

WCIF – Retiree Plan  
Group #00499

**Delta Dental PPO<sup>SM</sup> Benefit Summary**

|   |                                     |
|---|-------------------------------------|
| <b>Effective Date</b>   | January 1, 2020                     |
| <b>Benefit Period</b>   | January 1, 2020 – December 31, 2020 |
| <b>Benefit Period Deductible – Applies to Class I</b>   | \$50/\$150                          |
| <b>Benefit Period Maximum (Per Person)</b><br>Class I Services do not apply toward benefit period maximum | \$2,000                             |

| <b>Dental Network</b>  |  |   |                                  |
|--|--|---|----------------------------------|
|  | <b>Delta Dental PPO<sup>SM</sup> Dentist</b> | <b>Delta Dental Premier<sup>®</sup> Dentist</b> | <b>Non-Participating Dentist</b> |
| <b>Class I – Diagnostic &amp; Preventive do not apply toward benefit period maximum</b>          |  |   |                                  |
| Exams  | <b>80%</b>                                   | <b>80%</b>                                      | <b>80%</b>                       |
| Cleaning (2x per benefit period)   |  |   |                                  |
| Fluoride (2x per benefit period)   |  |   |                                  |
| X-Rays   |  |   |                                  |
| Sealants ( <b>on permanent teeth are covered up to age 15</b> )                                  |  |   |                                  |
| <b>Class II – Restorative</b>  |  |   |                                  |
| Fillings   | <b>80%</b>                                   | <b>80%</b>                                      | <b>80%</b>                       |
| Posterior Composite Fillings ( <b>elective procedure and an amalgam allowance will be made</b> ) |  |   |                                  |
| Endodontics (Root Canal)   |  |   |                                  |
| Periodontics   |  |   |                                  |
| Oral Surgery   |  |   |                                  |
| General Anesthesia/IV Sedation   |  |   |                                  |
| <b>Class III – Major</b>   |  |   |                                  |
| Dentures   | <b>50%</b>                                   | <b>50%</b>                                      | <b>50%</b>                       |
| Partial Dentures   |  |   |                                  |
| Implants   |  |   |                                  |
| Bridges  |  |   |                                  |
| Crowns & Onlays  |  |   |                                  |



This is a summary of benefits for comparison and isn't a contract. Once you're enrolled, you can get a benefits booklet that will provide all the details of your dental plan. Please feel free to call our customer service department or visit our website at [DeltaDentalWA.com](http://DeltaDentalWA.com) if you have any questions.

*Keep in mind, you will likely experience the greatest savings when you see a Delta Dental PPO dentist.*

## Get the most from your benefits!



### Create a MySmile® account

It gives you secure, 24/7 access to your ID card, benefits information, out-of-pocket cost estimates, and more! Our “Find your member ID” tool makes registration easy. Visit [DeltaDentalWA.com](http://DeltaDentalWA.com) to create your account.

### Choose an in-network dentist

Your plan gives you access to the Delta Dental PPO<sup>SM</sup> network. Your benefits go farthest when you visit a Delta Dental PPO dentist which gives you the most bang for your buck.

If you see a NON-Delta Dental PPO dentist, you won’t maximize your benefits. Your annual maximum won’t go as far and you’ll likely have greater out-of-pocket costs.

|   | Delta Dental PPO | Delta Dental Premier | Non-Delta Dental |
|---|------------------|----------------------|------------------|
| Your plan’s network   | ✓                |                      |                  |
| Benefits go farthest which means least out-of-pocket costs  | ✓                |                      |                  |
| Files claims forms for you                                  | ✓                | ✓                    |                  |
| Comes with our quality management and cost protection       | ✓                | ✓                    |                  |
| No cost protection which means greatest out-of-pocket costs |                  |                      | ✓                |

Find an in-network dentist near you:

1. Visit [DeltaDentalWA.com](http://DeltaDentalWA.com)
2. Click on ‘Online Tools’ and use our ‘Find a Dentist’ tool
3. Select ‘Delta Dental PPO’ to filter your search results



### Visit your dentist regularly

Your plan covers preventive care visits each year. Regular cleanings and check-ups are essential to keeping your smile healthy and preventing painful, expensive problems down the road.

### Get out-of-pocket cost estimates

Knowing your cost upfront helps you and your dentist plan treatments to maximize your benefits.

**MySmile Cost Genie<sup>SM</sup>** gives you instant, cost estimates. It’s great for basic treatments like fillings. Simply sign in to MySmile account to get your personalized estimate.

When you need extensive treatment, like a crown, ask your dentist for a “Predetermination.” You’ll get a **Confirmation of Treatment and Cost** from us. It details your dentist’s treatment plan, what your benefits cover, and how much you may owe your dentist for the treatment.



### Have a question?

Give us a call at 800.554.1907, Monday – Friday from 7am to 5pm, Pacific Time. We’re happy to help.