



# Dental Plan Comparison Sheet

## Healthy smiles are our passion.

We make it easy to choose a plan, use your benefits, and find the perfect dentist. That's why H.I.H.I.T is partnering with Delta Dental of Washington to offer comprehensive dental plans.

## H.I.H.I.T (Hospitality Industry Health Insurance Trust) members can choose from six dental plan options.

With a variety of deductibles, coinsurance agreements, and annual maximums, it's easy to find a plan that meets your coverage and budget needs. There are even dental plans that reward members for receiving regular preventive care.

## PLAN HIGHLIGHTS

- ✓ **In-network dentist discounts**, saves members money on their dental treatment
- ✓ **Choice of two dental networks:** Delta Dental PPO and Delta Dental Premier
- ✓ **Hassle-free claims processing**
- ✓ **6 plan designs at varying price points**, flexibility to choose the option that best suits their needs
- ✓ **Dependent coverage** (to age 26) and **domestic partnership coverage** available
- ✓ **Free Cobra administration**
- ✓ **100% coverage for preventive care** plus choice of incentive plans to increase annual maximums
- ✓ **Low employer contributions:** As low as 50% towards employee premium and 50% participation requirement
- ✓ **Child orthodontia coverage** can be added to any plan
- ✓ **Small group coverage** of two+ enrolled employees

H.I.H.I.T. Plan	Option I	Option II	Option III	Option IV	Option V	Option IV	Orthodontia
Plan Type	Passive PPO	PPO	PPO	Incentive PPO	Max Well PPO	Max Well PPO	Rider
Annual Deductible (Waived on Class I)	\$50 \$150 Family Max	\$50 \$150 Family Max	\$50 \$150 Family Max	\$50 \$150 Family Max	\$50 \$150 Family Max	\$50 \$150 Family Max	Orthodontia riders may be added to any plan option
Annual Maximum	\$1,000	\$1,500	\$2,000	\$1,500	\$1,000-\$1,500	\$2,000-\$2,500	
TMJ \$1,000 Annual \$5,000 Lifetime	50%	50%	50%	50%	50%	50%	Orthodontia riders provide Child Only coverage
<b>Class I</b>							<b>Ortho Option I</b>
Cleanings							50% to \$1,000 Lifetime Maximum Add \$5.58 to Ee & Child(ren) and \$6.84 to Ee & Family rates
Exams							
Sealants	100%	100%	100%	100%	100%	100%	
Fluoride							
X-Rays							
<b>Class II</b>							<b>Ortho Option II</b>
Fillings							P50% to \$1,500 Lifetime Maximum Add \$7.81 to Ee & Child(ren) and \$9.57 to Ee & Family rates
Endodontics*	80%*	90% PPO 80% Premier and Non-Network	90% PPO 80% Premier and Non-Network	80%-100%	80%	80%	
Periodontics*							
Oral Surgery*							
<b>Class III</b>							<b>Ortho Option III</b>
Crowns							50% to \$2,000 Lifetime Maximum Add \$9.95 to Ee & Child(ren) and \$11.96 to Ee & Family rates
Implants	50%	50%	50%	50%	50%	50%	
Bridges							
Dentures							
<b>Rates - Guaranteed 1-1-2021 /12-31-2021</b>							<b>Use our Find a Dentist tool on DentalWA.com</b>
Employee Only	\$36.89	\$47.43	\$53.72	\$46.17	\$39.24	\$52.95	
Ee & Spouse	\$73.79	\$94.89	\$107.43	\$101.47	\$78.46	\$105.92	
Ee & Child(ren)	\$78.79	\$98.17	\$110.08	\$104.98	\$83.38	\$108.53	
Ee & Family	\$124.70	\$157.08	\$176.57	\$167.97	\$132.60	\$174.08	

\*For Option I, Endodontics, Periodontics and Oral Surgery are covered under Class III.

All plan options require a six month waiting period on Class III benefits and a twelve month waiting period on Orthodontia benefits for all new enrollees.

**For more information about these plan options, please contact your broker or H.I.H.I.T. at 1.877.892.9203 or [hihit@hihittrust.com](mailto:hihit@hihittrust.com).**



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WESTERN WASHINGTON  
400 Fairview Ave N, Suite 800  
Seattle WA 98109  
206.522.1300 or 800.367.4104  
[GroupSales@DeltaDentalWA.com](mailto:GroupSales@DeltaDentalWA.com)

EASTERN WASHINGTON  
611 N Iron Bridge Way, Suite 200  
Spokane WA 99202  
509.535.1080 or 800.564.8832  
[Spokane@DeltaDentalWA.com](mailto:Spokane@DeltaDentalWA.com)

[DeltaDentalWA.com](http://DeltaDentalWA.com)



Delta Dental of Washington