Delta Dental PPO Plan Options

Groups with 5 - 99 Subscribers

Co-Insurance Options		Calendar Year Deductible Option (Individual/Family) Waived for Class I	Calendar Year Maximum Options	Rider Options
PPO Network	Premier Network*			
80/80/50 100/80/50 100/90/50 100/90/60	70/70/40 80/70/40 100/80/50 100/80/60	$0/$0 $25/$75 $50/$150 $75/$225 $100/$300	$750 $1,000 $1,500 $2,000 $2,500 $3,000	**Orthodontia:** Children or Adult and Children (Minimum Group Size 10) $1,000 $1,500 $2,000 **Posterior Composites**

**Nonparticipating dentist are paid at the premier network coinsurance levels. If nonparticipating charges are more than WDS maximum allowable fees, the employee is responsible for paying the balance.*

Washington Dental Service Benefit Highlights:

- Cover up to four periodontal cleanings a year under certain qualifying periodontal circumstance.
- Periodontal cleanings are covered under class I.
- Endodontic and Periodontics are covered under class II.
- Fluorides and sealant coverage for both adults and children.
- Deductible waived for class I services.
- No “missing tooth clause” or pre-existing conditions.
- No late entrant penalties or waiting periods.
- TMJ coverage included - $1,000 annual maximum and $5,000 lifetime maximum.
- Implant coverage included.
- Dependents are eligible for benefits through age 25.

Underwriting Guidelines:

Eligibility

- Coverage is available to employees working a minimum of 20 hours per week or 80 hours per month.

Contributions

- Employer must contribute at least 50 percent of the employee premium.
- No employer contribution is required toward the dependent premium.

Participation

- Employee participation for groups with 5 to 9 enrolled subscribers is 100 percent of all eligible employees or tied to the company’s medical plan (groups decisions)
- Dependent participation for groups with 5 to 9 enrolled subscribers must be the same as the employee.
- Employee participation for groups with 10 to 99 enrolled subscribers is 75 percent enrollment of all eligible employees.
- Dependent participation for groups with 10 to 99 enrolled subscribers is 50 percent enrollment of all eligible dependents.

Rate Guarantees

- One-year Guarantee-Premium rates may change at renewal date to be no earlier than 12 months.

Please contact your Account Executive on groups with 100 or more enrolled subscribers for plan options.

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