclusion of the course of orthodontic treatment, you have eligible expenses equal to or exceeding \$3,100, and your total reimbursement during treatment was less than \$3,100, you will receive a lump-sum payment equal to the amount necessary to reimburse the maximum allowance of \$3,100. **Only those charges that are incurred while you are eligible for benefits will be considered for payment.**"

Following this page is the Fund's **July 1, 2015 Important Benefit Announcement**. The Trustees again bring this Dental Plan and Vision Plan improvements announcement to your attention. The Trustees encourage you to read over the announcement carefully and to share it with the eligible members of your family. The plan of benefits provides **many preventive services**. Among these benefits are the following:

1. Faculty and their dependents are eligible for up to two oral examinations and two dental cleanings every calendar year. Taking good care of your teeth will prevent serious dental disease in the future and ultimately **save you time, money and the loss of teeth**.
2. Faculty and their dependents are eligible for vision examinations every calendar year and replacement of lenses if there is a significant change in your eyesight. **Eye examinations sometimes reveal serious medical conditions that if caught early can be treated much less expensively and may even save your life.**

The January 2016 issue of **CONSUMER REPORTS ON HEALTH** includes three very helpful dental health care suggestions for consumers.

1. **"Ignoring dental health problems or skipping preventive care can harm you. Some studies suggest that chronic gum infection is associated with an increased risk of heart attack"**
2. **"Bargain Hunt for Better Prices – Look up local rates for dental procedures at www.fairhealthconsumer.org and www.healthcarebluebook.com, then ask your dentist for a discount. In a 2012 survey, Consumer Reports readers who asked for a break were often successful."**
3. **"Help Your Teeth Last Longer – Brush for a full two minutes – most stop after 30 seconds – twice each day with a soft-bristle manual or electric toothbrush, and floss before bed. Drink tooth-friendly beverages, including plain water. (Soda and drinks with lemon and lime can erode enamel and weaken teeth.) Increase your production of saliva, which helps protect teeth, with sugar free hard candy and gum. Avoid sugary foods and drinks. See a dentist once each year – more often if you have periodontal disease or still getting cavities."**

Visit the Fund's website at **pafac.com** (www.pafac.com) for a complete description of the Fund's plan of benefits. You may even download online and print the Fund's dental and vision claim forms.

The Trustees are pleased to bring to you the January 1, 2016 dental plan implant improvement and revised lump-sum final payment orthodontic policy for full-time Faculty and their eligible dependents; bring the July 1, 2015 announcement again to your attention; and, provide you with preventive dental and vision suggestions. Please communicate with your local chapter APSCUF Health and Welfare Specialist or the Fund Office at 717-233-4776 if you have questions about the Fund's plan of benefits, rules of the Fund, and eligibility for benefits.

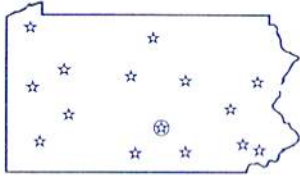
Sincerely yours,

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IMPORTANT BENEFIT ANNOUNCEMENT Improvements to the Plan of Benefits July 1, 2015

TO THE FACULTY:

The Board of Trustees of the Pennsylvania Faculty Health and Welfare Fund is pleased to announce the following benefit plan improvements.

DENTAL PLAN – Effective for services rendered on and after July 1, 2015, the Dental Schedule of Maximum Dental Allowances is improved for dental examinations, cleanings and x-rays; amalgam and resin restorations; onlays and inlay restorations; and, all crown restorations.

VISION PLAN – Effective for services rendered on and after July 1, 2015, the allowances for frames and contact lenses have been improved by \$30.00 for frames and \$30.00 for contact lenses allowances.

As a reminder, members and dental providers should apply to the Fund Office for predeterminations for anticipated dental claims in excess of \$500.00.

Please visit **pafac.com** (www.pafac.com) to view the changes to reimbursements for dental and vision services AND rules regarding predetermination of dental services. Please communicate with your local chapter APSCUF Health and Welfare Specialist or the Fund Office at 717-233-4776 if you have any questions about the Fund's plan of benefits, rules of the Fund, and eligibility for benefits.

Thank you.

Sincerely yours,

APSCUF Trustees

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