



LOCAL S/6, INDUSTRIAL UNION of MARINE & SHIPBUILDING WORKERS OF AMERICA / I.A.M.A.W.

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Benefits Alert

The annual enrollment period for Dental, A&S and Long Term Disability will be from August 15, 2007 to September 30, 2007. Dental coverage will be effective October 1, 2007 if the card is postmarked by September 15th or it will be effective November 1, 2007 if postmarked between September 16-30th. The A&S and LTD will be effective first of the month after approval from Hartford Life. **As in the past you do not need to submit a card if you are already on the plan.**

New to the Dental Plan:

The dental plan now has three rates available! The new offering is Member + 1, this can be a spouse or one child. If you have more than one child to cover you must select Member +2 or more – this is the same as the old family coverage. Member +2 or more is for 2 or more dependents any combination of spouse and/or children.

Cost for the coverage:

Dental - Local 6 & 7

Member only	\$7.89	Local S6 A&S only	\$5.91
Member + 1	\$15.13	Local S6 A&S and LTD	\$14.47
Member + 2 or more	\$21.74	Local S7 LTD only	\$10.22

Disability

To apply for coverage for first time:

Dental: complete a dental enrollment card (card #1).

A&S and LTD: complete the enrollment cards along with a Personal Health Statement. This coverage will be medically underwritten it is not guarantee issue. You must have the A&S in order to be eligible for the LTD. Coverage cannot go into effect until you have received underwriting approval

You must be a Union Member in Good Standing to apply for the benefits.

To make dependent changes or terminate coverage:

Annual enrollment is also the time to make changes to your Dental plan either add or remove dependents or to drop the coverage. If you want to take advantage of the new Member + 1 rate you must do so at this time. With dental deductions taken pretax, changes can only be made at annual enrollment and are restricted throughout the year unless a qualifying event takes place.

Remember if you currently participate in the plans and do not have any changes there is no need to re enroll.

Enrollment cards are available at the Union Hall.

They are mailed to the Holden Agency, P O Box 10610, Portland, ME 04104. **Questions? Call the Holden Agency 1-800-300-3793**

The Union Workers Benefits Trust Dental plan has many benefits enhancements not found in other dental plans.

Annual Maximum benefit of \$1,500

Adult orthodontics covered at 50%

Services covered at 100%

Flouride treatments 2x per year to age 19.

Sealants once every 3 years to age 15.

Harmful habit appliances (night guards).

Emergency Palliative Treatment (minor treatment to relieve pain)

Services covered at 80% subject to \$50 deductible

Composite fillings (white fillings) are covered on all teeth.

4 cleanings per year, two preventative (100% coverage) and two periodontal 80% coverage.

Services covered at 50% subject to \$50 deductible

Dental Implants