



The Newsletter of
the Screen Actors Guild - Producers Pension and Health Plans

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*The benefits,
copayments
and
deductibles
remain the
same under
the new
network.*

New Nationwide Dental Network

The Board of Trustees is pleased to announce that effective January 1, 2001, Delta Dental will replace MetLife as the dental network provider for all Participants who reside outside of California. This change brings all Health Plan Participants under a single, nationwide dental network called [DeltaPreferred Option USA](#). California Participants already have access to the Delta Dental Plan of California network. The only change for California Participants is in the name.

The change was made for several reasons:

- **More choices** - Delta offers a larger network of quality providers and is committed to expanding the network. This means more choices for you and your dependents.
- **Lower cost** - Delta has negotiated discounted fees with its providers so you receive high quality dental care for lower cost.
- **Single network** - A single, nationwide network is more efficient and cost-effective and that means more dollars available for benefits.

About the Network

Delta has two groups of dentists in its program:

- **DeltaPreferred Option (DPO)** dentists *and*
- **DeltaPremier** dentists

Both types of dentists offer the same high quality dental care and have agreed to charge lower contracted fees for their services. Also, when you use either type of Delta Dentist there are no claim forms to file. The primary difference between the two groups is that when you use a DeltaPreferred Option (DPO) dentist, your diagnostic and preventive services are covered at 100% with no deductible. When you use a DeltaPremier dentist these same services are covered, after satisfaction of your deductible, at 75% for Plan I and 60% for Plan II .

Network vs. Non-Network

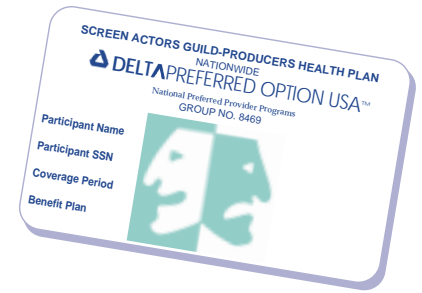
Under the Health Plan’s dental program, you may use any dentist you wish. However, when you use a non-network dentist, payment is based on the Plan’s allowance. If your dentist’s fees exceed the Plan’s allowance, you are responsible for the difference between the Plan’s payment and the dentist’s actual charges. Also, your non-network dentist may collect full payment in advance and may not be willing to file a claim form for you. Refer to the chart below.

	DPO	Premier	Non-Network
Contracted Rates	Yes	Yes	No
Dentist files claim form	Yes	Yes	No
Dentist prohibited from balance billing	Yes	Yes	No
Dentist prohibited from asking for full payment in advance	Yes	Yes	No
Preventive at 100%	Yes	No	No



How to Locate a Network Dentist

- Ask your current dentist if he or she is already a part of the Delta Dental network; or
- call Delta Dental: (800) 427-3237; or
- visit Delta’s Web site: www.deltadentalca.org/sagph.



Benefits

The covered benefits, copayments and deductibles under the Health Plan’s current dental program will not change with the new network. For detailed information on the Plan’s dental program, please refer to your Summary Plan Description and Supplement. You will be receiving new Dental ID Cards and an updated Dental Program brochure in December of this year. If you live outside of California you will also receive DeltaPreferred Option and DeltaPremier provider directories for your state.

The new Delta Dental network provides you with many advantages. Still, we understand that changing networks can be disruptive. We believe that Delta has the resources and commitment to make the transition as painless as possible.

Questions and Answers on the New Nationwide Dental Network

Effective January 1, 2001

What is the advantage of using a network dentist versus a non-network dentist?

- You save money because dentists in the Delta Dental network have agreed to charge lower fees for services. If you use a DeltaPreferred Option (DPO) dentist, your diagnostic and preventive services are covered at 100% with no deductible.
- Network dentists file the claim forms for you.
- You are not required to pay the entire bill in advance. You may be required to pay your portion of the covered services at the time of initial service. The dentist will bill Delta for the balance.

Where can I obtain a list of network dentists?

A directory of Delta DPO dentists and one for DeltaPremier dentists in your state will be mailed to all out-of-California Participants in December of this year. You may request listings for additional areas by calling Delta Dental at (800) 427-3237. Please allow 7 to 10 business days for delivery.

You may also obtain network listings from: www.deltadentalca.org/sagph. The Web site also offers mapping and routing information.

If you need the names of a few Delta network dentists right now, call Delta at (800) 846-7418.

Can I nominate my current dentist to become a Delta network dentist?

Yes. You may nominate your dentist for the Delta network by filling out a Dentist Nomination Form. The form is included in

the printed material we'll be sending you in early December. You may request a Nomination Form from the Plan Office or Delta Dental. You may download this form from Delta's Web site www.deltadentalca.org/sagph.

After I nominate my dentist for admission into the Delta network how long does the process take? Can I use my dentist during the nomination process? Will my dentist automatically be admitted?

The nomination process takes about 90 days. Not all dentists will choose to participate. Admittance is not automatic. Until your dentist is accepted into the Delta network he or she is considered an out-of-network dentist.

What if I begin a procedure, or series of procedures, before 1/1/2001 but the work will not be completed until after 12/31/2000? Does my current dentist complete the work? Who pays the claim?

For any single procedure (such as a root canal) that is started prior to 1/1/2001, your current dentist should complete the work. If he or she is a MetLife PDP network dentist, the claim should be sent to MetLife for payment. Otherwise, the claim should be sent to Delta for payment.

If you are having a series of procedures (such as several fillings), the claims for any of the procedures that are not started by the end of the year, should be sent to Delta for payment. If your current dentist is not in the Delta network, you may wish to find a Delta network dentist for any of the procedures that have not been started prior to January 1st.

My child is undergoing orthodontia. Must he or she switch to a Delta network orthodontist to complete treatment? Who pays the remainder of my benefits?

There is no change required. Your dependent may continue treatment with the current orthodontist. Effective January 1, 2001, Delta will assume paying any *remaining* benefits up to the Plan's lifetime maximum of \$1000.00 per child.

My current dentist has determined I need a certain procedure and has received a pre-treatment estimate from MetLife. Will this be honored by Delta?

Not automatically. Your dentist should submit the pre-treatment estimate to Delta to determine what they will cover.

I was going to obtain a pre-treatment estimate for work to be done this year or next. Should I wait for the new network on January 1, 2001?

That decision is up to you. For procedures that can be completed prior to January 1, 2001 you might want to go ahead with the work.

Why are claims processed in California?

All claims are processed in California for administrative efficiency; however, DeltaPreferred Option USA is a **nationwide network**.

Can I make an appointment now for next year?

Yes.



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**SCREEN ACTORS GUILD–
 PRODUCERS PENSION
 AND HEALTH PLANS**

3601 West Olive
 PO Box 7830
 Burbank, CA 91510-7830



**Women’s Health
 and Cancer
 Rights Act of 1998
 Annual Notice**

The Health Plan provides benefits for mastectomy-related service including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). For more information contact the Plan Office at (818) 954-9400 or (800) 777-4013.



PENSION AND HEALTH PLAN DIRECTORY

Burbank Plan Office: (818) 954-9400
From outside the Los Angeles area: (800) 777-4013
E-mail address: sagph@sagph.org
Web site: www.sagph.org

IF YOU NEED:

ASK FOR:

- Benefit and Eligibility Information**Participant Services
- Pension Plan Information**Pension Department,
Ext. 2020
- Information on Medical Claims**.....Participant Services
- Information on Dental Claims**
 - California Participants:*
 - Delta Dental– Member Services.....(800) 846-7418
 - List of Dentists.....(800) 427-3237
 - www.deltadentalca.org/sagph
 - Non-California Participants:*
 - MetLife – Member Services(800) 260-1093
- Information on Prescription Drugs**
 - Merck-Medco(800) 903-4728
 - Prescription Pre-Authorizations(800) 841-5345
- NEW YORK Plan Office**(212) 382-1020
1500 Broadway #1705, New York, NY 10036
- SOUTHEASTERN Plan Office**(305) 670-9795
7300 North Kendall Drive #620, Miami, FL 33156