Redwood Empire Electrical Workers Trust Dental Plan

Redwood Health Services (RHS) was established in 1976. RHS provides employee benefit plans. Redwood Health Services will provide dental administration and a dental network for the employees and their dependents of the **Redwood Empire Electrical Workers Trust**.

This brochure will provide the following:

- A Summary of Benefits of Dental services
- · How to use your dental card
- Claim billing process
- Employee Reimbursement Process
- How to log in and get information regarding utilization of dental services
- Employee Application for Dental Coverage



Summary of Benefits: Redwood Empire Electrical Workers H/W Trust Fund

Benefits & Limitations	Find a RHS PPO Network Dentist: https://rhsoptions.com/
Deductibles	\$50 per person / \$100 per family each calendar year (waived for Diagnostic & Prevention)
Maximums	RHS PPO dentists: \$2,600 per person each calendar year Out of Network PPO dentists: \$2,500 per person each calendar year
Diagnostic & Preventive counts toward maximum?	Yes

Benefits and Covered Services	RHS PPO Dentists	Out of Network PPO Dentists
Diagnostic & Preventive Services (D&P) Exams (2x/year) Cleanings (3x/year) Bite-wing (*annually)	100%	100%
Basic Services Fillings, *sealants and posterior composites	80%	80%
Endodontics (root canals) Covered Under Basic Services	80%	80%
Periodontics (gum treatment) Covered Under Basic Services (1x/24 months)	80%	80%
Oral Surgery Covered Under Basic Services	80%	80%
Major Services Crowns, inlays, onlays and cast restorations	80%	80%
Prosthodontics Bridges, dentures and implants	80%	80%
Orthodontic Benefits (12 months waiting period) Adults and Dep children	80%	80%
Orthodontic Maximums	\$2,500 Lifetime	\$2,500 Lifetime

^{*}age limitation applies - see full Summary of Benefits

How to Use Your Dental Card

RHS provides a dental ID card for all covered family members. We also provide a summary



of the employee's dental plan benefits outlining covered benefits, maximums, and out-of-pocket responsibilities when mailing new ID cards to you.

Give your dental office the yellow shown on the left. The dental office will submit a 'claim' to RHS. RHS will pay your dental provider directly according to the dental plan benefits.

Questions? Email rhscustomerservice@rhs.org • 800-548-7677, opt 2 • www.rhs.org

Claim Billing Process

- 1. Your provider sends a claim to Redwood Health Services (RHS) for the services rendered.
- 2. RHS sends your provider an Explanation of Benefits (EOB) with a payment check. The EOB shows how much RHS paid and the balance due, if any. RHS also sends a copy of the EOB to you. The copy is only for your records; it is not a bill.
- 3. If a balance is still due, your provider will bill you directly.

If your dentist will not submit a claim to RHS, ask them to call **RHS Customer Service** at **(800-548-7677, option 2)** or email **(rhscustomerservice@rhs.org)** RHS so we can explain how they can submit a 'claim' to us, saving you from paying up front.

Employee Reimbursement Process (if needed)

In rare cases, a provider may ask you to pay the balance due upfront. Submit a Reimbursement Form to Redwood Health Services to request reimbursement for covered benefit expenses. Forms are available online or by contacting **rhscustomerservice@rhs.org** and one will be emailed to you. Claims Reimbursement form: https://tinyurl.com/Claims-Reimburse

How to log in and get information regarding utilization of dental services

You will need a **username** and **password** to access your health claim information. Additionally, your computer should have the most recent version of JAVA downloaded and installed to ensure trouble-free operation. Java software and updates can be found by clicking on the following link: https://www.java.com/en/

Your **username** is your **Social Security number** or **ID#** (found on your Yellow Card), and your temporary **password** is your **date of birth**. Enter your username (Social Security number or ID#) without dashes (for example, 123456789). The temporary birthdate password must be entered in MMDDYYYY format.

Once you have entered both your username and password in the space provided, click on the **sign-in button**, and this will bring you to the **Health Claim Information Screen**, where you can personalize your login information and update your email address. Please ensure that you enter the correct email address previously entered in the Health Claim Information Screen so we can contact you if you forget your password.

If you forgot your password, click the 'Forgot Password' button and enter the requested information. A new password will be sent to your email address.

Enrollment Application for Dental Coverage

Contact Redwood Empire Electrical Worker Trust Fund office for the Enrollment Form.



Redwood Health Services

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