

**Plan AA - Delta Dental PPO Incentive**

**Program #00158**

**Plan Year: 2009 - 2010**

Plan Summary	PAYMENT LEVELS		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-State Dentist
<b>Class I - Diagnostic &amp; Preventive</b> Exams, Prophyls, Fluoride, X-rays, Sealants	70% - 100%	70% - 90%	70% - 100%
<b>Class II - Restorative</b> Restorations, Endodontics, Periodontics, Oral Surgery, Crowns	70% - 100%	70% - 90%	70% - 100%
<b>Class III – Major</b> Dentures, Partial, Bridges and Implants	50%	40%	50%
<b>Annual Maximum Per Person</b> Benefit Period: (January 1 – December 31)	\$2,500	\$2,500	\$2,500
<b>Deductible (Waived on Class I)</b> Per person/per benefit period Annual family deductible maximum	\$50 \$150	\$50 \$150	\$50 \$150
<b>TMJ – Surgical and Non Surgical</b> TMJ Annual Maximum TMJ Lifetime Maximum	50% \$1,000 \$5,000	50% \$1,000 \$5,000	50% \$1,000 \$5,000

**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

## **ACCESSING CARE – Incentive Plan**

### **How to use your Delta Dental PPO 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](http://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 PPO 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 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 pre-approved 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.

### **Delta Dental Premier dentists — (non-PPO)**

Delta Dental Premier dentists are members of our traditional fee-for-service plan, but they are not necessarily 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 Washington Dental Service. 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.

### **Nonparticipating dentists**

You are not limited to visiting a Washington Dental Service/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 Washington Dental Service has no control over nonparticipating dentists' charges or billing procedures.

### **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](http://www.DeltaDentalWA.com).