

SUMMARY OF BENEFITS

WASHINGTON BUSINESS ASSOCIATION AND CHAMBER OF COMMERCE (WBACC) TRUST

Washington Dental Service, a Delta Dental Plan
 Delta Dental Premier (Incentive)

Program #00691 (for groups of 5 or more employees)

Effective Date: October 1, 2006

	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	60% - 90%	60% - 90%	60% - 90%
Class II - Restorative Restorations, Endodontics, Periodontics, Oral Surgery	60% - 90%	60% - 90%	60% - 90%
Class III – Major Crowns, Dentures, Partial, Bridges and Implants	50%	50%	50%
Annual Maximum Per Person Benefit Period (October 1 – September 31)	\$1000	\$1000	\$1000
Deductible (Waived on Class I) Per person/per benefit period Annual family maximum	\$50 \$150	\$50 \$150	\$50 \$150
Orthodontia (Optional Benefit) Adults & Dependent Children Coinsurance level Lifetime maximum	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

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 (Incentive) 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

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ACCESSING CARE

How to use your Delta Dental Premier incentive program

You may select any licensed dentist. Until you receive your identification card, tell your dentist you are covered by Washington Dental Service and give him or her your Social Security number, the program name and program number.

You can quickly find a participating dentist in your area by accessing our online directory, "Find a Dentist," by going to Washington Dental Service's Web site at www.DeltaDentalWA.com. **Be sure to select the "DeltaPremier" plan and follow the prompts.**

Delta Dental Premier dentists

If your dentist is a participating dentist, he or she will submit your claims directly to Washington Dental Service. Payment will be based on the pre-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 to see a dentist who is not contracted by Washington Dental Service, 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, your claims will be paid based on the dentist's actual charges or on Washington Dental Service's maximum allowable fees for out-of-state dentists, whichever is less. You will be responsible for having the dentist complete and sign claim forms. It will also be up to you to insure that the claims are sent to Washington Dental Service.

Explanation of incentive program

The Delta Dental Premier incentive program is designed to promote regular dental care by increasing from one benefit 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 60 percent. This payment level increases by 10 percent — up to a maximum of 90 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 60 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.