



**Hanscom**  
Federal Credit Union

**For Massachusetts Federal Employees**

## Delta Dental Premier Voluntary Enhanced Table Plan

Delta Dental of Massachusetts is pleased to offer Massachusetts Federal Employees who are members of the Hanscom Federal Credit Union **the Delta Dental Premier Voluntary Enhanced Table Plan**. This 100% member-paid program makes it possible for you to subscribe to a solid, cost-effective dental plan. As a Massachusetts Federal Employee, you will continue to appreciate the availability of quality, affordable dental care through this new plan.

### About Delta Dental

Delta Dental of Massachusetts is the state's leading dental benefits administrator, providing benefits to over 2 million members in Massachusetts.

### The Premier Advantage

With the Delta Dental Premier Voluntary Enhanced Table Plan, Massachusetts (MA) federal employee members and their families will:

- ◆ Be covered 100% for Type I preventive services.
- ◆ Have coverage for minor and major restorative services.
- ◆ Have immediate access to dental care because there are no waiting periods or pre-existing condition exclusions.
- ◆ Be able to cover dependents until they are 26 years old.
- ◆ Have no deductibles
- ◆ Receive up to \$1,500 in coverage annually for each member.
- ◆ Be able to visit the dentist of your choice. However, your out-of-pocket costs will be higher if you visit a dentist outside of Massachusetts. 96% of Massachusetts dentists are part of the Delta Dental Premier network.

**All federal members with a checking account through Hanscom Federal Credit Union may join the Delta Dental Premier Voluntary Enhanced Table Plan.**

### How the Delta Dental Premier Voluntary Enhanced Table Plan Works

The Delta Dental Premier Voluntary Enhanced Table Plan is easy to use and understand. Members will receive a benefits summary which lists the approximate level of coverage for services performed by participating Delta Dental Premier Dentists. The claims process is simple – our dentists handle all claim forms, and you pay your co-payment directly to the network dentist.

### Delta Dental Dentists

Members of the Delta Dental Premier Voluntary Enhanced Table Plan enjoy great benefits when they receive dental care from one of Delta Dental Premier's dentists available at more than 9,200 locations (96% of the state's dentists participate), including:

- ◆ **Lower out-of-pocket costs:** Because network dentists often accept discounted fees from Delta Dental members, out-of-pocket costs are lower, and the plan's coverage goes further.
- ◆ **No claim forms:** Participating dentists prepare and submit claims. Members pay their co-payment (if applicable) directly to the network dentist.
- ◆ **Direct payment:** Delta Dental pays the dentist directly, so members don't have to pay the covered amount up front and wait for a reimbursement check.

### Out-of-Network Coverage

The Delta Dental Premier Voluntary Enhanced Table Plan covers services performed by non-participating dentists. However, a member's out-of-pocket expenses may be more. The member will be responsible for the difference between Delta Dental's payment and the dentist's submitted charge. For example, we will pay \$25.00 for a one-surface filling (code D2140) if provided by a non-participating dentist. If the dentist's submitted charge is \$60.00—the member will then be responsible for the difference which is \$35. In addition, members may be responsible for submitting their own claim forms.

# Delta Dental Premier Voluntary Enhanced Table Plan

## About Premiums and Rates

Members' payment processes will continue under the current arrangement. **With your one-time authorization, Delta Dental will deduct the appropriate premium from your checking account on the 20<sup>th</sup> of each month.** Coverage is straightforward and affordable, whether it is for you or your family:

Individual	\$39.00
Family	\$97.00

These rates will be in effect from July 1, 2020 through June 30, 2022. These rates have been held for 12 consecutive years!

## Enrollment Requirements

### *Continuing Enrollees*

If you are **currently an active member** and wish to continue, no action is required. Your plan will renew automatically.

### *First Time Enrollees*

- ♦ **How to Join:** Make sure you are a member of Hanscom Federal Credit Union. You need to have a Hanscom FCU checking account before you can join this dental plan. If you are not already a member, it's easy to join. Just visit the Hanscom Federal Credit Union web site at [www.hfcu.org](http://www.hfcu.org). Once your account is established, then you will need to authorize the credit union to make the monthly deduction from your account. Complete the Delta Dental of Massachusetts enrollment form. With your one-time authorization, Delta Dental will withdraw the funds from your account on the **20<sup>th</sup> of each month** to pay for your monthly premium. Once you have completed the form, please mail it to: **Delta Dental of Massachusetts, P.O. Box 9695, Boston, MA 02114-9695.**
- ♦ **First Time Enrollees** will need to submit a voided check and a photocopy of your federal ID with your enrollment form.

Please be careful to complete the information section on the enrollment form for **all family members** and indicate the type of coverage selected (Individual or Family).

**The enrollment form must be received by Delta Dental no later than the 15<sup>th</sup> of the month prior to the requested effective date (ex: June 15<sup>th</sup>, 2020 for an effective date of July 1, 2020).**

Upon enrollment members must remain on the plan for one full year. Members who cancel before they have been on the plan for one year will not be allowed to re-enroll until the following year's enrollment period.

## Termination of Coverage

If you wish to terminate your coverage, please check off the termination box on the enrollment form and mail it back to Delta Dental.

Insufficient Funds will automatically result in termination of enrollment.