

BUSINESS HEALTH TRUST

provided by Greater Seattle Chamber of Commerce



DELTA DENTAL®
Washington Dental Service
Washington Dental Service is a member of the Delta Dental Plans Association

Plan A - Delta Dental Premier Incentive
Effective Date: October 1, 2008

Program #00159

Plan Summary	PAYMENT LEVELS		
	Delta Dental Premier Dentist	Nonparticipating Dentist in Washington State	Out-of-State Dentist
Class I - Diagnostic & Preventive Exams, Prophys, Fluoride, X-rays, Sealants	70% - 100%	70% - 100%	70% - 100%
Class II - Restorative Restorations, Endodontics, Periodontics, Oral Surgery	70% - 100%	70% - 100%	70% - 100%
Class III – Major Crowns, Dentures, Partials, Bridges and Implants	50%	50%	50%
Annual Maximum Per Person Benefit Period: (January 1 – December 31)	\$2,000	\$2,000	\$2,000
Deductible (Waived on Class I) Per person/per benefit period Annual family deductible maximum	\$50 \$150	\$50 \$150	\$50 \$150
TMJ – Surgical and Non Surgical TMJ Annual Maximum TMJ Lifetime Maximum	50% \$1,000 \$5,000	50% \$1,000 \$5,000	50% \$1,000 \$5,000
**Orthodontia (Additional Cost) Dependent Children Only Adults and Children Ortho Lifetime maximum per person	50% 50% \$1,000	50% 50% \$1,000	50% 50% \$1,000

**** Orthodontia benefits are available to groups with 5+ employees**

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 Premier 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

ACCESSING CARE – Incentive Plan

How to use your Delta Dental Premier Incentive program

You may select any licensed dentist under this plan. You can find a participating dentist in your area by visiting the Washington Dental Service Web site at www.DeltaDentalWA.com. Go to Looking for a Dentist and click on Read More. This will bring up the WDS Dentist Directory. **Be sure to select the Delta Dental Premier plan and follow the prompts.** 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 Premier dentists

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

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 Washington Dental Service. Claim payments will be based on actual charges or Washington Dental Service's maximum allowable fees for nonparticipating dentists, whichever is less. You will be responsible for any balance remaining.

Out-of-state dentists

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 Washington Dental Service. Claim payments will be based on actual charges or on Washington Dental Service's maximum allowable fees for participating dentists, whichever is less.

Explanation of incentive program

The Delta Dental Premier Incentive program is designed to promote regular dental care by increasing from one 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 will be 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 are covered, the amount Washington Dental Service will pay and your financial responsibility.

MySmile® personal benefits center 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.