

**Dear Roofers Union Local 30 Health and Welfare Member,**

Your Union is pleased to share that improved dental benefits for you and your family will begin April 1, 2026. This dental program will be administered by Fidelio Dental Insurance to expand access to care, help reduce out-of-pocket costs, and strengthen the overall member experience.

**These enhancements include:**

- **Increased Annual Maximum:** Commercial Members have a \$1,500 annual maximum and Residential Members have a \$1,000 annual maximum.
- **Increased Orthodontic coverage:** Orthodontic services are covered at 100% for dependents, with lifetime maximums of \$2,500.
- **Broad provider access through a PPO network:** Members have access to a wide network of participating Fidelio dentists. You may still visit any dentist you choose, but the greatest savings typically come from using an in-network provider.
- **Live, local support:** Calls are answered by a local team during business hours, with representatives available to assist members.
- **Online member portal access:** A secure member portal provides 24/7 access to plan details, eligibility, claims status, ID cards, and provider search tools.

In the coming weeks, you will receive a Welcome Kit with your ID cards, portal instructions, and details on how to find a participating provider.

If you have any questions, please contact Fidelio Dental Insurance during normal business hours at 215-885-2443.

Sincerely,

**Roofers Union Local 30 Health and Welfare**

Fidelio Dental Insurance

## Dental Benefit Summary – Residential Plan

**Policyholder:** Roofers Union Local 30 Health and Welfare

**Plan Type:** Preferred Provider Organization (PPO)

### Benefits and Covered Services

*Deductible waived for Diagnostic and Preventative and Orthodontics.*

Covered Benefits and Services <sup>1</sup>	In-Network Providers <sup>2</sup>	Out-of-Network Providers <sup>3</sup>
<b>Annual Maximum</b> (per person)	\$1,000	\$1,000
<b>Deductible</b> (per person/per family)	None	None
<b>Diagnostic &amp; Preventative Services</b> <ul style="list-style-type: none"> <li>Exams</li> <li>Cleanings</li> <li>X-Rays</li> <li>Sealants</li> <li>Fluoride</li> </ul>	100%	100%
<b>Basic Services</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Posterior composites</li> </ul>	80%	80%
<b>Endodontics</b> <ul style="list-style-type: none"> <li>Root canals</li> </ul>	80%	80%
<b>Periodontics</b> <ul style="list-style-type: none"> <li>Gum treatment</li> </ul>	80%	80%
<b>Oral Surgery</b>	80%	80%
<b>Major Services</b> <ul style="list-style-type: none"> <li>Crowns</li> <li>Inlays and onlays</li> <li>Cast restorations</li> </ul>	50%	50%
<b>Prosthodontics</b> <ul style="list-style-type: none"> <li>Bridges</li> <li>Dentures</li> <li>Implants</li> </ul>	50%	50%
<b>Orthodontic Benefits:</b> <ul style="list-style-type: none"> <li>Dependent children to the end of the month that dependent turns 19</li> </ul> Lifetime max per covered person: \$2,500	100%	100%

<sup>1</sup>Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to the plan's eligibility details or contact your company's benefits administrator to ensure coverage. Fidelio Insurance Company administers these plans, with their claims and administrative offices located at 2826 Mt. Carmel Avenue, Glenside, PA 19038 (215-885-2443).

<sup>2</sup>In-Network Providers are reimbursed based on the contracted fees between Fidelio and providers.

<sup>3</sup>Out-of-Network Providers are reimbursed based on the MAC determined by Fidelio.

Dependent children are eligible until the end of the month in which the dependent turns 26.

## Dental Benefit Summary – Commercial Plan

**Policyholder:** Roofers Union Local 30 Health and Welfare

**Plan Type:** Preferred Provider Organization (PPO)

### Benefits and Covered Services

*Deductible waived for Diagnostic and Preventative and Orthodontics.*

Covered Benefits and Services <sup>1</sup>	In-Network Providers <sup>2</sup>	Out-of-Network Providers <sup>3</sup>
<b>Annual Maximum</b> (per person)	\$1,500	\$1,500
<b>Deductible</b> (per person/per family)	None	None
<b>Diagnostic &amp; Preventative Services</b> <ul style="list-style-type: none"> <li>• Exams</li> <li>• Cleanings</li> <li>• X-Rays</li> <li>• Sealants</li> <li>• Fluoride</li> </ul>	100%	100%
<b>Basic Services</b> <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Posterior composites</li> </ul>	100%	100%
<b>Endodontics</b> <ul style="list-style-type: none"> <li>• Root canals</li> </ul>	100%	100%
<b>Periodontics</b> <ul style="list-style-type: none"> <li>• Gum treatment</li> </ul>	100%	100%
<b>Oral Surgery</b>	100%	100%
<b>Major Services</b> <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Inlays and onlays</li> <li>• Cast restorations</li> </ul>	50%	50%
<b>Prosthodontics</b> <ul style="list-style-type: none"> <li>• Bridges</li> <li>• Dentures</li> <li>• Implants</li> </ul>	50%	50%
<b>Orthodontic Benefits:</b> <ul style="list-style-type: none"> <li>• Dependent children to the end of the month that dependent turns 19</li> </ul> Lifetime max per covered person: \$2,500	100%	100%

<sup>1</sup> Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to the plan's eligibility details or contact your company's benefits administrator to ensure coverage. Fidelio Insurance Company administers these plans, with their claims and administrative offices located at 2826 Mt. Carmel Avenue, Glenside, PA 19038 (215-885-2443).

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