

## Small Group

# 2018 Adult and pediatric dental coverage

As a Kaiser Permanente member, you have access to dental coverage through Delta Dental of Washington. The Standard plan includes adult coverage for members and their dependents aged 19 or older, and mandated pediatric coverage for members or their dependents through age 18.

Please review this summary of benefits to get familiar with the Standard plan, and refer to your Delta Dental benefits booklet for full details.

Summary of Benefits	Standard			
	Pediatric		Adult	
	Delta Dental participating dentist	Non-participating dentist	Delta Dental participating dentist	Non-participating dentist
<b>Annual maximum</b>	Unlimited		\$1,500 \$1,000 annual TMJ <sup>1</sup> maximum \$5,000 lifetime TMJ <sup>1</sup> maximum	
<b>Annual deductible</b> Waived on Class I benefits	\$50 / child		\$50 / adult	
<b>Annual out-of-pocket maximum</b>	\$350 / child \$700 / family	Not applicable	Not applicable	
<b>Diagnostic and preventive</b> Exams, prophylaxis, fluoride, X-rays, sealants	100%	100%	100%	100%
<b>Restorative</b> Restorations (includes posterior composites <sup>2</sup> ), endodontics, periodontics, oral surgery <sup>3</sup>	80%	80%	80%	80%
<b>Major</b> Crowns <sup>3</sup> , dentures, partials, bridges, implants and TMJ for adults over age 19	50%	50%	50%	50%
<b>Orthodontia</b> Coinsurance Lifetime maximum	Medically necessary <sup>3</sup> 50% Unlimited		50% \$1,000	

Delta Dental provider network includes both the Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> networks  
 \$700 per family maximum out-of-pocket limit only applies to members up to age 19.  
 Composite fillings on posterior teeth are paid at amalgam level for members 19+.  
 Composite fillings on posterior teeth are covered for member under age 19.

<sup>1</sup> TMJ = Temporomandibular joint

<sup>2</sup> Covered for members under 19

<sup>3</sup> Requires preauthorization

## **Finding a participating dentist**

This plan allows you to choose dentists from two networks: Delta Dental PPO or Delta Dental Premier. You can find a participating, in-network dentist in your area by visiting [deltadentalwa.com](http://deltadentalwa.com) and using the Find a Dentist tool.

## **The advantages of seeing a Delta Dental PPO or Delta Dental Premier dentist**

We encourage you to see a Delta Dental of Washington network dentist because they provide treatments at discounted rates and file all claim paperwork for you. We will pay our portion and you're only responsible for your stated deductibles, coinsurance, or amounts in excess of the plan maximums. In most cases, you will experience the greatest out-of-pocket savings if you choose a dentist from the Delta Dental PPO network.

## **About using in-network and out-of-network dentists**

When visiting an in-network dentist, be sure to mention that you're covered by Delta Dental of Washington and give them your member identification number, plan name, and group number.

You are not limited to using a Delta Dental network dentist. You may use any licensed dentist. If you choose a non-participating dentist, you will be responsible for having the dentist complete your claim forms and to ensure that the claims are submitted to Delta Dental. Claim payments will be based on actual charges or our maximum allowable fees for non-participating dentists, whichever is less. You're then responsible for any balance remaining after Delta Dental pays. Unlike participating dentists, Delta Dental has no control over non-participating dentists' charges or billing procedures.

## **Questions?**

Call Delta Dental of Washington at 1-800-554-1907, Monday to Friday, 8 a.m. to 5 p.m. or go online to [deltadentalwa.com](http://deltadentalwa.com) for answers.

This is a brief summary of benefits and does not constitute a contract. For complete plan information, please refer to your Delta Dental of Washington benefits booklet.

Kaiser Permanente refers to Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc.