



AMALGAMATED TRANSIT UNION-DIVISION 726

3952 AMBOY ROAD, STATEN ISLAND NEW YORK 10308

718-967-8930 -FAX 718-967-8932

October 12, 2022

Brothers and Sisters,

It is Open Enrollment time for health benefits. You can make changes to health benefits beginning October 15, 2022 thru November 15, 2022. All changes will be made on January 1, 2023. The BSC will be processing any changes you want to make for Aetna plans. The Union will be processing all Dental Plan changes.

All forms will be available in the Depots and on line at Atu726.com. You may make changes to Aetna plans on Mymta.info also.

If you have any questions, please call the Union Member Services at 718-967-8931. If you do not get through call Tom Carney direct at 646-739-1121.

On the back of this letter is the Dental Plans comparison chart. If you chose to change plans, be reminded you will not be able to make any changes until Open Enrollment 2024.

Tom Carney
Amalgamated Transit Union Local 726
Members Services
646-739-1121

**ATU LOCAL 726 BENEFITS FUND – JANUARY 1, 2023 ANNUAL ENROLLMENT
DENTAL PLAN COMPARISON**

	Healthplex (DentCare DMO)	Cigna Low Option DMO	Cigna High Option DMO	Healthplex PPO	GHI (EmblemHealth) PPO Dental
Monthly Cost	\$0.00	\$0.00	\$19.50	Employee Only: \$24.00 Employee + 1 Dep: \$69.00 Family: \$111.25	The GHI Dental plan is attached to the Aetna CPOS II High Option Medical plan. If you enroll or are currently enrolled in this Medical plan, you MUST take the GHI Option for Dental.
Annual Deductible	None	None	None	\$50 for Single/ \$100 for Family	\$50 per person (excluded for Preventive Care)
Calendar Year Maximum	Unlimited	Unlimited	Unlimited	\$2,500 per person	\$1,200 per person
Preventive Care (Cleanings, Xrays, etc)	Paid at 100%	Paid at 100%	Paid at 100%	Paid at 100% (No Deductible)	Paid at 100% (If out-of-network, you may pay more)
Basic (Fillings, Extraction, etc.)	Paid at 100%	Refer to Plan Schedule	Paid at 100%	Paid at 100% (After Deductible)	Paid at 80% (If out-of-network, you may pay more)
Major (Crowns, Bridge, Denture, etc)	Paid at 100%	Refer to Plan Schedule	Paid at 100%	Paid at 100% (After Deductible)	Paid at 50% (If out-of-network, you may pay more)
Orthodontics	Average copay is \$950 (Children only coverage)	Refer to Plan Schedule (Children and Adults)	Paid at 100% (Children and Adults)	Paid at 50% Ortho Lifetime Maximum: \$2,500 (Children only coverage)	Plan pays \$1,500
Implants	Not Covered	Refer to Plan Schedule	Not Covered	Paid at 100% (After Deductible) Implant Lifetime Maximum: \$2,000	Crowns over implants are paid under the plan.
Out-of-Network Claims	Not Covered	Not Covered	Not Covered	Paid at 70% with same Deductibles/Annual Maximums as above.	Covered
For Additional Information	800-468-0600	800-244-6224	800-244-6224	800-468-0600	877-411-3625

UPGRADED CIGNA DMO NETWORK:
Cigna Dental Care Access Plus offers a locally focused network solution with significantly broader options in choosing a dentist than ever before – nationally a projected 80% increase in available dentists.

**Bi-weekly pre-tax required
Medical contribution:**
Single: \$13.17
Family: \$26.34