



Massachusetts Public Employees Fund

Vision and Dental Health 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. For example, if you are hired on December 15th, you will be eligible on July 1st of the following year.
- Eligible employees are automatically enrolled in the Davis Vision benefit on their effective date.
- The MPE Fund offers eligible members two 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 (***this is not a Delta Dental 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.
- Both dental plan options offer the following:
 - Annual plan maximum is \$1,500 per year. This is the maximum the MPE Fund will pay for covered services per family member, not including preventive and diagnostic or orthodontic treatment).
 - 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.
- The MPE Fund also operates a unique dental office, the Alliance Dental Center (ADC) located in Quincy, Massachusetts. This unique office provides benefits based on the patient's individual risk of disease. While there are no co-payments or annual maximum on most services, patients that receive care at this office must agree to work with our dental team to reduce the risk of disease. More information is available at mpefund.org/ADC.
- 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. 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.