



Retiree Welfare Fund

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DOUGLAS V. HATHAWAY, Ph.D., Administrator

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Expanded Dental Options - Metrodent Choice

The Trustees of the CSA Retiree Welfare Fund are excited to announce the addition of new dental networks, Metrodent Max and Careington. Members will now have the ability to save at dentists participating at more locations, both in areas where members are concentrated and nationally.

The current CSA Retiree Dental Network will remain the primary dental network; therefore, your out-of-pocket expenses will not change if you are already seeing a dentist under this plan. If you choose to see a dentist participating in one of the additional networks, you will experience higher out-of-pocket fees depending on the dentist's participating network. To reduce your out of pocket expenses, see a CSA Retiree Participating Provider. Most services are covered in full with no co-payments.

Each of the additional networks, Metrodent Max Dental Network and Careington Network have their own unique schedule of maximum charges that the participating provider has agreed to accept. If you receive services from these providers, you will be responsible for the difference between the plans scheduled allowances and the agreed upon maximum charge. In all cases, the maximum charges are less than the provider's customary charges so you will experience savings, but generally are greater than the plan's allowances so you will have out of pocket responsibility.

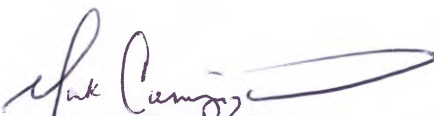
As before, you do not have to elect a dentist and you are free to visit in and out-of-network providers. Your reimbursement under the CSA Retiree Welfare Fund Dental Plan will not be affected; however, your out-of-pocket responsibility will vary based on your choice.


To find a provider on each network visit **ASONET.COM** log in and select "Find Your Dentist." Instructions on how to search for a provider and compare out-of-pocket costs is enclosed.

Please review the **Frequently Asked Questions** on the back of this letter.

If you have additional questions, or would like to change your dental plan to the SIDS Metrodent Choice plan please contact the Fund at 212-962-6061.

In Good Health


Mark Cannizzaro, Chairperson
Board of Trustees


Douglas V. Hathaway, Ph.D.
Fund Administrator

SIDS METRODENT CHOICE DENTAL PLAN

Frequently Asked Questions

Question: What are the savings levels?

Answer: Tier I: CSA Retiree Dental Network - Best Savings, current Network
Tier II: Metrodent Max Dental Network - Very Good Savings
Tier III: Careington Network – Good Savings, greatest access to providers

Question: Do I have to make any election of Network or dentist?

Answer: No. You are free to use the dentist of your choice and may change at any time. For instance, you may use your current general practitioner, and when you need to use a specialist you are free to choose a dentist from any of the networks. Your reimbursement will not be affected, however your out of pocket expense could be impacted by your choice.

Question: How will I find out providers who participate and at what level of discount?

Answer: An option under ASONET.COM is to include the Savings Levels of the providers. The savings levels range from Best to Good savings. You can also narrow your search for the Best savings.

Question: How do I know what my out of pocket expense will be?

Answer: When searching for a provider you can click "View Savings" under the provider's name. The Provider Maximum Charge, the Plan allowance, and your estimated out-of-pocket expense will be displayed. Please note: when using Tier III Dentists (Careington Network), some dentists offer a discount from their Usual and Customary fees so you will need to check with the dentist directly to find your out of pocket expense. In all cases it is recommended to confirm any out of pocket expenses before beginning treatment.

Question: How do I schedule an appointment?

Answer: After choosing a dentist, contact their office to schedule an appointment. Be sure to identify yourself as a member of the CSA Retiree Welfare Fund when booking your appointment and during your visit. The dentist will be responsible for checking your eligibility and determining your out of pocket expense.

Because dentists change plans, when scheduling an appointment, please verify that the dentist you have chosen is still a participant of your selected network. For further inquiries, please contact Administrative Services Only, Inc. at (800) 537-1238 or visit ASONET.COM.