

Pressmen's-Publishers' Benefit Funds

February 28, 2014

Dear Participant of the Publishers'-Pressmen's Welfare Plan:

The Trustees of the Publishers'-Pressmen's Welfare Fund are happy to announce an enhanced dental PPO Plan through Empire Blue Cross and Blue Shield effective April 1, 2014. In the near future you will be receiving an Empire Blue Cross Blue Shield dental card which you should present to your dental provider each time you require dental services.

For your convenience, online services are available 24/7. Visit **empireblue.com** to access your online services which offer you the convenience of:

- Checking eligibility and benefits
- Verifying claims
- Ordering additional or replacement identification cards
- When searching for a dentist online, select "**Prime**" network

A summary of your dental coverage and log in instructions can be found on the following web address: <http://pressmen.candrirect.com>

When you utilize an **in-network dentist** you will receive the benefit of:

- Savings: Empire agrees on pricing with contracted network dentists and then passes that savings on to you.
- Freedom from paperwork: Network dentists file your claims with Empire so you don't have to.
- **Freedom from balance billing:** If our contracted network dentists charge more than the agreed upon price, they cover the difference, not you. You're only responsible for the applicable deductible or coinsurance.

Please be advised that **all in-network and out-of-network dental claims** with a service date after April 1, 2014 must be sent to:

**Empire BlueCross BlueShield
Dental Benefits Program
PO Box 810
Minneapolis, MN 55440-0810**

For members traveling outside the U.S., coverage for emergency dental services through a worldwide network of English-speaking dentists is available — including 24/7 assistance finding a network dentist.

This new benefit will expand your access to participating dental providers and limit your out-of-pocket cost.

If you have any questions, please contact Empire Blue Cross and Blue Shield directly at (877) 606-3338.

Sincerely,

Robert A. Costello
Administrator

1501 Broadway, Suite 1724 • New York, NY 10036
Telephone (212) 869-5994 • Fax (212) 869-2233