



Teamster Dental Plan



International Brotherhood of Teamsters



The International Brotherhood of Teamsters has shown our commitment to our members' general health by providing good medical coverage and, with equal importance, dental insurance. We're also fully committed to finding innovative ways of enhancing our members' dental benefits while controlling costs over the long-term.

Our national dental program is designed to achieve sustainable, long-term cost-savings while providing Teamster members with access to high-quality benefits and complete freedom to select any dentist – with information for members to make smart choices about their dental care.

All Teamster funds can take advantage of this innovative, cost-effective, flexible benefit option whether you:

- Choose to custom-design a benefit program to meet your specific needs.
- Select the International Brotherhood of Teamsters program as a replacement to your current program or an option along with your current program.
- Fund your program on an insured or Administrative Services Only (ASO) basis.

Unique advantages of our National dental benefit program include:

- Uniform administrative cost structure to deliver economies of scale for Local unions
- **Guaranteed cost options available, including long-term cost guarantees and maximum claims guarantee with sufficient claims data**
- Access to a custom-built national network specifically designed for the Teamsters
- Uniform service guarantees
- Local network recruiting to ensure Local members have access to top-ranking dentists where they live and work
- Management-level “Teamsters-Advocate” to serve as a dedicated resource for fund administrators
- Management-level “Teamsters Marketing Executive” who is responsible for successfully marketing the program

Service you can count on

A key advantage in adopting the International Brotherhood of Teamsters dental benefit option stems from the top-notch, central plan administration. Our national dental program includes a uniform service guarantee that applies for all Local fund participants in areas such as claim payment speed and accuracy, phone answering speed and abandonment rate, resolution of issues on first phone call and member satisfaction.

A dedicated Teamster customer service team with an outstanding track record

- Average claim paid in about 2.5 days with accuracy of 99.6%.
- Customer service phone calls answered in an average of 13 seconds, with more than 90% of issues resolved on the first call.
- Member satisfaction of 95% – a key measure of the quality delivered – and group retention rate consistently around 99%.

AN INNOVATIVE APPROACH TO DENTAL BENEFITS AND COST SAVINGS

The traditional dental benefits model, a staple of the industry for more than three decades, has relied primarily on discounted dentist fees to generate cost savings for organizations. As the industry changes in a number of important ways, the old model is proving less effective at holding down costs while at the same time enabling access to the high-quality dental benefits Teamster members deserve.

After analyzing its database containing millions of claims – data that covers the vast majority of dentists across the United States – our administrator, DeCare Dental, has developed a fundamentally new approach to dental benefits based on the following premise:

The way dentists practice, not their fees, is by far the greatest factor in the cost of dental benefits.

Using a proprietary scoring methodology, dentists are ranked according to their historical practice patterns over many years.

This information is used to construct a unique national network for the International Brotherhood of Teamsters that:

- Drives long-term cost savings for all Local funds that choose to participate in the program.
- Ensures access to excellent care options for members.
- Provides members with information and data to make informed choices about their dental care.



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The Teamsters Dental Program is administered by DeCare Dental.
Contact Mark Moksnes – DeCare Dental’s Executive Vice President
of Sales and Marketing – at 651-994-5301 or mmoksnes@decare.com.