## Operating Engineers Local 825 Welfare Fund

**Benefits Summary of Dental Plan's Networks**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>In Network (for covered services)</th>
<th>Out of Network</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>No-Copay Flagship</td>
<td>Patient has NO out-of-pocket expenses for covered services up to annual maximum.</td>
<td>Patient pays the TOTAL difference between Fidelio’s payment and the dentist’s FULL charge (this difference can be significant).</td>
<td>Patient’s out-of-pocket cost is significantly higher!</td>
</tr>
<tr>
<td>No Co-Payment</td>
<td>Patient has NO out-of-pocket expenses for covered services up to annual maximum.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-Payment</td>
<td>Patient pays a fixed co-payment for certain covered services (preventative &amp; diagnostics excluded) up to annual maximum.</td>
<td>Patient pays a variable percentage of Fidelio’s UCR for covered services up to annual maximum.</td>
<td></td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>Patient pays a variable percentage of Fidelio’s UCR for covered services up to annual maximum.</td>
<td></td>
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</tr>
</tbody>
</table>

### Network Benefits

- **Patient has NO out-of-pocket expenses for covered services up to annual maximum.**
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- **Patient pays a fixed co-payment for certain covered services (preventative & diagnostics excluded) up to annual maximum.**
- **Patient pays a variable percentage of Fidelio’s UCR for covered services up to annual maximum.**
- **Patient pays the TOTAL difference between Fidelio’s payment and the dentist’s FULL charge (this difference can be significant).**

### Annual Max (Per Calendar Year)

- **$1,500 per person**
- **$1,200 per person**
- **$1,200 per person**
- **$1,200 per person**
- **$1,200 per person**

### Preventive / Diagnostic

- Cleaning, fluoride treatments, exam, x-rays, etc.
- Patient has No Out-of-Pocket Costs for Covered Services & Increased Annual Max
- Fidelio Pays 100% of the UCR
- Pre-Determination Required; No-Copay for Standard 24-Month Treatment Plan; Some Cases May Have Patient Out-of-Pocket Expenses

### Basic Services

- Fillings, etc.
- Patient has No Out-of-Pocket Costs
- Fidelio Pays 100% of the UCR
- Dentist Accepts Fidelio’s UCR which may vary between offices

### Major Restorations

- Dentures, crowns, etc.
- Patient has Fixed Co-Payment
- Patient has Reduced Out-of-Pocket Costs Compared to Out of Network
- Dentist Accepts Fidelio’s UCR

### Endodontics

- Root canal therapy, etc.
- Dentist does not accept Fidelio’s UCR as payment in full and patient is responsible for the TOTAL difference between Fidelio’s payment and the dentist’s FULL charge (this difference can be significant).

### Oral Surgery

- Extractions, etc.
- Fidelio Pays 100% of the UCR
- Dentist Accepts Fidelio’s UCR which may vary between offices

### Periodontics

- Treatment of gum disorders, etc.
- Pre-Determination Required; No-Copay for Standard 24-Month Treatment Plan; Some Cases May Have Patient Out-of-Pocket Expenses

### Orthodontics

- Straightening of teeth, etc.
- Pre-Determination Required for Patient Eligibility Verification and Payment Determination
- Required for all Treatment Plans over $300

### Deductible

- None

**Note:**

- UCR is Fidelio’s reduced fee.
- Invisalign is not a covered benefit

Visit Fidelio’s website: [www.fideliodental.com](http://www.fideliodental.com) to:

- (1) Locate an In-Network Dentists
- (2) Check Current Year Benefits Paid
- (3) Verify Eligibility
- (4) View Claim Status