



March, 2017

RE: Dental, Vision & Hearing Coverage for Active and Retired Members of the TWU Local 252

Dear Member:

The TWU Local 252 is pleased to be able to offer you and your family **Dental and Vision/Hearing Insurance** at discounted rates through the Union with no waiting periods. The Dental plan is through Cigna and the Vision and Hearing insurance is with General Vision Services National and General Hearing Services.

Your coverage will be effective the first of the month after they receive your Enrollment Form. Payments are taken from your credit card/checking account on the 28th of each month. The name on your statement will read **"Extensive Benefits – Union Insurance"**. If you receive a new credit card or want to change your account, you will need to contact Extensive Benefits at 888-416-4211.

Enclosed is a brief description of each program offered and the monthly rates. Please refer to the enclosed Benefit Summaries for more information. To search for providers:

- **CIGNA (Dental):** Go to www.cigna.com. Click on *"Find a Doctor."* At the bottom of the page, click on *"Dentist"* and then on the type of Dentist you want to search, followed by your zip code. On the left side of the page, click on *"Select a Plan"* and choose *"Cigna Dental Care (HMO)"* and then hit *"Select."* If you have any questions, you can contact Cigna at 1-800-244-6224.
- **GVS National (Vision):** As a General Vision Services (GVS) plan member, you'll be free to visit any eye care professional, but you'll enjoy significant savings when you use an in-network provider. GVS is a national vision insurance company with a 50-year pedigree in the vision care industry. They are the largest Administrator of vision plans in the northeast and service over 5,000,000 members. To find a provider, go to www.gvsnational.com or call 877-547-6957 (**PLAN NAME: EXTENSIVE BENEFITS**) Representatives are available Monday-Friday: 7:00 AM to 8:00 PM, EST).
- **GHS (Hearing):** Participants who wish to access the value-added discount program can contact the General Hearing Savings Plan (GHS) at 888-899-1447 (**PLAN NAME: EXTENSIVE BENEFITS**). Under this plan, your Hearing Evaluation is covered at 100% and you receive a \$1,500 allowance for hearing aids which would be applied to a heavily discounted hearing device schedule at in-network locations.

	CIGNA	GVS & GHS
Monthly Premium Rates:	Dental DMO <i>(You MUST see an in-network dentist)</i>	Vision and Hearing Plan
Employee Only	\$19.75	\$13.50
Employee + Spouse	\$34.00	\$22.50
Employee + Child(ren)	\$43.75	\$23.00
Family	\$62.00	\$34.00

If you have any questions, please do not hesitate to contact Extensive Benefits (Billing Administrator). You can email them at info@extensivebenefits.com or call them at 888-416-4211.

Thank you for being a valued Member of the TWU Local 252.

Regards,

Debra Hagan, President

Transit Workers Union Local 252