

BROOKLYN HEALTHWORKS DENTAL AND VISION PLAN OPTIONS

We are pleased to offer the following dental and vision plan options to Brooklyn HealthWorks members.

--Dental plan options insured by Guardian Life Insurance Company of America

--Vision plan insured by Davis Vision



Overview of Dental and Vision Plan Options:

- Employees and dependents eligible and enrolled in Brooklyn HealthWorks are automatically eligible for dental and vision benefits.
 - Beginning July 1, 2010, employees and dependents with non-HealthWorks coverage may also enroll in our dental and vision plan options.
- Employees may choose to enroll in one of the dental/vision plan options or opt not to enroll at all.
 - If employees choose to enroll in one of the dental/vision plan options, they must also enroll any dependents covered under Brooklyn HealthWorks.
- Members must choose between two dental plan options: Preferred or Premier.
 - The same vision plan is included with both dental options.
- Employees wanting dental and vision benefits must pick a plan at the time a group enrolls in Brooklyn HealthWorks and can only make changes (including dropping dental/vision coverage) one time per year during the group's annual renewal period.
 - Employees enrolling during the initial special open enrollment period (November 2-December 15 2009) will only be able to make changes during the group's annual medical renewal period after at least 12 months has elapsed. For example, if an employee enrolls in a dental/vision plan during December 2009 and the group's medical annual renewal period is in February 2010, the employee will not be able to make a change to his or her dental/vision plan option until February 2011.
 - Groups may only have one effective date (either December 1, 2009 or January 1, 2010) during the special open enrollment period. Thus, all employees must enroll at the same time and only one group application will be accepted.
 - Employees who do not sign up at initial application or during the special enrollment period will have to wait to enroll again until the group's next medical annual renewal period. The only exception to this rule is if employees sign up within 30 days of losing a similar dental benefit.
- Employers will receive one convenient bill each month for medical, dental, and vision benefits.
- See summary of benefits and out of pocket charges for plan details.

Monthly Premiums*

Tier	Preferred Dental & Vision Plan	Premier Dental & Vision Plan
Individual Employee	\$18.07	\$39.11
Employee & Spouse/Domestic Partner	\$34.83	\$75.54
Employee & Child(ren)	\$39.80	\$88.42
Family	\$55.65	\$126.14

*Rates are guaranteed for a period of twelve months from the effective date of enrollment. Rates will be 2% higher for COBRA enrollees.

For additional information, please call 718-943-3882 or e-mail dmohs@brooklynchamber.com.

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See page 2 for comparison of dental plan options.

Use the table below to help you determine which of the dental plan options is best for you and your family members with Brooklyn HealthWorks coverage. See the summary of benefits and out of pocket charges for plan details.

Comparison of Dental Plan Options

	Preferred Dental Plan	Premier Dental Plan
Amount of Monthly Premium	Lower monthly premium	Higher monthly premium
Size of Provider Network (A listing of network providers is available at www.brooklynhealthworks.com)	Approximately 900 dentists and specialists in New York City	Approximately 4,200 dentists and specialists in New York City
Requirement to have care provided by primary care dentist	Yes	No
Out of network benefits	No	Yes
Amount of out of pocket charges for preventative and diagnostic services every 6 months (exam, cleaning, bitewing x-rays)	\$5 co-pay (eliminated after 3 years of continuous coverage)	None
Coverage for major services	Discounts available on all major services, including orthodontia	Insurance pays a portion for most major services (discounts available on in-network orthodontia)
Waiting Period (waived if patient can produce evidence of continuous dental coverage before enrolling)	None	6 months (discounts available on in-network services during waiting period)
Annual Deductible	None	\$50-\$75 annual deductible applies for each covered person (family maximum \$150) (waived on preventative services)
Annual Limit (calendar year)	None	\$1,000 (ability to roll-over \$250-\$350 if less than \$500 used during a contract year)

The benefits described here are only brief highlights of the coverage available. The terms, limitations, conditions, and exclusions of the insurance contract and certificate will govern.