|  |  |
| --- | --- |
|  | C:\Users\dschober\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\DVZBIJX8\HIHIT Logo Green with White background.gif |

|  |  |  |  |
| --- | --- | --- | --- |
| **Program # 09583** | **Option II with $1500 Orthodontia Rider** | | |
| **Delta Dental PPO Dentist** | **Delta Dental Premier Dentist** | **Out-of-Network**  **Dentist** |
| **Class I** – **Diagnostic & Preventive**  Exams: Covered twice in a calendar year  Cleanings: Covered twice in a calendar year; patients with advanced periodontal disease may be eligible for additional cleanings  X-rays: Bitewings are covered once per year; full mouth x-rays are covered once every five years  Sealants: Covered on an unrestored molar once in a two year period (no age limit)  Fluoride treatment: Covered twice in a calendar year (no age limit) | 100% | 100% | 100% |
| **Class II** – **Restorative**  Fillings: Covered on same tooth once every two years. Posterior (back teeth) composite (white) fillings are covered at silver filling allowance.  Periodontics: Periodontal scaling & root planing (“deep cleaning”) is covered once every three years  Endodontics: Root canals are covered once in a two year period  Oral surgery: Certain limitations may apply | 90% | 80% | 80% |
| **Class III** – **Major**  Crowns & Onlays: Covered the same tooth once every seven years  Implants: Covered once every seven years  Bridges, dentures & partials: Covered once every seven years | 50% | 50% | 50% |
| **Annual Maximum per Person**  January through December *effective/end date* | $1,500 | $1,500 | $1,500 |
| **Deductible: Waived on Class I benefits**  Per person/per benefit period  Annual family deductible maximum | $50  $150 | $50  $150 | $50  $150 |
| **Orthodontia – Child Only**  $1,500 Lifetime Maximum *effective/end date* | 50% | 50% | 50% |
| **TMJ - Nonsurgical & Surgical**  $1,000 Annual Maximum, $5,000 Lifetime Maximum *effective/end date* | 50% | 50% | 50% |

Important Note: There is a six month waiting period on Class III services and a twelve month waiting period on Orthodontia services. Participants must be enrolled in the plan for six months before coverage is provided for Class III services and twelve months for Orthodontia. This is a brief summary of benefits only.  Additional limitations and exclusions apply to this plan.  You will receive a benefits booklet that details the covered benefits, limitations and exclusions of your Delta Dental PPO dental benefits.

**Get the most from your benefits!**



**Create a MySmile® account**

It gives you secure, 24/7 access to your ID card, benefits information, out-of-pocket cost estimates, and more! Our “Find your member ID” tool makes registration easy. Visit DeltaDentalWA.com to create your account.

**Choose an in-network dentist**

Your plan gives you access to both the Delta Dental PPO℠ and the Delta Dental Premier networks. Your benefits go farthest when you visit a Delta Dental PPO dentist which gives you the most bang for your buck.

If you see a NON-Delta Dental dentist, you won’t maximize your benefits. Your annual maximum won’t go as far and you’ll likely have greater out-of-pocket costs.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Delta Dental PPO** | **Delta Dental Premier** | **Non-Delta Dental** |
| Highest level of benefits |  |  |  |
| Benefits go farthest, which means least out-of-pockets costs |  |  |  |
| Your plan’s networks |  |  |  |
| Files claims forms for you |  |  |  |
| Comes with our quality management and cost protection |  |  |  |
| No cost protection which means greatest out-of-pocket costs |  |  |  |

Find an in-network dentist near you:

1. Visit **DeltaDentalWA.com**
2. Click on ‘Online Tools’ and use our ‘Find a Dentist’ tool

**Visit your dentist regularly**

Your plan covers preventive care visits each year. Regular cleanings and check-ups are essential to keeping your smile healthy and preventing painful, expensive problems down the road.

**Get out-of-pocket cost estimates**

Knowing your cost upfront helps you and your dentist plan treatments to maximize your benefits.

**MySmile Cost Genie**℠ gives you instant, cost estimates. It’s great for basic treatments like fillings. Simply sign in to MySmile account to get your personalized estimate.

When you need extensive treatment, like a crown, ask your dentist for a “Predetermination.” You’ll get a **Confirmation of Treatment and Cost** from us. It details your dentist’s treatment plan, what your benefits cover, and how much you may owe your dentist for the treatment.

**Have a question?**

Give us a call at 800.554.1907, Monday – Friday from 7am to 5pm, Pacific Time. We’re happy to help.