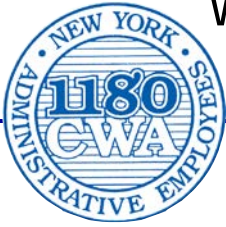


COMMUNICATIONS

WORKERS OF

AMERICA

BENEFITS FUNDS ■ LOCAL 1180 AFL-CIO



6 HARRISON STREET ■ NEW YORK, N.Y. 10013-2898 ■ TEL: 1-212-966-5353

■ FAX: 1-212-219-2450

October 15, 2012

Dear Retiree:

The CWA Local 1180 Retirees Benefits Fund Dental Plan Open Enrollment

The CWA Local 1180 Retirees Benefits Fund announces the Dental Plan Open Enrollment Period starting Monday, October 22, 2012 through Friday, November 30, 2012. Changes in your dental plan coverage will be effective Tuesday, January 1, 2013.

IF YOU WISH TO REMAIN IN YOUR CURRENT PLAN, NO ACTION IS REQUIRED

What are your choices? You may choose one plan only, either the Dentcare Dental Plan or the Scheduled Dental Benefit Plan.

You must stay with your choice until the next open enrollment period

► DENTCARE DENTAL PLAN

This plan provides all necessary dental services with little or no out-of-pocket expense. You are required to use a DENTCARE AFFILIATED PROVIDER. To view participating providers in your area, visit www.Healthplex.com or call the Fund Office for a list to be mailed to you. You will receive an ID card that you will present to your provider. (No claim forms are required under this plan.)

► THE SCHEDULED DENTAL BENEFIT PLAN

Under this plan you may go to any dentist you choose. Participating dentists will accept the fixed fee set by the plan as payment-in-full for the services you receive. When you use a dentist who is not a participating dentist, you may incur an out-of-pocket expense for covered services. Payment is made for dental expenses up to \$2000 per calendar year, for each covered retiree and eligible dependent. Payments are made according to the Schedule of Dental Allowances. In addition, there is an orthodontia benefit based on a schedule. (Claim forms are required.)

If cost of treatment is more than \$500, or when charges for a course of treatment include crown and bridgework, **YOU MUST SUBMIT A PRE-TREATMENT PLAN TO THE DENTAL CONSULTANT'S OFFICE BEFORE TREATMENT BEGINS.** Benefits will be denied on any claim not submitted for pre-treatment as required.

If you are interested in changing your dental plan we will provide more detailed plan information and applications upon request. Please contact the Fund Office at 1-212-966-5353 or 1-888-966-5353 out-of-area.

In unity,

Arthur Cheliotis
Chairman, Board of Trustees