



Delta Dental of Washington

**Snohomish County Employees**

**Plan #00444**

**Delta Dental PPO Incentive Plan**

**Effective Date: April 1, 2014**

Plan Summary	Payment Levels		
	Delta Dental PPO Dentist	Nonparticipating Dentist	Dentist Outside of Washington State
<b>Class I – Diagnostic &amp; Preventive</b> Exams, Prophys, X-rays, Fluoride and Sealants	70% – 100%	70% – 100%	70% – 100%
<b>Class II – Restorative</b> Restorations, Endodontics, Periodontics, Oral Surgery	70% – 100%	70% – 100%	70% – 100%
<b>Class III – Major</b> Crowns, Dentures, Partials, Bridges and Implants	50%	50%	50%
<b>Annual Maximum Per Person Benefit Period:</b> (April 1 – March 31)	\$1750	\$1750	\$1750
<b>Deductible (Applies to all benefit class levels except Orthodontia)</b> Per person/per benefit period Annual family maximum	\$50 \$150	\$50 \$150	\$50 \$150
<b>Orthodontia</b> Adults and dependent children Lifetime maximum per person	50% \$1250	50% \$1250	50% \$1250

MySmile® personal benefits center, available on Delta Dental of Washington’s website at **DeltaDentalWA.com**, is customized to your individual needs and provides you with answers to your most pressing questions about your dental coverage.

*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 PPO dental benefits. Please feel free to call our customer service department if you have any questions or visit our website at **DeltaDentalWA.com**.*

**Delta Dental of Washington**

PO Box 75983

Seattle, WA 98175-0983

Customer Service toll-free (800) 554-1907, Monday – Friday 8 a.m. to 5 p.m., Pacific Time

## ACCESSING CARE — PPO Incentive Plan

### How to use your Delta Dental PPO Incentive plan

You may select any licensed dentist under this plan; however, if you choose a participating Delta Dental of Washington dentist, your benefits may be paid at a higher level and your out-of-pocket expenses may be lower.

Delta Dental of Washington will handle all customer service and claims processing for your plan. Tell your dentist you are covered by Delta Dental of Washington and give him or her your member identification number, the plan name and plan number.

### Delta Dental PPO dentists

If your dentist is a Delta Dental of Washington participating dentist, he or she will submit your claims directly to Delta Dental of Washington. Payment will be based on the approved fees your dentist has on file with us. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the plan maximums.

### Delta Dental Premier<sup>®</sup> dentists — non-PPO

Delta Dental Premier dentists are members of our traditional fee-for-service plan, but they are not part of the PPO network. Delta Dental Premier dentists will still submit claims for you and receive payment directly from Delta Dental of Washington/Delta Dental. Their payment will be based upon their pre-approved fees with Delta Dental of Washington. 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.

### Finding a dentist

You can find a participating dentist in your area by visiting the Delta Dental of Washington website at [DeltaDentalWA.com](http://DeltaDentalWA.com). Click on the *Patients* tab and then on the *Find A Dentist* tab to begin your search. **Be sure to select the Delta Dental PPO plan and follow the prompts.**

### Nonparticipating dentists in Washington state

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 Delta Dental of Washington. Claim payments will be based on actual charges or Delta Dental of Washington's maximum allowable fees for nonparticipating dentists, whichever is less. You will be responsible for any balance remaining. Please be aware that Delta Dental of Washington has no control over nonparticipating dentists' charges or billing procedures.

### Outside of Washington state

If you receive dental treatment from a dentist outside Washington state, 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 Delta Dental of Washington. Claim payments will be based on actual charges or on Delta Dental of Washington's maximum allowable fees for participating dentists, whichever is less.

### Explanation of incentive plan

The Delta Dental PPO Incentive plan is designed to promote regular dental care by increasing from one 12-month incentive period to the next the amount paid for preventive care and regular visits. During the first incentive period, the payment level for covered and allowable Class I and Class II benefits is 70 percent. This payment level increases by 10 percent — up to a maximum of 100 percent — each successive incentive period in which benefits are used at least once by the eligible person(s). If the once-a-year visit is missed, the payment level will be decreased by 10 percent for each period during which benefits are not used. In no event will the payment level be less than 70 percent.

The incentive provision described above does not apply to Class III benefits, which are paid at 50 percent.

### 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 may be covered, the amount Delta Dental of Washington may pay and your expected financial responsibility. A predetermination of benefits is not a guarantee of payment.