

# SUMMARY OF BENEFITS



## WASHINGTON BUSINESS ASSOCIATION AND CHAMBER OF COMMERCE (WBACC) TRUST

Washington Dental Service, a Delta Dental Plan  
Delta Dental PPO

Program #00690 Plan A (for groups of 5 or more employees)

Effective Date: October 1, 2006

Washington Dental Service is a member of the Delta Dental Plans Association

	PAYMENT LEVELS		
	Delta Dental PPO Dentist	Non-PPO Dentist	Out-of-State Dentist
<b>Class I - Diagnostic &amp; Preventive</b> Exams, Prophys, Fluoride, X-rays, Sealants	100%	80%	100%
<b>Class II - Restorative</b> Restorations, Endodontics, Periodontics, Oral Surgery	80%	70%	80%
<b>Class III – Major</b> Crowns, Dentures, Partials, Bridges and Implants	50%	40%	50%
<b>Annual Maximum Per Person</b> Benefit Period(October 1 – September 31)	\$1000	\$1000	\$1000
<b>Deductible (Waived on Class I)</b> Per person/per benefit period Annual family maximum	\$50 \$150	\$50 \$150	\$50 \$150
<b>Orthodontia (Optional Benefit)</b> Adults & Dependent Children Lifetime maximum per member	50% \$1000	50% \$1000	50% \$1000

MySmile® 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)

**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  
Web site: [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com)

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## **ACCESSING CARE**

### **How to use your Delta Dental PPO program**

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 be paid at a higher level and your out-of-pocket expenses may be lower.

Washington Dental Service/Delta Dental in Seattle, Washington will handle all customer service and claims for your plan. 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 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. You can find a Delta Dental PPO dentist in your area by accessing our online directory called “**Find a Dentist**” located at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com). **Be sure to select “Delta Dental PPO” network.**

### **Delta Dental Premier dentists**

Delta Dental Premier dentists also have contracts with Delta Dental, but they are not 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 Delta Dental. 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. You can find a Delta Dental Premier dentist in your area by accessing our online directory called “**Find a Dentist**,” located at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com). **Be sure to select “Delta Dental Premier” network.**

### **Nonparticipating dentists**

You are not limited to visiting a 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 Delta Dental has no control over nonparticipating dentists’ charges or billing procedures.

### **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.