DENTAL BENEFIT UPGRADES

The Board of Trustees of the Kingston Trust Fund met on May 20 and passed the following amendments * involving Class 4 coverage to the Dental Plan:

Dental S	ervices Covered as c	of January 1, 2008	 Amended as of 	f July 1, 2008
Dental	Dental Benefits will be paid in		NHAI Dental	Out of
Benefits	accordance with the following		PPO	Network
	schedule with no deductible up to		Providers	Providers
	the maximum benefit.			
	Class 1—Preventive Benefits		80%	60%
	Class 2—Basic Restorative Benefit		70%	60%
	Class 3—Major Restorative Benefit		60%	50%
	Class 4—Dentures & Bridges		60%	*50% (as of
				7/1/2008)
	Orthodontia (children to age 19)		50%	Not covered
	TMJ Treatment (see health plan)		Not covered	Not covered
Close 4	Class 4 Major Services provided by PPO Provide			

Class 4	
Major Services	

Class 4 Major Services provided by PPO Providers shall include the following effective January 1, 2008 provided the Member has been covered under this Plan or another dental plan covering such major services for the previous 12 months prior to the date of service (HIPAA Certificate or proof of coverage is required):

- 1. New bridges
- 2. New dentures
- 3. *Implants or any prosthetic device attached to them or precision or semi-precision attachments shall be covered effective July 1, 2008 up to a maximum of \$750 per tooth, subject to the annual benefit limit the same as any other dental procedure.

Periodontal maintenance is limited to twice in any Benefit Year period or in conjunction with regular cleanings with no more than 4 visits/cleanings per Benefit Year provided the member has had periodontal surgery or a history of periodontal disease.

Since January 1, 2008, new dental benefits have included:

- 1. A new PPO provider coverage network with increased rate coverage,
- 2. Class 3 recognition of Major Restorative Benefits of Root Canals and Crowns;
- 3. Class 4 coverage, including Out of Network Coverage, of New dentures and bridges;
- 4. Class 4 coverage of Medically necessary Implants, prosthetic devices, and precious and semi-precious attachments;
- 5. Orthodontia Coverage for Children.