

SUMMARY OF BENEFITS



Washington Dental Service is a member of the Delta Dental Plans Association

SEATTLE INSTITUTE FOR BIOMEDICAL AND CLINICAL RESEARCH

Washington Dental Service, a Delta Dental Plan
 Delta Dental PPO
 Program #03235
 Effective Date: September 2007

	PAYMENT LEVELS		
	Delta Dental PPO Dentist	Delta Dental Premier and Non Par Dentist	Out of State Dentists
Class I - Diagnostic & Preventive Exams, Prophys, Fluoride, X-rays, Sealants	100%	80%	100%
Class II - Restorative Restorations, Endodontics, Periodontics, Oral Surgery	80%	70%	80%
Class III – Major Crowns, Dentures, Partials, Bridges and Implants	50%	40%	50%
Annual Maximum Per Person Benefit Period (January 1–December 31)	\$2000	\$2000	\$2000
Deductible (Waived on Class I) Per person/per benefit period Annual family maximum	\$50 \$150	\$50 \$150	\$50 \$150
TMJ – B Surgical and Non Surgical Annual Maximum Lifetime Maximum	50% \$1,000 \$5,000	50% \$1,000 \$5,000	50% \$1,000 \$5,000

MySmile® is a unique online tool that provides personalized strategies for employees to use to improve their oral health. It is accessed through the Washington Dental Service Web site www.DeltaDentalWA.com

Please Note: This is a brief summary of benefits only and does not constitute a contract. You will receive a benefits booklet that completely details your Delta Dental PPO dental benefits. Please feel free to call our Customer Service Department if you have any questions.

Delta Dental/Washington Dental Service
 PO Box 75983
 Seattle, WA 98175-0983
 Customer Service Toll-free (800) 554-1907
 Monday – Friday 8 a.m. to 5 p.m., Pacific Standard Time
 Web site: www.DeltaDentalWA.com

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ACCESSING CARE**

How to use your Delta Dental PPO program

The dental plan offered to your group is Delta Dental PPO, a preferred provider plan. You can choose any dentist — in or out of the PPO network — at the time of treatment. However, if you select a dentist who is part of the Delta Dental PPO network, your benefits will be paid at a higher level and your out-of-pocket expenses may be lower.

Washington Dental Service/Delta Dental in Seattle, Washington will handle all customer service and claims for your plan. Until you receive your identification card(s), tell your dentist you are covered by Washington Dental Service/Delta Dental and give him or her your Social Security number, the program name and program number.

Delta Dental PPO dentists

Delta Dental PPO dentists complete claim forms and submit them directly to Washington Dental Service/Delta Dental. PPO dentists receive payment based on their PPO fees and they cannot charge you more than these fees. You are responsible only for your stated deductibles, copayments and/or amounts in excess of the program maximums. You can find a Delta Dental PPO dentist in your area by accessing our online directory called “**Find a Dentist**” located at www.DeltaDentalWA.com. **Be sure to select “Delta Dental PPO” network.**

Delta Dental Premier dentists

Delta Dental Premier dentists also have contracts with Delta Dental, but they are not part of the PPO network. Delta Dental Premier dentists will still submit claims for you and receive payment directly from Washington Dental Service/Delta Dental. Their payment will be based upon their pre-approved fees with Delta Dental. They also cannot charge you more than these fees. You are responsible only for your stated deductibles, copayments and/or amounts in excess of the program maximums. You can find a Delta Dental Premier dentist in your area by accessing our online directory called “**Find a Dentist**,” located at www.DeltaDentalWA.com. **Be sure to select “Delta Dental Premier” network.**

Nonparticipating dentists

You are not limited to visiting a Delta Dental dentist. If you choose a nonparticipating dentist, you will be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are sent to Washington Dental Service. Claim payments will be based on actual charges or Washington Dental Service’s maximum allowable fees for nonparticipating dentists in the state in which services are performed, whichever is less. You will be responsible for any balance remaining. Please be aware that Delta Dental has no control over nonparticipating dentists’ charges or billing procedures.

Predetermination (estimate) of benefits

If your dental care will be extensive, you may ask your dentist to complete and submit a request for an estimate, sometimes called a “predetermination of benefits.” This will allow you to know in advance what procedures are covered, the amount Washington Dental Service will pay and your financial responsibility.