

STAYING HEALTHY

Dental Benefits Overview



Great oral health is an essential part of a healthy lifestyle. Your teeth and gums are important for almost everything you do in a day - from speaking and eating to living without pain. It can help you manage diabetes, dramatically reduce hospitalizations and medical costs, and stop dental conditions before they become major problems.

The information below is a summary of dental coverage only. Please see Human Resources for plan summaries detailing coverage information, limitations, and exclusions. Coinsurance percentages shown in the chart below are amounts for which you are responsible.

Carrier

Network

Annual Deductible

Annual Benefit Maximum
Max carrier will pay PCY

Coinsurance

Class I (Preventive)
Exams, X-Rays, Cleanings

Class II (Basic)
Fillings, Endo, Perio

Class III (Major)
Crowns, Bridges, Implants

Waiting Periods

Class III (Major) Services

Orthodontia

Orthodontia

Lifetime Maximum

Age Limit

Additional Benefits

Composite Rider

TMJ

Out-of-Network Coinsurance

May be balance billed

Out-of-Network Reimbursement

Delta Dental of WA

Delta Dental PPO

\$50 individual

\$150 family

Deductible waived
for Class I

\$2,000

0%

20%

50%

None

None

50% to \$1,000

None

Not included

Not included

20% / 30% / 60%

Maximum allowable fees are paid and member may be balance billed

- **Balance billing** may apply if a provider is not contracted. Members are responsible for amounts in excess of the allowable charge.
- **Pre-Treatment Estimate:** If your dental work will be extensive, you should have your dentist submit the proposed treatment plan to the insurance company before you begin treatment. The insurance company will provide you with a summary of the plan's coverage and your estimated out-of-pocket costs.