

Facts about our Dental Plan

- (1) **We do not negotiate with Goodyear for our dental.** We only negotiate with them to divert the C.O.L.A and send it to Delta Dental to pay for the dental claims and administration fee.
- (2) Every three (3) years at the end of our contract with the dental insurance company we request bids from major dental insurance companies, to administer our dental plan and then we take the lowest bid from the company that can provide this service. Delta Dental had the lowest bid at \$2.29 per claim.
- (3) We have Goodyear deduct .324 per hour worked from our C.O.L.A and deposit it into our Dental Fund to pay the dental claims and the \$2.29 per claim that Delta Dental charges for the administration fee.
- (4) **We (the union members) decide the level of dental coverage we want** based on how much of our C.O.L.A we are willing to pay into our fund to pay the claims.
- (5) Because of the reduced number of employees, hours worked in the plants, the number of retirees, and the increase in the amounts that dentist charge for their service, the .324 C.O.L.A that we now pay is not enough to pay for the claims.
- (6) The members voted to reject the proposal that would reduce the dental benefits and keep the amount of C.O.L.A we pay at .324

The decision we now have to make as union member is

- (a) Do we want to increase the amount of C.O.L.A we pay in 2012 and 2013 to keep the same level of dental coverage we now have or
- (b) let the dental terminate and return the .324 to the employees.

December 10, 2010

USW MASTER DELTA DENTAL PLAN
January 1, 2011 – December 31, 2013

Continue the existing plan of benefits for active employees with the following changes:

1. Plan benefit year will change from July 1-June 30 to January 1-December 31. Annual benefit maximum will remain at \$2000, but will be \$3000 for the 18 month period of July 1, 2010-December 31, 2011.
2. Review coverage and cost annually.

Retiree coverage will change from existing plan of benefits to attached plan of benefits.

COLA withholding will be as follows:

	<u>Current</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>
COLA -	.324	.324	.400	.440

**Delta Dental PPOSM (Point-of-Service)
Benefit Features for
The Goodyear Tire & Rubber Company
Client #5115-0001, 0099**

Delta Dental PPO (Point-of-Service) is a point-of-service preferred provider organization program administered by Delta Dental of Ohio. You can go to any licensed dentist, but your coverage levels will be higher for some services and you may have lower out-of-pocket costs if you choose a dentist who participates in the Delta Dental PPO network. If you do not go to a Delta Dental PPO dentist, you can still save money if you choose a dentist who participates in Delta Dental Premier[®], our managed fee-for-service plan. If you choose a dentist who doesn't participate in either plan, you are responsible for any difference between Delta Dental's fee and the amount charged by the dentist.

	PPO Dentist Plan Pays	Premier Dentist Plan Pays	Nonparticipating Dentist Plan Pays
CLASS I			
Diagnostic and Preventive Services – Used to diagnose and/or prevent dental abnormalities or disease (includes exams, cleanings, space maintainers, and fluoride treatments).	100%	100%	100%
Emergency Palliative Treatment – Used to temporarily relieve pain.	100%	100%	100%
Radiographs – X-rays.	100%	100%	100%
Sealants – Dental sealants to prevent decay of permanent molars (up to age 10 on first molars; up to age 15 on second molars).	100%	100%	100%
CLASS II			
Minor Restorative Services – Used to repair teeth damaged by disease or injury (for example, fillings).	100%	100%	100%
Oral Surgery – Extractions and dental surgery, including preoperative and postoperative care.	90%	90%	90%
Periodontics – Used to treat diseases of the gums and supporting structures of the teeth.	90%	90%	90%
Endodontics – Used to treat teeth with diseased or damaged nerves (for example, root canals).	90%	90%	90%
TMD Treatment – Used by dentists to relieve oral symptoms associated with malfunctioning of the temporomandibular joint.	90%	90%	90%
Major Restorative Services – Used when teeth cannot be restored with another filling material (for example, crowns).	80%	80%	80%
Relines and Repairs – Relines and Repairs to bridges and dentures.	50%	50%	50%
CLASS III			
Prostodontics – Used to replace missing natural teeth (for example, bridges, endosteal implants, and dentures).	50%	50%	50%
CLASS IV			
Orthodontics (to age 19) – Used to correct malposed teeth and/or facial bones (for example, braces).	50%	50%	50%
Maximum Payment – \$2,000 per person total per calendar year for Class I, Class II and Class III Benefits. Delta Dental's payment for Class IV Benefits will not exceed a lifetime maximum of \$1,500 per eligible person.			
Deductible – None.			

**Customer Service toll-free number (800) 524-0149
www.deltadentaloh.com**

This document is intended as a supplement to your Dental Care Certificate and Summary of Dental Plan Benefits. Please refer to your certificate and summary for policy exclusions and limitations.



**Delta Dental PPOSM (Standard)
Benefit Features for
The Goodyear Tire & Rubber Company
Client #5115-0002, 0003**

Under Delta Dental PPO (Standard), Delta Dental of Michigan's payment for covered services will be based on the PPO dentist schedule amount. You can go to any licensed dentist, but you could lower your out-of-pocket costs by going to a PPO dentist. PPO dentists agree to charge no more than the PPO schedule amount for covered services. If you go to a non-PPO dentist, you will be responsible for the difference between the dentist's submitted fee and the PPO schedule amount.

	Plan Pays	You Pay
CLASS I		
Diagnostic and Preventive Services – Used to diagnose and/or prevent dental abnormalities or disease (includes exams, cleanings, space maintainers, and fluoride treatments).	100%	0%
Emergency Palliative Treatment – Used to temporarily relieve pain.	100%	0%
Radiographs – X-rays.	100%	0%
Sealants – Dental sealants to prevent decay of permanent molars (up to age 10 on first molars; up to age 15 on second molars).	100%	0%
CLASS II		
Minor Restorative Services – Used to repair teeth damaged by disease or injury (for example, fillings).	50%	50%
Major Restorative Services – Used when teeth cannot be restored with another filling material (for example, crowns).	50%	50%
CLASS III		
Prostodontics – Used to replace missing natural teeth (for example, bridges, endosteal implants, and dentures).	50%	50%
CLASS IV		
Orthodontics (to age 19) – Used to correct malposed teeth and/or facial bones (for example, braces).	50%	50%
Maximum Payment – \$1,000 per person total per calendar year for Class I, Class II and Class III Benefits. Delta Dental's payment for Class IV Benefits will not exceed a lifetime maximum of \$1,500 per eligible person.		
Deductible – \$75 per person total per calendar year limited to a maximum deductible of \$225 per family per calendar year on Class II Benefits. The deductible does not apply to Class I or Class IV Benefits.		

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