

MASSACHUSETTS PUBLIC EMPLOYEES FUND
VISION AND DENTAL HEALTH CARE PLANS

IMPORTANT INFORMATION ABOUT YOUR VISION AND DENTAL HEALTH CARE BENEFIT

- The Massachusetts Public Employees (MPE) Fund administers your dental and vision care benefit.
- Your employer pays the cost of this benefit – there is no deduction from your paycheck or your union dues.
- New employees become eligible after fulfilling six months of employment.
- Eligible employees are automatically enrolled in the Davis Vision benefit.
- The MPE Fund offers eligible members three dental plan options:
 - The Exclusive Provider Network (EPN) Plan.
 - Offers lower out of pocket costs for covered dental services
 - Patients must receive services from a dentist that participates in the MPE Exclusive Provider Network Plan.
 - The Indemnity Plan.
 - Allows members to receive services from any dentist they choose.
 - Out-of-pocket costs generally higher in this dental plan option.
 - The Wellness Exclusive Provider Network (WEPN) Plan.
 - Unique dental plan based on treating and managing tooth decay by offering additional preventive therapies.
 - Currently only 3 offices in the Commonwealth participate, but stay tuned for changes in the upcoming plan year!
- All dental plan options offer the following:
 - Annual plan maximum that will be increased effective July 1, 2015 from \$1250 to \$1300 per year. This is the maximum the MPE Fund will pay for covered services per family member.
 - Very important to understand that preventive and diagnostic services are not deducted from this annual maximum amount – thereby enhancing the value of this benefit. We want to make sure that if a patient has extensive restorative treatment and reach their annual maximum limit, they can still receive important preventive and diagnostic services that may reduce tooth decay risk.
- New employees will be mailed an enrollment package after working for four months. You must select a dental plan option when you receive your enrollment materials. If no selection is received, you will be automatically enrolled in the EPN Plan.
- Employees must enroll their dependents directly with the MPE Fund office. You may have enrolled eligible family members in your health insurance plan. However, you will need to enroll eligible dependents separately for the dental and vision benefit with the Massachusetts Public Employees Fund (MPE Fund). There is no additional cost to enroll eligible dependents and they can be enrolled at any time during the year!
- Annual Open Enrollment materials are mailed to members' homes in May of each year for dental plan enrollment changes that become effective July 1st.

To learn more about your benefits at any time, please visit www.mpefund.org.