# Group # 09145

# Delta Dental Individual and Family® Kaiser Permanente I&F Basic Family Plan Benefit Summary

Benefit Period	Beginning the first day of the month your coverage begins and ending
	December 31, 2019.

	Pediatric Members Members 18 years of age and under	Adult Members Members 19 years of age and older	
Maximum Benefit	No Annual Maximum	\$1,250 Annual Plan Maximum \$1,000 Annual TMJ Maximum \$5,000 Lifetime TMJ Maximum	
Annual Deductible	\$85 per child per year	\$50 per adult per year	
Out-of-Pocket Maximum	\$350 per child per year \$700 per year for families with 2 or more children	NA	

Pediatric Dental Benefits				
Covered Dental Benefits	Amount of Maximum Allowable Fee DDWA Pays			
Pediatric Diagnostic and Preventative Services, and	100%			
Accidental Injury Benefits	Deductible is waived for these services			
Pediatric Adjunctive General Services, Simple Restorative Services, Oral Surgery, Periodontics and Endodontics.	70%			
Crowns, Removable Prosthetics and Medically Necessary Orthodontia Benefits	50%			

Only fees paid to a Delta Dental PPO<sup>™</sup> or a Delta Dental Premier® Dentist accrue to the annual Out-of-Pocket Maximum.

Adult Dental Benefits				
Covered Dental Benefits	Amount of Maximum Allowable Fee DDWA Pays			
Adult Diagnostic and Preventative Services, and	100 %			
Accidental Injury Benefits	Deductible is waived for these services			
Adult Sedation and Palliative Treatment, Restorative Services, Oral Surgery, Periodontics, Endodontics, Occlusal Guards, Prosthodontics, and Temporomandibular Joint Benefits	50%			

This is a brief summary of your dental benefits and does not include all covered benefits, limitations and exclusions. Please refer to your benefits booklet for a complete list of benefits covered by your plan.

# 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! Visit DeltaDentalWA.com to create your account.

#### Choose an in-network dentist

Your plan gives you access to the Delta Dental PPO<sup>™</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	✓		
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
- 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>5M</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.