



April 2014

Board of Trustees
Bakers Union & FELRA Health & Welfare Fund
Associated Administrators, Inc.
911 Ridgebrook Rd
Sparks, MD 21152

Re: Contract Renewal 2014

Dear Trustees:

Denex Dental appreciates the opportunity to provide your dental benefits and looks forward to continuing our relationship with the **Bakers Union & FELRA Health & Welfare Fund**. We have completed our annual review of the Fund's utilization. Based on this review, Denex Dental is pleased to offer the Fund a **RATE PASS** for 2014 through December 31, 2014.

Network Change

Additionally, as of April 1, 2014, the participating provider network for Denex transitioned from DenteMax to the Aetna Dental PPO Network. This is a positive change for the union members, and will result in greater access and deeper discounts. Overall, **more members will now be able to see in network providers**, without having to change from their current provider. The better discounts also mean that members will have less out of pocket expense when seeing providers.

While we did provide correspondence regarding this change (attached), we sincerely apologize that we did not reach out directly to the trustees prior to the change taking effect. An announcement was sent to all plan sponsors on **February 26, 2014**. Unfortunately, our systems had an old contact name for Associated, so we believe this letter went unnoticed. Members were notified of this change via a new ID card that was mailed to them on **March 24, 2014**. Both of these materials are attached.

In Network Analysis

- During the last 12 months, 207 in network providers were seen by the Fund's participants.
- 180 (87%) of the providers seen by the Fund's participants will be in network.
- 27 (13%) of the providers seen by the Fund's participants will no longer be in network, impacting 42 total members.
- Only 15 providers were seen in the last 6 months, impacting 21 total members.

Out of Network Analysis

- During the last 12 months, 118 out of network providers were seen by the Fund's participants.
- 52 (44%) of those providers will now become in network providers with the Aetna PPO Network.

Proposed Grace Period

We understand the importance of this change. As a result, we would like to offer a custom benefit solution for the Fund's members. We would like to propose a 3-month grace period, from 4/1/14-6/30/14. During this grace period, any member who sees a provider he/she had previously seen who was in-network prior to 4/1, but now is not, can have the claim processed as in network.

We are continuously working to grow the PPO network, and can work to get the impacted providers to join the network. Although we have transitioned to a new network, the Denex commitment to quality customer care remains a priority. All other aspects of the plan remain unchanged. We are not modifying benefits, and continue to process claims on the same system, with the same team. The same dental-focused customer service team will continue to service the Fund's participants. Thank you for your continued trust and confidence. Should you have any questions regarding this notice, please feel free to contact me at 240-283-3650.

Sincerely,

Dwight Hyman
Union, Labor Account Manager
Group Dental Service of Maryland

Cc: Anne-Marie Sims, Administrative Agent
Attachments: 1) Client Notification Letter 2) Member ID Card



2/26/2014

Important Announcement:

Effective April 1, 2014 - Dental Network Change

Thank you for your continued business with Denex Dental. Effective April 1, 2014 the participating provider network for Denex Dental clients will change to the Aetna Dental® PPO Network, which features a broad selection of dental providers nationwide. All employees with Denex Dental coverage will receive new ID cards prior to April 1, 2014.

Denex Dental members may continue to locate participating providers at www.denexdental.com. If a Denex Dental member would like to nominate a provider for acceptance in the Aetna Dental® PPO Network, please have the provider's office call us at 1-800-451-7715 for additional information.

Please note that there will be no change to the Dental Customer Service phone number or Dental Claims mailing address for Denex Dental plans.

Your feedback is important to us. Should you have questions, or suggestions, please share them with us by contacting the Denex Dental Account Services team.

Thank you for choosing Denex Dental! Effective April 1, 2014 your participating provider network will change to the Aetna Dental® PPO Network, which features a broad selection of dental providers nationwide.

As a member of this plan you may see any provider. Simply choose a provider, and schedule an appointment for services. If you have questions or need assistance with your benefits, please call Customer Service at the number listed on your ID card.

IMPORTANT: Please replace your existing Denex Dental ID cards with the cards below and begin using these cards when scheduling appointments or seeing a provider.

Thank you for selecting Denex Dental.

Denex Dental
111 Rockville Pike, Ste 700
Rockville, MD 20850

John Doe
123 Main St.
Anytown, PA 12345



Member Name: John Doe
Member ID: 123456789
Group #: 123456
Group Name:

For Customer Service, please call:

1-866-433-6391

Website: www.denexdental.com

[Procedures over \$300 require x-rays or charting.
Predetermination is strongly suggested.]

Submit Dental Claims to:

Denex Dental
PO Box 7402
London, KY 40742

Aetna Dental® PPO

Payor ID: CX049

Underwritten by Group Dental Service, MD Inc.



Member Name: John Doe
Member ID: 123456789
Group #: 123456
Group Name:

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