April 20, 2015

TO: All Covered Plan A PPO Participants

FROM: Board of Trustees

RE: Dental Providers in Mexico/New Pinnacle ID Card

Due to substantial utilization of Pinnacle's panel of medical providers in Mexico we are pleased to announce that, in addition to use of Delta Dental providers throughout the United States, it is now be permissible to utilize Pinnacle's panel of dental providers in Mexico under the Plan's dental benefits.

Enclosed is a notice outlining the process for accessing Pinnacle dental providers listed on the backside of the notice. As with the medical services provided by Pinnacle providers in Mexico, there will be <u>no deductible or co-payment</u> applicable to eligible dental services provided by **only a Pinnacle dental provider**. Use of other than Pinnacle dental providers in Mexico is the same as use of a non-Delta Dental network provider in the U.S. to whom considerably lower benefits are payable <u>and</u> the participant will be responsible for the <u>full balance of billed charges</u>.

Due to considerably lower pricing through Pinnacle dental providers it is possible to receive far more in dental services before exhausting the \$2000 calendar year maximum. The same principal applies to medical services. Orthodontia services may also be covered. However, a participant <u>must be</u> covered under Plan A at the time dental services are rendered for benefits to be payable.

NEW IDENTIFICATION CARD

As with the January 1, 2014 rollout of Pinnacle's medical panel providers, when all covered Plan A PPO participants received a **special plastic ID Card** to be used solely for seeking medical services by any of the Pinnacle panel providers in Mexico, you are being provided two new cards to <u>replace the original ones</u>. The only differences are "Prudent Buyer Dental" and 03/19/15 appearing down the right of the front side.

IMPORTANT - This new plastic ID Card is NOT a replacement for the Anthem Blue Cross ID Card applicable to Plan A Medical, dental and vision services within the U.S.

Should there be any questions relative to the Pinnacle dental program please call 760-355-3943, x7343 or contact the Trust Office at x310.

Thank you.

SEE REVERSE SIDE FOR ESPAÑOL