



Plan AA Delta Dental PPO Incentive Plan

Plan #00158

Plan Year: 2010 - 2011

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

MySmile® personal benefits center, available on Washington Dental Service's Web site 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 Dental PPO dental benefits. Please feel free to call our customer service department if you have any questions or visit our Web site at **DeltaDentalWA.com**.*

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 Time

ACCESSING CARE

How to use your Delta Dental PPO plan

The dental plan offered to your group is Delta Dental PPO, a preferred provider plan. You can choose any dentist — in or out of the PPO network — at the time of treatment. However, if you select a dentist who is part of the Delta Dental PPO network, your benefits will likely be paid at a higher level and your out-of-pocket expenses may be lower.

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

Delta Dental PPO dentists

Delta Dental PPO dentists complete claim forms and submit them directly to Washington Dental Service. PPO dentists receive payment based on their pre-approved, discounted PPO fees and they cannot charge you more than these fees. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the plan maximums.

Finding a dentist

You can find a participating dentist in your area by visiting the Washington Dental Service Web site at **DeltaDentalWA.com**. Click on the *Patients* tab and then on the *Find A Dentist* tab to begin your search. **Be sure to select the appropriate plan — Delta Dental PPO or Delta Dental Premier — and follow the prompts.**

Nonparticipating dentists

You are not limited to visiting a Washington Dental Service 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, 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 plan

The Delta Dental Premier 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 and 40 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. A predetermination of benefits is not a guarantee of payment.

