DELTA DENTAL® Delta Dental of Washington

Mission Support Alliance Plan #09385
Delta Dental PPO — Buy-Up

Effective Date: January 1, 2016

Plan Summary	Payment Levels		
	Delta Dental PPO Dentist	**Delta Dental Premier Dentist**	**Nonparticipating Dentist**
Class I – Diagnostic & Preventive Exams, Prophys, X-rays, Fluoride and Sealants	100%	100%	100%
Class II – Restorative Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%
Class III – Major Crowns, Dentures, Partials, Bridges and Implants	50%	50%	50%
Annual Maximum Per Person Benefit Period: (January 1 – December 31)	$1500	$1500	$1500
Deductible (Waived on Class I) Per person/per benefit period Annual family maximum	$0 $0	$50 $150	$50 $150
Orthodontia Adults and dependent children Lifetime maximum per person	50% $1000	50% $1000	50% $1000
TMJ —B Surgical and Nonsurgical Annual maximum Lifetime maximum	50% $1000 $5000	50% $1000 $5000	50% $1000 $5000

MySmile® personal benefits center, available on Delta Dental of Washington's website 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 website at ***DeltaDentalWA.com.***

Delta Dental of Washington
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.

Delta Dental of Washington will handle all customer service and claims processing for your plan. Tell your dentist you are covered by Delta Dental of Washington 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 Delta Dental of Washington. 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.

Delta Dental Premier® dentists — (non-PPO)

Delta Dental Premier dentists are members of our traditional fee-for-service plan, but they are not part of the PPO network; therefore, your out-of-pocket costs may be higher. Delta Dental Premier dentists will still submit claims for you and receive payment directly from Delta Dental of Washington. Their payment will be based upon their pre-approved fees with Delta Dental of Washington. They also cannot charge you more than these fees. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the program maximums.

Finding a dentist

You can find a participating dentist in your area by visiting the Delta Dental of Washington website 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 Delta Dental of Washington 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 Delta Dental of Washington. Claim payments will be based on actual charges or Delta Dental of Washington's maximum allowable fees for nonparticipating dentists, whichever is less. You will be responsible for any balance remaining. Please be aware that Delta Dental of Washington has no control over nonparticipating dentists' charges or billing procedures.

NOTE: For information on out-of-state dentists, please refer to your benefits booklet.

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 Delta Dental of Washington will pay and your financial responsibility. A predetermination of benefits is not a guarantee of payment.