

Frequently Asked Questions

Delta Dental PPO Value and Delta Dental PPO Basic Plans

- **What are the participation requirements?**
 - Groups with five to nine enrolled employees: 100% enrollment of eligible employees and 50% of eligible dependents **or** participation matching the group-sponsored medical plan participation requirement.
 - Groups with 10 – 99 enrolled employees: 75% enrollment of eligible employees **or** participation matching the group-sponsored medical plan participation. Dependent participation is 50% of all eligible dependents.
- **What are the contribution requirements for subscribers and their dependents?**
 - Employer paid plans: Employers may select a premium contribution level of 50% or more for employees and any contribution level for dependents.
- **Do the plans have a waiting period?**
 - There is a 12-month waiting period on Class III services on the Delta Dental PPO Basic plan for groups of five to nine.
- **What is the benefit period?**
 - The benefit period for all groups is a calendar year regardless of the contract effective date.
- **What are the late entrant penalties?**
 - Washington Dental Service does not have late entrant penalties on the Delta Dental PPO Value and Delta Dental PPO Basic plans. Members and Dependents who do not initially enroll when eligible must wait for the next open enrollment unless a qualifying event occurs.
- **What happens if a group drops below the underwriting requirement of 5 members?**
 - If the enrollment on the renewal date is less than five employees, Washington Dental Service will decline to renew coverage.
- **What riders are available with these plans?**
 - Orthodontic and Composite riders are all available with the Delta Dental PPO Value and Delta Dental PPO Basic plans.
- **How many members are required to include an Orthodontics benefit?**
 - Orthodontics riders are available to groups of 10 or more enrolled subscribers.
- **What enrollment materials are needed for new groups?**
 - A signed and completed Group Master Application, employee enrollment forms or census enrollment, a completed On-line Enrollment form, a check for the first month's premium, and an Automated Clearing House (ACH) form with a voided check. All of these forms must be submitted by the 20th of the month prior to the requested effective date of the plan (this time period is needed for WDS to process the application and issue user name and passwords before the start of coverage).
 - NOTE: PPO Value and PPO Basic plans require a group representative to complete the initial enrollment online for each subscriber.

- **What coverage is offered for Endodontics and Periodontics?**
 - These benefits are offered and vary by plan type. They can be found in the benefit plan summary. Please contact your Account Executive for specific coverage details.
- **Is the deductible waived for Class I services?**
 - Yes, the deductible is waived for Class I services.
- **Is a credit available for deductibles met with prior carriers when a new group transfers to Washington Dental Service?**
 - No, our small group plans do not offer a deductible credit.
- **What information is needed to get a proposal for groups of five to 99 employees?**
 - Visit www.deltadentalwa.com/Broker/Public/SignIn.aspx and register.
 - The group name, size, and zip code are required to generate a quote.
 - The online proposal wizard walks you through easy steps to build a customized side-by-side proposal based on your particular needs. Proposals are generated in real-time and allow you to calculate monthly costs of your plans, based on the levels and types of coverage you've chosen.
- **What are the commissions?**
 - The standard plan commission for a group of five to 99 is 5%.
- **Are pooled plan rates negotiable?**
 - No, unfortunately our five to 99 group plans and rates are filed with the Office of the Insurance Commissioner as pooled plans and cannot be negotiated.
- **What is MySmile?**
 - My Smile is a unique and comprehensive personal dental benefits portal through which patients may register to access their specific benefits. Subscribers are encouraged to go paperless and to log in to MySmile to view benefits and print ID cards and benefit booklets.
 - Subscribers may visit www.deltadentalwa.com/Patient/Public/Home.aspx to register.
- **What is the difference between the Premier and PPO networks?**
 - The networks differ by size and plan availability
 - Unique pre-approved dentist's fees provide cost controls for subscribers and employers.
 - Providers submit claim forms directly to Washington Dental Service, for greater convenience eliminating paperwork for our subscribers.
 - Premier network:
 - More than 3,700 dentists — nearly nine out of 10 in Washington state are members
 - Nationwide, there are more than 127,000 providers on the Delta Dental Premier network
 - PPO network:
 - We've leveraged our subscribers buying power and negotiated deep discounts with our PPO providers, passing the savings along to subscribers and employers.
 - More than 2,300 dentists, and growing, on our network of fully credentialed professionals across Washington State.
 - Nationwide, more than 67,000 PPO dentists are on the Delta Dental PPO network.