Delta Dental of Washington

Plan Overview

Delta Dental Individual – Washington Kids Plan

This Plan is issued and delivered in the state of Washington and is governed by Washington State laws. This Plan Overview Page tells you important information about the Delta Dental Individual – Washington Kids Plan, which provides dental benefits to your children, and is subject to the terms set forth in the policy.

Understand your plan

This is your Plan Overview Page. It shows your costs for this plan, and how much we pay for your treatment. ***But this only tells you part of the story****. While this plan overview shows you the types of treatment we cover, it does not list specific procedures. For that, you need to look in your benefit booklet. That is where you will see which procedures are covered and which are not.*

Plan Information	
Contract Term:	The effective date of this policy is 12:01 a.m. Pacific Time on the first day of November, 2019 at Seattle, Washington and it runs through December 31, 2019.
Benefit Period:	This is when your coverage begins and ends. Your benefit period is November 1, 2019 – December 31, 2019.
Maximum Benefit:	No Annual Maximum
Plan Deductible:	$85 per child per year
Out of Pocket Maximum:*	$350 per child per year to a maximum of $700 per year for families with 2 or more children
Premium:	$37.53 per child, for the first 3 children. Additional children may be enrolled without additional premium.

Benefits	
Covered Dental Benefits	Amount of Maximum Allowable Fee DDWA Pays:**
Diagnostic and Preventative Services, and Accidental Injury	100% - without having to meet your deductible
Adjunctive and Restorative Services, Oral Surgery, Periodontics, and Endodontics	70% - after meeting your deductible
Crowns, Prosthodontics, and Implants	50% - after meeting your deductible
Medically Necessary Orthodontia	50% - without having to meet your deductible

*Only fees paid to a Delta Dental PPO or a Delta Dental Premier Dentist accrue to the annual out-of-pocket maximum

**DDWA has no control over the charges or billing practices of dentists who do not contract with Delta Dental. Our payments for services performed by these dentists will be based on actual charges or DDWA's maximum allowable fees for non-participating dentists, whichever is less. You will be responsible for any balance remaining.

Delta Dental of Washington

Delta Dental Individual – Washington Kids Plan

Benefit Booklet

Your all-in-one-guide to making the most out of your child's dental benefits.

You have 10 days to decide if you want to keep this plan. If you are not satisfied with this plan after reading through this booklet and your plan Overview Page, you can cancel it anytime within 10 days of the date you received these materials. We will void the policy and refund your money, less any payment we made for your dentist bills. If we do not refund your money within 30 days after you cancel, we will pay you an additional 10% of the refunded amount.

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Bright Ideas

Regular dental care, from cleanings to crowns, are essential to your smile's health. Fortunately, you have a great service plan—your child's dental coverage. This section highlights key features built into your coverage and helpful tips to make your child's dental visits easy - and more affordable.

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Remember that your plan is a contract between you and us. This section gives you more information about our obligations to you, and your obligations to us.

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Who We Are

Delta Dental of Washington (referenced here simply as DDWA) is a member of the nationwide Delta Dental Plans Association. With a Delta Dental plan from DDWA, you join more than 60 million people across the nation who have discovered the value of our coverage.

This document is your policy, which is a contract, and includes the Plan Overview Page. Please hold onto this document, it has answers to many questions about your dental coverage including eligibility, enrollment, changes to enrollment, benefits and claims administration.

The application you filled out is also part of this policy. If any part of the application is wrong, please notify DDWA. Wrong information may affect your child's coverage. If your answers are incorrect or untrue, we may have the right to deny benefits or rescind this policy. It is a crime to knowingly provide false, incomplete, or misleading information for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of benefits.

Welcome to your Delta Dental Individual – Washington Kids Plan

Thank you for choosing our Delta Dental Individual – Washington Kids Plan. We hope you will take a few minutes to get familiar with this benefit booklet. We set it up so you will have all the information you need right at your fingertips. If you ever need help beyond this booklet, call us at 800-526-8323, or visit our website www.DeltaDentalWA.com.

This plan provides dental benefits for children through age 18.

Smile, you are covered.

Covered Dental Benefits

Pediatric Benefits
Benefits for Kids

The benefits listed below are covered for children through age 18 who are enrolled in this plan. These benefits are available only if they are performed by an individual legally authorized to perform services and when dentally appropriate as determined by the standards of generally accepted dental practice.

Pediatric Diagnostic Services	Covered at 100%

Diagnostic services help your dentist determine what is happening inside your mouth. We pay 100% of the allowable expense for these services and you do not have to pay your deductible before we pay.

- Routine diagnostic oral exams
  - Children are covered for two routine exams per benefit period
  - Routine exams are not as in-depth as comprehensive oral exams
- Comprehensive oral exams
  - Children are covered for only one comprehensive oral exam per dentist for the entire time you are on this plan
  - If they change dentists, they are covered for a new comprehensive oral exam
  - If your dentist wants to do more comprehensive oral exams, we will cover additional exams at the same rate as a routine check-up, and you would be responsible for any additional costs
- Limited or problem-focused oral exams
  - Limited exams
  - They cannot be part of any other oral exam, and must be performed by a licensed dentist or dental hygienist
- Second Opinions
  - Second opinions are when you request another dentist to review the treatment diagnosis or treatment plan of your dentist before treatment is done.
  - A second opinion is paid as a limited oral evaluation however, there are no limitations on the number of second opinions you can have.
- Emergency exams
- X-rays - Bitewing
  - Bitewing x-rays look at your child's back teeth, called premolars and molars. Your child can have one bitewing x-ray for each quadrant every 12 months.
- X-rays – Complete Series
  - Complete series or panoramic x-rays capture all of your child's teeth
  - These are covered once every three years from treatment date
  - If your child has multiple x-rays on the same day, and the fee for those x-rays is more than a complete series, then the complete series will be allowed
- X-rays - Periapical
  - Periapical x-rays show the entire tooth, from the chewing surface to below the gums to the tip of the root

- These are covered when dentally appropriate.
- NOTE: If these x-rays are taken as part of a complete series of x-rays for a procedure, they will not be covered again if used for a different procedure

➢ X-Rays - Occlusal Intraoral
- Occlusal Intraoral x-rays show how teeth are growing in and where they are in the mouth
- These are covered once every two years from treatment date

➢ X-rays - Cephalometric
- Cephalometric x-rays show the entire side of your child's head
- These are covered once every two years from treatment date.

➢ Photographic Images
- Oral and facial photographic images are covered, but only if needed to get a clear picture of the growth and development of your child's teeth, jaws and face

➢ Pulp Vitality Test
- Pulp vitality tests check the health of your child's dental pulp — the material inside each tooth
- These tests are for diagnosis only
- Your dentist must show that the test is medically necessary

➢ Diagnostic Casts
- Diagnostic casts are models of your child's actual teeth
- They are covered for orthodontic case studies on a case-by-case basis

These diagnostic services are not covered

➢ Consultations to evaluate slides taken by another provider

➢ Diagnostic services and x-rays related to treatment for temporomandibular joints (the hinge part of your jaw)

Comprehensive oral exams happen the first time you visit a new dentist. These visits are to help your dentist get a general idea about your overall health. They will ask about dental and medical history and any medications you are taking. Your dentist will examine the areas inside and outside of the mouth including head, neck, teeth, tongue and gums.

Limited oral exams are visits for dental problems or oral health complaints; dental emergencies; or referrals for other treatment.

Pediatric Preventive Services — Covered at 100%

Preventive services help keep your child's teeth healthy in order to prevent things like tooth decay and gum disease. Good preventive practices — such as visiting the dentist twice a year, brushing twice a day and flossing — can mean fewer serious dental problems. We pay 100% of the allowable expense for these services and you do not have to pay your deductible before we pay.

➢ Prophylaxis (cleaning)
- This treatment is covered twice in a benefit period

- Periodontal (gum) maintenance
- Covered once per quadrant every 12 months Topical Fluoride
  - Fluoride rinse, foam, and gel, as well as fluoride varnishes and disposable fluoride trays
  - Covered up to three times in a benefit period for children six years old and younger
  - Covered twice in a benefit period for children over six years old
  - During orthodontic treatment topical fluoride is covered up to three times every twelve months
  - Additional fluoride treatments are covered when dentally appropriate
- Oral Hygiene Instruction
  - This shows your child the correct way to brush and floss their teeth and the best way to use toothpaste and mouth rinses
  - Covered twice in a benefit period for children eight years old and younger
  - This is not covered if given during the same visit as a cleaning
  - The instruction must be given by a licensed dentist or hygienist at a place that is not a dental office or clinic — such as a school screening
- Space maintainers
  - Fixed unilateral or fixed bilateral
  - Covered one time for each of the four sections (quadrants) of your child's mouth
  - Replacement of space maintainers are covered when dentally necessary
  - Includes removing and re-cementing
- Sealants
  - Sealants cover molars with a plastic coating to keep food and bacteria from getting into tiny grooves and causing decay
  - This treatment is covered on molars and bicuspids that have no fillings on the biting surface
  - Covered once per tooth every two years
- Preventive resin restorations
  - This type of treatment fills in areas of shallow decay (cavities in the outer enamel layer of teeth)
  - Allowed only on molars with no fillings on the biting surface
  - Covered once per tooth every two years from treatment date
  - These restorations are not covered for two years after a sealant or filing on the same tooth

Pediatric Adjunctive Services — Covered at 70%

Adjunctive services play a supporting role in your child's treatment. For example, getting local anesthesia (often called novocaine) to numb your child's mouth so they will not feel any pain is a type of adjunctive service. We pay 70% of the allowable expense for these services after you pay your deductible.

- Local Anesthesia
  - Blocking pain in a specific area
- General Anesthesia and Intravenous Sedation
  - Like being sleepy or asleep
  - Covered for certain endodontic, periodontic, and oral surgery procedures that are covered by your plan

- Covered for children eight years of age and younger, or for physically or developmentally disabled children, when medically necessary for services covered by your plan
- For children from 9-18 years of age, deep sedation or general anesthesia services are covered on a case-by-case basis
- Nitrous oxide can be used for sedation once per day
- If your child has a procedure that allows for anesthesia, they are covered for either general anesthesia or intravenous sedation, but not both on the same day

➢ Emergency Treatment for Dental Pain

➢ Dentist Out-of-Office Visits
- Professional visits to nursing homes, hospitals and emergency rooms
- Your child's dentist can visit your home or an extended care facility twice for each location while your child is enrolled in this plan
- Your child's dentist can make one visit per day to a hospital to care for them, inclusive of seeing your child in the emergency room

➢ Behavior Management
- To help your child feel safe and relaxed when they are not able to stay calm during treatment

➢ Follow-up Treatment
- Related to complications after covered surgery
- Services needed after oral surgery, called post-operative care and treatment, are considered part of the surgery and not billable separately
- Treatment for complications after surgery are also considered part of the surgery if given within thirty days of the surgery

➢ Night Guards
- To protect teeth during sleep from grinding and clenching

These adjunctive services are not covered

➢ General anesthesia or intravenous sedation are not covered for routine procedures needed after an operation

Pediatric Restorative Services — Covered at 70%

In other words, filling a cavity. We pay 70% of the allowable expense for these services after you pay your deductible.

➢ Restorations - Fillings
- Amalgam (often called silver) and resin (tooth-colored) fillings for primary (baby) and permanent (adult) teeth
- Same surface of the same tooth covered once every two years
- Only covered when decay is visible, a fracture causes a loss of a significant part of the tooth (missing cusp), or a fracture causes significant damage to an existing filling
- Two fillings to the biting surface of the top molars are covered only if the two fillings have healthy tooth structure between them
- Permanent back teeth can have fillings on a maximum of five surfaces per tooth, except for upper molars which can have fillings on a maximum of six surfaces per tooth

- Permanent front teeth can have resin-based fillings on a maximum of six surfaces
- Making sure your child's bite is correct and comfortable after getting a filling is part of the treatment
- If your child gets a filling within six months of having preparation for a crown, and the filling is done by the same dentist, then it will be covered as part of the crown treatment

These restorative services are not covered

- Fillings for anything other than decay or fracture are not covered
- Polishing or reshaping fillings is not covered
- Overhang removal

Pediatric Crowns — Covered at 50%

Crowns can have two meanings in dentistry. Dentists call the part of your teeth you can see when you smile the crown. But most people think of a crown as an artificial covering that gets cemented into your mouth over a tooth. Artificial crowns cover teeth that have been severely damaged. In this section, we are talking about the second type of crown — the artificial covering. We pay 50% of the allowable expense for these services after you pay your deductible.

- Stainless Steel Crowns
  - Covered for primary (baby) teeth and permanent (adult) teeth, except for wisdom teeth
  - Covered once per tooth every two years
- Permanent Crowns – with Preauthorization
  - We pay for crowns based on the date they are put in your child's mouth — called the seat date
  - If the seat date falls on a day before or after you are enrolled in the plan, the crown will not be covered
  - Implant crowns and bridges are covered once per tooth every seven years from the seat date
  - Permanent crowns are covered on front teeth for children ages 12-18, and only once per tooth every five years from the seat date
  - Crowns used to keep removable partial dentures in place are not covered unless the tooth qualifies for a crown on its own
- Re-Cementing Permanent Crowns
- Core Build-Ups
  - Including pins, are covered only on permanent teeth when performed in conjunction with a crown cast post and core, or prefabricated post and core when performed in conjunction with a crown dental implant crown and abutment related procedures
  - Not covered within two years from treatment date of a restoration on the same tooth
  - Covered every five years on the same tooth
- Crown Build-Ups
  - Covered only when at least 50% of the visible coronal natural tooth structure is decayed or broken off and missing; when there is less than 2mm of vertical height remaining for 180 degrees or more of the tooth's circumference; and when there is evidence of decay or other overt pathology

- Covered every five years on the same tooth
- Not covered within two years from treatment date of a restoration on the same tooth

➢ Dental Implant Crown and Abutment Procedures
- Repair of an implant-supported prosthesis of abutment (bridge) limited to one per tooth, for the entire time you are on this plan

➢ Repair of a Crown, Implant-Supported Prosthesis, or Abutment
- Crown repairs are covered once per tooth while your child is enrolled in this plan

These crown services are not covered

➢ Permanent crowns on front teeth of children under age 12

➢ Crowns when there is no sign of decay or overt pathology

➢ Crowns for weakened cusps, or for fractures with no decay or pain

➢ Copings - thin coverings that fit over teeth to hold other dental restorations — like fillings — in place

➢ Inlays, onlays, and veneers (laminates on the front of your teeth) are not covered

Core Buildups and Crown Buildups

Your plan covers services that make the tooth more stable for a crown — such as building up the core of the tooth or inserting a pin to hold the crown in place. But there are limitations and they're pretty technical. Bring this book and ask your dentist if your child's buildup meets these requirements.

Pediatric Oral Surgery — Covered at 70%

When you think of surgery, you usually think of hospitals. But in dentistry, oral surgery includes many common procedures that happen at the dentist's office — such as removing teeth and treating diseases. We pay 70% of the allowable expense for these services after you pay your deductible.

➢ Routine Exactions
- Pulling teeth

➢ Oral and Maxillofacial Surgical Extractions – with Preauthorization
- Extraction of impacted teeth – teeth that have not broken through the gum
- Alveoloplasty and vestibuloplasty – surgeries to repair and reshape the jaw
- Root removal

➢ Treating traumatic injuries or diseases in the mouth

➢ Surgical incision and drainage

➢ Frenectomy or frenuloplasty
- Treating how the tongue moves

➢ Preparing the mouth for the insertion of dentures

These oral surgery services are not covered

- Filling in a hole in the jawbone after a tooth or implant is removed - called bone replacement grafting - for ridge preservation
- Bone grafts of any kind to the upper or lower jaws unless they are needed to treat periodontal (gum) disease
- Tooth transplants - re-implanting or relocating a tooth in the jaw
- Generate osseous filling - placing materials in a hole in the jawbone to regrow bone after a tooth or implant is removed

Pediatric Periodontics — Covered at 70%

Periodontics is the part of dentistry that deals with the structures surrounding and supporting the teeth. In other words, it means things as simple as removing plaque from your teeth or as complicated as surgical gum treatments. We pay 70% of the allowable expense for these services after you pay your deductible.

- Surgical and nonsurgical treatment of tissues supporting the teeth, for example osseous surgery including flap entry and closure or Mucogningivoplastic Surgery.
  - Complex periodontal procedures covered once per each section of your child's mouth - quadrants - every three years
- Full Mouth Debridement
  - Removing plaque and tartar
  - Covered once every three years
- Gingivectomy
  - Surgically removing gum tissue
  - Covered once per quadrant every three years
- Gingivoplasty
  - Surgically reshaping gums
  - Covered once per quadrant every three years
- Nonsurgical periodontal scaling and root planing
  - Covered for children 13 years old and older
  - Covered only when x-rays show bone loss
  - Covered once per quadrant every two years
- Limited Occlusal Adjustments
  - Fixing how teeth bite together
  - Eight teeth or fewer
- Localized delivery of antimicrobial agents

Pediatric Endodontics — Covered at 70%

Endodontic services focus on the insides of teeth. These services work to save damaged or decayed teeth by repairing or replacing the soft inner tissue, called the pulp. Endodontics also help maintain the health of the roots of teeth and the canals the roots through. We pay 70% of the allowable expense for these services after you pay your deductible.

- Procedures for Pulpal and Root Canal Treatment
  - For anterior, bicuspid and molar teeth (except wisdom teeth)
- Pulp exposure treatment
- Therapeutic Pulpotomy
  - For primary (baby) and permanent (adult) teeth
- Pulpal Debridement
  - For primary (baby) and permanent (adult) teeth
- Apicoectomy and Retrograde Filling
  - For anterior (front) teeth
- Apexification
  - For apical closures of anterior permanent teeth
- Procedures to Prepare Canal
  - Removal of post, pin, old root canal filing material
- Treatment with Resorbable Material
  - Covered if the entire root is present at treatment
- Direct Pulp Capping
  - Covered as part of a restoration, not covered as a separate treatment

These endodontic treatment services are not covered

- Internal bleaching of teeth
- Indirect Pulp Capping

Pediatric Prosthodontics — Covered at 50%

Prosthodontics involves making and fitting artificial removable teeth, also known as dentures. We pay 50% of the allowable expense for these services after you pay your deductible.

- Complete Dentures
  - One complete upper and lower during the time your child is enrolled on this plan
- Replacement Dentures
  - One replacement during the time your child is enrolled on this plan
  - Covered five years after original seat date
- Resin-Based Partial Dentures
  - Covered once every three years
- Denture Adjustments, Repairs, Relines and Rebase Procedures
  - Dentures adjustments repairs, relines and rebases will not be covered within six-months from the seat date

These prosthodontic services are not covered

- Crowns in conjunction with overdentures
- Surgical placement or removal of implants
- Attachments to implants
- Implant Maintenance Procedures including:
  - Removing of Prosthesis
  - Cleaning of Prosthesis and Abutments
  - Reinserting of Prosthesis
- Maintenance or Cleaning of a Prosthetic Appliance
- Personalized Dentures
- Duplicate Dentures

Seat Date

Payment for dentures is based on the date they are put in your child's mouth — called the seat date. If the seat date falls on any day before or after you are enrolled in the plan, the dentures will not be covered

Pediatric Accidental Injury — Covered at 100%

If your child falls off her bike and chips a tooth or gets hit in the face with a basketball and a permanent tooth is loose – that is an example of an accidental injury. We pay 100% of the allowable expense for these services and you do not have to pay your deductible before we pay.

- Accidental injury
  - 100% for covered services needed to treat accidental bodily injuries when done by an in-network dentist
  - Services done by out-of-network dentists will be covered up to our maximum allowable amount and you will pay for any remaining costs
  - Your child needs to be treated within 180 days after the accident
  - Treatment must meet generally accepted dental practices

These prosthodontic services are not covered

- Treatment for teeth that are broken or damaged while chewing or biting on foreign objects

Pediatric Medically-Necessary Orthodontia — Covered at 50%

More commonly called braces, orthodontic services work to position teeth to improve your child's bite or smile. Your plan only covers medically-necessary orthodontia — services your child needs so they can use their mouth in a normal way. Under this plan, orthodontia is not covered for cosmetic reasons, like teeth straightening for a more attractive smile. We pay 50% of the allowable expense for these services and you do not have to pay your deductible before we pay.

NOTE: To be covered all orthodontic services must be preauthorized before you start treatment.

- Repositioning teeth and jaws so your child can use their mouth in a normal way
- Orthodontic records and exams
  - initial, periodic, comprehensive, detailed
- X-rays
  - intraoral, extraoral, diagnostic radiographs, panoramic
- Diagnostic photographs and casts (study models) or cephalometric films

These orthodontic services are not covered

- Replacing or repair of orthodontic retainers or appliances

Payment Information

- Orthodontic treatment often takes more than a year to complete
- Orthodontia treatment that began before your child is enrolled in this plan will be prorated
- If orthodontic treatment started while your child is enrolled, but enrollment stops during treatment, we only cover the service done while you child is enrolled
- If you stop treatment before it is complete, your plan will not pay for any services if your child restarts treatment later
- Your plan will pay your orthodontist each month for the length of the treatment, but only if the treatment is medically necessary

What is Medically-Necessary Orthodontia?

We use the Washington Modified Handicapping Labiolingual Deviation (HLD) Index Score to judge if your child's orthodontic services are medically necessary. If your child's case score is 25 or higher, treatment is covered. But even if their score is less than 25, we still review each file to see if treatment might be medically necessary.

Your child automatically qualifies for orthodontic services if:

a) They have a cleft palate deformity. If the cleft palate cannot be seen on diagnostic casts, then you must ask a credentialed specialist to send us a letter proving that your child has a deformity with your preauthorization request
b) They have head or facial bone deformities (craniofacial anomalies) such as hemifacial microsomia, craniosynostosis syndromes, arthrogryposis or Marfan syndrome. You must ask a credentialed specialist to send us a letter proving that your child has a deformity with your preauthorization request
c) They have a serious overbite where lower teeth are causing severe damage to the roof of the mouth
d) Their bite does not line up (cross bite) and one or more of their teeth is causing severe damage to soft tissue in the mouth
e) They have an extreme overjet — either greater than 9mm or a reverse overjet greater than 3.5mm
f) They have had a traumatic facial/mouth injury caused by an accident, burn or disease. You must ask a credentialed specialist to send us a letter proving that your child had a traumatic injury with your preauthorization request

Pediatric General Exclusions

Covered Dental Benefits

Dental services not covered by your child's plan. Not all dental services are covered by this plan. In addition to the limitations and exclusions listed above, there are other items that are specifically not covered by this plan. **Please read this section carefully.**

Treatment, services, and supplies not covered include:

- **Counseling**
  - Tobacco counseling for control and prevention of oral disease
  - Nutritional or diet counseling
- **Miscellaneous Services, Treatments, Therapies, and Devices**
  - Cosmetic services or supplies, including cosmetic work done on dentures
  - Any treatments done to fix the height or width of teeth
  - Injuries or conditions covered under Workers' Compensation or Employer's Liability laws
  - Services provided by any government agency
  - Services or supplies that are provided to you for free
  - Prescription drugs
  - Lab tests or exams
  - Temporomandibular joint (TMJ) services or supplies
  - Devices to break habits like thumb sucking and tongue thrusting
  - General anesthesia and/or intravenous (deep) sedation except when this policy says otherwise
  - Replacement of a lost, missing, or stolen denture, bridge, or other prosthetic appliance
  - Duplicate dentures or bridges, or any other duplicate appliance
  - Repair or replacement of orthodontic appliance
  - Expenses for myofunctional therapy
- **Charges and Fees**
  - Hospital fees
  - Consultations
  - Charges for missed appointments
  - Charges for completing claims forms
  - Anything that is not medically necessary
  - Claims from out-of-network dentists that are not sent to us within 12 months from the date of service
  - Claims for dental services provided to anyone under this plan while they are active duty in the Armed Forces.
- **Coverage When Not Enrolled**
  - Any dental services completed before your child is enrolled in this plan
  - Any dental services you get after your child is no longer enrolled in this plan

Enrollment and Using Your Benefits

Here are important rules and a few guidelines to follow as you manage your enrollment and use your dental care benefits. Please make sure you understand this information so you get the most out of your plan for your children.

Enrollment and Using Your Benefits

Enrollment Information

You have signed up for the Delta Dental Individual – Washington Kids Plan. Please see below for information about enrollment for your family. If you have questions please visit our website at www.DeltaDentalWA.com, or call us at 800-526-8323.

Who Can Be Covered by This Plan?

Service Area

This plan may be purchased by people who live in Washington State. If your child needs care while travelling outside of Washington State they can still get benefits for covered services, including services received while in another state or country.

Children

This plan covers children through age 18 who are dependents of Washington State residents.

How to Enroll

You may enroll during open enrollment, or at the other times listed below. For more information, please see our website at www.DeltaDentalWA.com, or you can call us at 800-526-8323.

Open Enrollment

You are allowed to enroll or make changes to your dental plan during open enrollment. If you do not enroll or make changes to your plan during this time, you must satisfy specific rules to enroll or make changes outside open enrollment.

Other Enrollment Opportunities

In specific situations, you can enroll, renew or make changes to your plan outside of open enrollment. These cases are called qualifying events. If any of these things happen, you can enroll or make changes to your plan:

- You add to your family
  - You have a baby
  - You adopt a child
  - You foster a child

- There is a change in your status or that of your family
  - You get married or start a domestic partnership
  - You get divorced or end a domestic partnership
  - You or your child moves in or out of the state

- Your child turns 19
- Your child no longer qualifies for their current plan
- Your child becomes a U.S. citizen

- Other qualifying changes
  - You or your child's parent/guardian no longer get coverage through work
  - You or your child's parent/guardian no longer get COBRA coverage
  - You and your child now qualify for an Exchange tax credit (subsidy)
  - You and your child no longer qualify for an Exchange tax credit (subsidy)
  - Your child's coverage in an Exchange plan ends and the grace period for continuation of coverage has expired
  - Your child's coverage ends for a plan offered through the Washington State Health Insurance Coverage Access Act
  - Your child's plan violated the rules of the plan
  - Your child lost coverage because of mistakes made by health benefit exchange staff or the U.S. Department of Health and Human Services
  - Your child is Native American, as defined by Section 4 of the Indian Health Care Improvement Act. Native American children can change health plans one time per month, without the need for a qualifying event

Adding or Removing Children

You can only add or remove children from this plan during open enrollment periods, unless they are a newborn baby, newly adopted or placed child. Otherwise, you must have a qualifying event to add or remove children from this plan outside of the open enrollment period.

When you have a baby, adopt or foster a child

Your newborn baby is covered at birth. Adopted and fostered children are covered on their adoption date, at the time of placement, or the date when you become legally responsible for their support.

Dental coverage for newborns will include coverage for congenital anomalies from the moment of birth. Additional premium is required for your first baby, adopted or fostered child added to this plan. You can take up to 90 days to get your enrollment paperwork done and send in your first payment following their birth, adoption, placement, or when you become legally responsible for them. Your premium changes for the first three children you enroll in this Plan. If you enroll additional children your premium does not change. We encourage you to submit your paperwork as soon as possible to avoid delays in claims processing.

If your new spouse or domestic partner has kids

Getting married or entering a domestic partnership is a qualifying event. That means you can enroll your new partner's children in your plan. The same is true if you get divorced or end a domestic partnership.

New dependents must be enrolled within 90 days of the qualifying event, except for a newborn. Enrollment for newborns may be completed any time before their 4th birthday. If enrollment is not received in the timeframe described here, you have to wait to enroll them during an open enrollment period.

Making Changes

Once your child is enrolled on this plan, there are a few times that enrollment may change. Here are some of those times.

When your child turns 19

On the first day of the month following your child's 19th birthday, they are no longer eligible for coverage on this plan. You may elect to move them to a different plan, which covers dependents age 19 and over.

Canceling your plan

When you enroll your child in this plan, you are committing to keep it until the end of your contract term. You may choose to not renew this plan after the contract term is up. However, there are a few exceptions to this. If you meet one or more of the circumstances listed below, you may cancel this plan early. If your plan is canceled for any other reason, you will have to wait 24 months (two years) before you can enroll in one of our individual plans again.

You can cancel your plan if:

- Your child dies
- You die. If that happens, this plan will end, however coverage for anyone under this plan may be continued under a separate plan.
- You or another parent or guardian enters full-time United States military service
- Your child starts coverage by a group plan offered through work or a public program. In that case, you can take them off this plan starting the first day of the month after they start their new plan. You will need to let us know right away. If you do not let us know, we will continue to bill you for this plan.
  You cannot cancel this plan if you move your child to a different individual plan.

You need to tell us in writing within 30 days after one of these events happens. You also need to send us proof of the event. We will refund any unused part of your premium.

We can cancel your plan before your contract term ends if:

- You do not pay your premiums within your missed-payment grace period
- You or your dependent commit fraud (cheat or lie to get benefits) for this or any other plan

When your plan ends

Your dependents coverage for benefits stops on the date this plan ends. That date is the earliest of the following:

- If the premium has not been paid, the plan ends on the day following the last day of the grace period.
- If you ask us to end the plan, the plan will end on the last day of the month you requested.
- If you tell us you do not want to renew this plan, it will end on the last day of the contract term.
- If you die this plan will end on the last day of the month of your death. Another adult can enroll your child under their plan.
- If someone covered under this plan dies, their coverage will end on the last day of the month of their death, but the plan will continue if there are other people covered by the plan.
- If you move out of Washington State, this plan will end on the last day of the contract term, including coverage for everyone on this plan.

Your Dentist and Our Networks

You may choose any dentist to provide services under this plan; however if you choose a dentist outside of the Delta Dental PPO® Network, your costs may be higher than if you were to choose a Delta Dental PPO Dentist.

Our Networks

We have different networks, or groups, that our dentists join. Dentists in the Delta Dental PPO Network often have agreed to accept lower fees than dentists in the Delta Dental Premier® Network. Dentists who choose to not join one of our networks are called Non-Participating Dentists.

Non-Participating Dentists

If you prefer a dentist that does not participate in the Delta Dental PPO or Delta Dental Premier Networks, we will pay the benefits for covered services up to the Maximum Allowable Fee for Non-Participating Dentists, or the actual charge, whichever is less. Dentists that do not participate in the Delta Dental PPO Network or Delta Dental Premier Network have not contracted with DDWA to charge established fees for covered services; DDWA has no control over the prices they charge you or their billing practices.

As a result, your out-of-pocket costs may be substantially higher if you use a Non-Participating Dentist than with a Delta Dental PPO or Delta Dental Premier Dentist. You will be responsible for payment of any balance remaining after the DDWA benefit is paid.

To learn more about Delta Dental PPO and Delta Dental Premier Dentists and how to find one near you, check the next section of this booklet. To search for a network dentist now, visit our online directory at www.DeltaDentalWA.com or call 800-526-8323.

Estimating Your Costs

Your dentist can ask us for an estimate of how much we will cover for your family's dental work before the treatment is done. These cost estimates are called *Confirmation of Treatment and Cost*. For example, if your child visits the dentist for a routine cleaning and the dentist determines that they have a cracked tooth and needs a crown. You want to know how much it will cost. Ask your dentist to send us a treatment plan, along with x-rays. After we look over the plan, we will send you and your dentist an estimate for how much we will pay and what your out-of-pocket costs might be. It usually takes 15 days after we get your dentist's request for us to make our estimate. We also have a tool on our website that can help you get an idea about how much your dental work will cost. You can use that at www.DeltaDentalWA.com, or you can call us at 800-526-8323.

Premiums and Renewal

Rates and Financial Obligations

The monthly premium payable during this policy period is shown on your Plan Overview Page. Payments will be due monthly in advance of the month of coverage in the manner you selected when you applied.

Missed Payments

If you miss a payment, we will put a hold on paying your claims starting on the first day of the month after your missed payment. Payment for your claims will stay on hold until your account is paid. After 30 days, we may end this plan and anyone covered under this plan may lose coverage.

Renewal

This policy is valid starting with the policy's effective date as shown on your Plan Overview Page and ending at the end of the calendar year. After that, your policy will automatically renew at the beginning of the next calendar year, also known as the Renewal Date, if any dependent covered under this policy remains eligible, and if premiums are paid according to this policy. You will receive a notice from us before the Renewal Date with instructions on how to contact us if you do not want to renew your plan. You must contract us to stop your automatic renewal; otherwise you will be renewed for an additional 12 months.

DDWA may change the rates under this policy on this policy's Renewal Date. DDWA will send you written notice of a rate change at least 30 days before the Renewal Date. However, if we will be increasing your rate 25% or more DDWA will send you written notice of the new rate at least 60 days before the Renewal Date.

Legislative Surcharge Clause

If a government unit imposes a new tax or assessment or increases the rate of a current tax or assessment that affects any of your payments to Delta Dental of Washington, then we are authorized to increase your monthly premium by the amount of the new tax, assessment or increase.

Plan Details

Plan Overview Page

Your Plan Overview Page is part of this plan. It contains details about your plan, like the term of the policy, your maximums and our reimbursement amounts for your benefits. Please read over the Plan Overview Page carefully to fully understand your plan.

Benefit Period

Your plan is designed around a benefit period – the time period that your limitations, deductible, and maximums refer to. The benefit period starts when your policy starts and goes to the end of the calendar year. The specific benefit period for your plan is shown on your Plan Overview Page.

Deductible

This plan has an amount that you must pay directly to your dentist before some benefits will begin. The amount of your deductible for you and your children is shown on your Plan Overview Page. The deductible does not apply to Diagnostic Services, Preventive Services, Medically Necessary Orthodontia (pediatric members only), or Accidental Injury.

Waiting Period

There is no waiting period under this policy.

Maximum Benefit

There is no annual maximum for your children under this policy.

Out-of-Pocket Maximum

There is a maximum amount that you must pay for covered dental services under this plan during each benefit period. The out-of-pocket maximum for a single child and for all your children is shown on your Plan Overview Page. Once your out-of-pocket maximum has been reached, covered services provided by a Delta Dental PPO or Delta Dental Premier Dentist are paid at 100% for the remainder of the Benefit Period.

The out-of-pocket limit only applies to covered procedures performed by a Delta Dental PPO or Delta Dental Premier Dentist. Services performed by a Non-Participating Dentist do not accrue towards the out-of-pocket maximum, and are not limited by the out-of-pocket maximum.

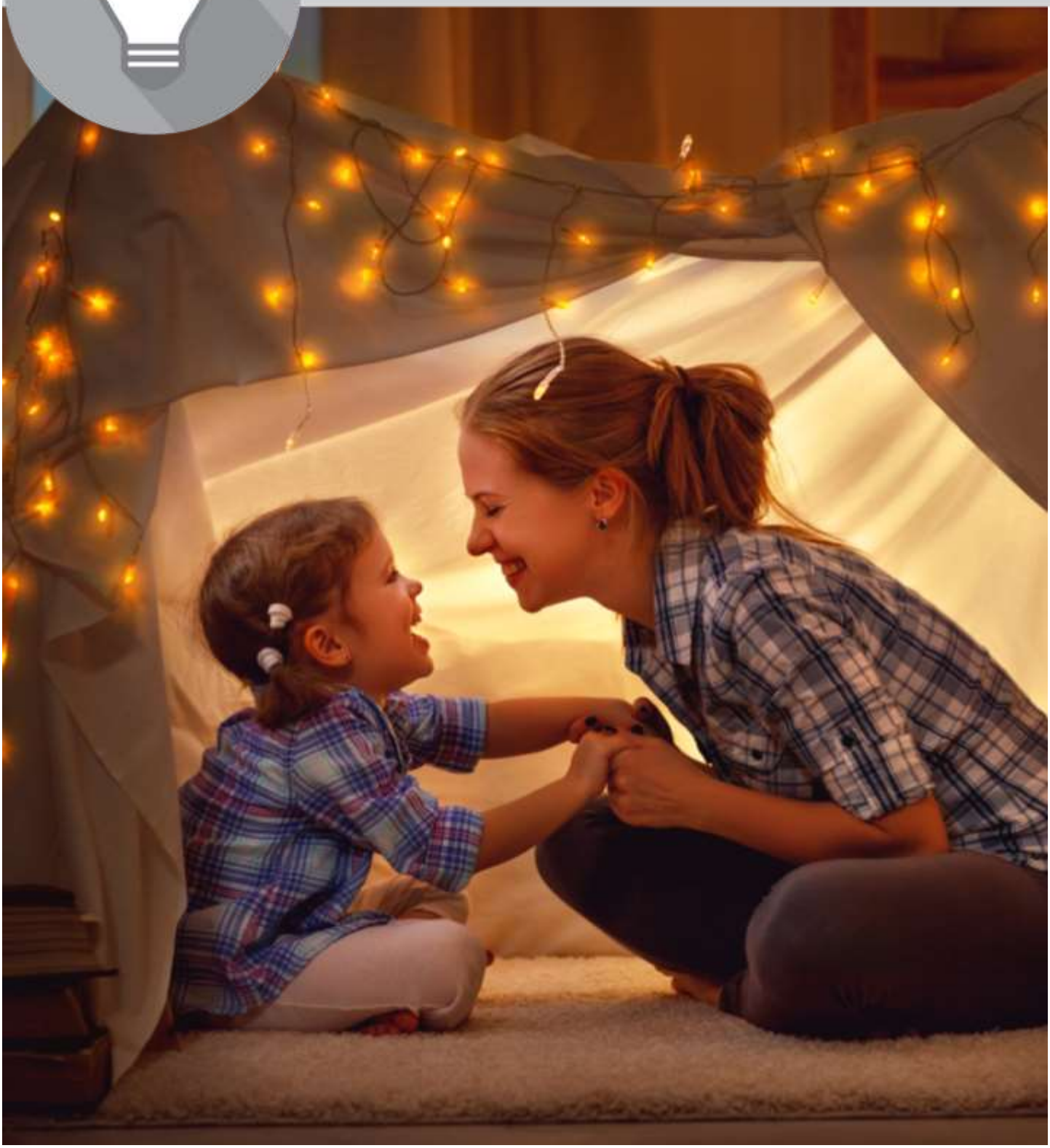
When We Pay

DDWA pays benefits for a covered services when the service is complete. Removable full and partial dentures are considered completed when they are placed in a patient's mouth. Crowns are considered completed when they are cemented. Root canals are completed on the date the canals are permanently filled. Please see the "Medically Necessary Orthodontia" section for more information regarding payments for orthodontia.

Time Limitations on Procedures

When we pay for a procedure that has a time limitation, the next time we will cover that procedure on that tooth or teeth will be after the time period has passed from the date the service was completed. For example, "full-mouth X-rays once every five years", means full-mouth X-rays once every five years from the date the X-rays were previously taken.

Bright Ideas



Regular dental care, from cleanings to crowns, are essential to your smile's health. Fortunately, you have a great service plan—your child's dental coverage. This section highlights key features built into your coverage and helpful tips to make your child's dental visits easy - and more affordable.

Bright Ideas

Visit a Participating Delta Dental Network dentist

To get the most from your child's benefits, we encourage you to see a Participating Dentist from the Delta Dental PPO or Delta Dental Premier networks. These dentists contract with us to provide services at discounted rates and file all claims paperwork for you. Dentists who are part of our networks will not charge more than their approved fees and usually cost you less than out-of-network dentists.

You may select any licensed dentist to provide services under this Plan. However, if you go to an out-of-network dentist, we have no control over their charges and billing practices. We will pay based on their actual charges, or our Maximum Allowable Fee for Non-Participating Dentists, whichever is less. If they charge more than the maximums set for your plan, you are responsible to pay any difference. That is called balance billing.

Three great reasons to visit a Delta Dental network dentist

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Participating Dentist
Provides significant discounts for services	✓	✓	
Protects you from balance billing	✓	✓	
Files dental service claims paperwork for you	✓	✓	

Finding a Delta Dental network dentist

Visit www.DeltaDentalWA.com and use our Find a Dentist tool. Remember to select the Delta Dental PPO or Delta Dental Premier Network.

Our on-line directory is easy to use anytime, at home or on your smartphone. You can search based on preferences that matter to you, including dentist name, specialty, location and language. You can even see endorsements from other Delta Dental patients for categories including extended office hours, friendly staff, kid-friendly and if they help ease anxiety.

You can also call us at 800-526-8323 for assistance finding a network dentist.

Using your MySmile personal benefits center account at www.DeltaDentalWA.com

MySmile is a secure, personalized toolbox to help you every step of the way as you plan and use your dental benefits. You have 24/7 access to MySmile and registration is easy. Once registered, you will have easy access to:

- ✓ View your coverage
- ✓ Find a high-quality dentist in your plan's network, based on your preferences
- ✓ Print your ID card
- ✓ Get instant, personalized out-of-pocket cost estimates for treatments, based on your benefits and selection of in-network dentists
- ✓ Check your claims and claims activity, including current and past Explanation of Benefits (EOB)
- ✓ And more!

MySmile accounts are available for subscribers and their dependents who are 18 years of age or older.

Bright Ideas

Tips for when you visit the dentist

- ✓ Tell your dentist that you are covered by Delta Dental of Washington
- ✓ Provide information on other dental coverage you may have
  - If you are covered by more than one dental plan, your dentist's office will help coordinate your coverage. Your dentist and dental plans will work together to make sure you get the most out of your dental benefits.
  - Tell your dentist's office about both plans.
- ✓ Request a Confirmation of Treatment and Cost when your dentist recommends treatment. This is a pre-treatment estimate, which is different from preauthorization, which is described in the section on enrollment and using your benefits.
  - For expensive, extensive treatment, get a precise estimate by asking your dentist to submit a request. Once submitted, you will receive a Confirmation of Treatment and Costs from us.
  - A confirmation details your dentist's specific treatment plan, what your benefits pay, and gives you an accurate out-of-pocket estimate. Many dentists are able to get confirmations in real-time. If not, you can view your confirmation through your MySmile account or wait for a paper version via standard mail.
- ✓ Talk about your health
  - A healthy smile is an important part of your overall health. Research shows there's a link between your oral and overall health. Telling your dentist about your health helps them provide better care to your smile.
- ✓ Talk to your dentist about:
  - Cancer; many treatments cause dry mouth and painful gums
  - Diabetes; gum disease makes it harder to control blood sugar
  - Heart disease; people with unhealthy gums are twice as likely to have heart disease
  - Medications; many can cause dry mouth which can cause bad breath and cavities
  - Pregnancy; moms can pass cavity-causing bacteria to their babies
  - Tobacco use; increases your risk of tooth decay, gum disease, tooth loss and oral cancer

Tips for after your dental care visit

Review your EOB

After your visit, sign in to MySmile and click "My dental activity" to review your Explanation of Benefits (EOB). If you haven't registered for your MySmile account, you will receive a paper copy via standard mail.

Your EOB is not a bill. This useful document shows you how much of your benefits were applied towards your treatment, how much you have left –and the amount, if any, you need to pay out-of-pocket for your care. Here's what you will find on you EOB:

- ✓ Treatments billed by your dentist
  Treatments listed should match the ones you received and were billed for. If you notice any inconsistencies, talk to your dentist's office. If you are not satisfied that your EOB is correct, let us know.
- ✓ Your benefit maximums and deductibles
  This is helpful if you need more treatments. Use it to work with your dentist on scheduling so you do not exceed your maximums for the year.
- ✓ Other dental overage (if applicable)

Use this information to compare to your other plan's EOB and dentist's bill. If you have other coverage that is primary and this is blank, talk to your dentist office. If there is a number here and you do not think it is right, give us a call.

- ✓ How your benefits were applied - here is the math behind your cost share:

  $ Total Billed by Your Dentist
  - Network Savings
  - Deductible
  - Other Insurance (if applicable)
  - Amount Paid by Your Dental Plan

  $ Your Share

Reasons to save your EOB's

1. Use them to itemize your deduction on your taxes
2. Proof of a qualified medical expense
3. HSA, FSA, and HRA reimbursement

Sending Claims

In order for us to pay for your dentist bills, your child's dentist have to send us a claim. It is a lot like a bill — from your child's dentist to us. Claims must be submitted to us within 180 days after your child's dental visit.

Usually your dentist will submit claims for you. Sometimes it will be up to you to make sure we get your claim.

We accept all American Dental Association-approved claim forms. Your dentist can download one from our website, www.DeltaDentalWA.com, or they can call us at 800-526-8323 to have one faxed or mailed.

We process all claims within 30 days, unless special circumstances require more time. Once we have processed your claim, we will send you a notice to tell you what we paid - called an Explanation of Benefits (EOB). The EOB will tell you what we have paid on your claim. If we deny a claim because we need more information, the EOB will show what additional information we need.

If your claim is denied

When we deny a claim it means we do not believe it is covered under your plan and have not paid the claim. When that happens, we will send you an explanation of benefits with the reason we denied your claim. If your claim is denied or modified, you may file an appeal to ask us to reconsider our decision. See the section on Appeals for more information.

How to file a claim yourself

If you get care from a dentist who does not participate in a Delta Dental network, you may need to file a claim yourself. You can download a claim form from our website, www.DeltaDentalWA.com. If you need help completing it, either ask your dentist or call us at 800-526-8323. We can also mail or fax a claim form to you if you call us at that number.

Paying out-of-pocket costs

If you still owe your dentist after we pay our share, your dentist will send a bill to you directly.

Bright Ideas

How to make sure your plan pays your dentist bills

1. Check if your family's dental service needs preauthorization
2. If you need preauthorization, ask your dentist to get one from us
3. Make sure a claim is sent to us
4. Watch for an explanation of benefits letter from us
5. Pay your dentist any out-of-pocket costs
6. Review your Explanation of Benefits form and call us if you have questions about it

Important Details

Remember that your plan is a contract between you and us. This section gives you more information about our obligations to you, and your obligations to us.

Preauthorization

Preauthorization for Pediatric Benefits

Some benefits for services your child gets must be approved by us before you have them done. This is called preauthorization. **If you do not get a preauthorization for these benefits for services before treatment, your plan will not pay for them.**

It is always a good idea to ask your dentist to check with us to see if a dental service needs preauthorization. Here are some services that need preauthorization in order for the benefit to be covered for your child:

- Crowns
- Medically necessary orthodontia
- Oral surgery

> Preauthorization does not guarantee that your plan will pay for your child's treatment. If your dentist changes the treatment plan, performs other services, or if your eligibility changes, we might not pay your claim. If you want to know for sure what your plan will pay, call 800-526-8323.

Requesting a Preauthorization

If your dentist decides that your child needs a treatment that needs preauthorization, they need to send us a plan for that treatment and ask us for a preauthorization. After we get the treatment plan, we will let you and your dentist know if we approve the plan and if we agree to pay for it.

Once we get all the information we need from your dentist, it usually it takes 15 days to get a preauthorization.

Sometimes we need more information from your dentist. While we are waiting for the information, your preauthorization goes on hold, or into a pending status. If we do not get all the information we need within 45 days, your dentist will have to start the process over again.

Referrals

A referral is different from a preauthorization. If your general dentist suggests you visit a specialist for treatment like orthodontia or oral surgery, this is a referral. If you visit a specialist for care, please make sure they get a preauthorization before treatment is performed, as this is still required.

Emergency Treatment and Preauthorization

Immediate treatment consistent with this plan is allowed without preauthorization in emergency situations.

Examples of dental emergencies are:

- Your child is in severe pain
- Your child's life or health is threatened
- Your child might not be able to use their mouth in a normal way again

Urgent Preauthorizations

If your dentist determines that there is an urgent need to provide treatment quickly, they may ask for an urgent preauthorization request. Once we get all the information we need, we will let your dentist know within 72 hours if the benefit is covered.

Appeals

How to file an appeal

An appeal is when you ask us to reconsider a claim or a preauthorization request that has been denied or modified. You can ask us to reconsider whenever you do not agree with our decision. Your explanation of benefits letter will have instructions on how to file an appeal.

Your appeals request must include:

- Your name
- The name and ID number of the patient
- The claim number (from the explanation of benefits)
- Your dentist's name

You can also send any documents or other information that support your appeal.

You, your dentist, your child or an authorized representative can submit appeals. An authorized representative is someone you have chosen to make your appeal for you. You must send us a letter signed by you letting us know that you want us to allow this person to speak for your child. **If we do not get a signed letter from you for an appeal submitted by someone else, your appeal will be closed.**

Please send your appeal requests to:

Delta Dental of Washington
P.O. Box 75983
Seattle, WA 98175-0983

Or, call us at: 800-526-8323

Appeals have two parts: informal and formal reviews.

Step 1: Informal Review

If you disagree with our decision, ask us for an informal review. You have 180 days from the date your claim was processed to ask for this.

We will review your request and make a decision within 14 days after we get it. We will send you written notice of our decision as soon as it is complete. If our decision is not in your favor, we will tell you what else you can do to appeal our decision. You can ask us to send you copies of the information we used to make our decision.

Sometimes we may need more than 14 days to make a decision. If that happens, we will send you written notice that we need another 16 days. We will also tell you what decision we expect to make and why we need the extra time.

If a delay in the appeals process would jeopardize your family's life or health, we will fast-track your appeal to get you an answer within 72 hours.

Step 2: Formal review

If you disagree with our decision after the informal review, you can ask for a formal review. Formal reviews go to our appeals committee.

You need to ask for a formal review within 90 days of the post-marked date on the envelope that our informal review decision letter came in.

The appeals committee will review your request and make a decision within 14 days after we get it. We will send you written notice of our decision. You can ask us to send you copies of the information we used to make our decision.

Sometimes we may need more than 14 days to make a decision. If that happens we will send you written notice that we need another 16 days. We will tell you when we expect to have a decision and why we need the extra time.

Making the appeals process fair

Different people review your case during each step of the appeal process. That means that the people who reviewed your claim the first time are not the same people who look at it during the informal review. If you have a formal review of your appeal, that is done by people who were not involved with the previous reviews. We designed our systems in that way to show you we are giving each appeal a fair hearing.

Other actions you can take

If you disagree with the final decision made by the appeals committee there are still actions you can take. For example, you may contact the Office of the Insurance Commissioner. This is the state agency that oversees Washington State insurance companies and producers. You can contact them at:

Washington State Office of the Insurance Commissioner
P.O. Box 40256
Olympia, WA 98504-0256

Phone: 800-562-6900 or 360-725-7080

Fax: 360-586-2018

More Important Stuff

Notices

Information sent to you will be sent to your last known physical address or email address. Please let us know right away if you move or change email addresses.

Any notice sent to DDWA must be sent by you or your child's authorized representative in writing (either electronically or by U.S. Postal Service). Your notice to us is considered delivered when sent to us at the email address shown below; when given in person; or when sent registered or certified United States mail, return receipt requested, proper postage prepaid, and properly addressed to:

Delta Dental of Washington
P.O. Box 75983
Seattle, WA 98175-0983

Email: CService@DeltaDentalWA.com

You may also contact us by phone or fax for questions, to provide us with general information, or to provide us notice of an urgent care request or appeal.

Phone: 800-526-8323

Fax: 206-985-4783

Please see the "Appeals of Denied or Modified Claims" section for more detailed information on sending an appeal request.

Delta Dental of Washington's Responsibility

We are responsible for providing administrative services including paying claims for services properly received under this policy.

Compliance with Laws and Regulations

This policy complies with all pertinent federal and state laws and regulations, including (but not limited to) the health care privacy and disclosure provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA). If any part of this policy is not in compliance with any pertinent federal or state law or regulation, then Delta Dental of Washington will revise the policy to correct the noncompliance.

Rights of Recovery (Subrogation)

If we pay benefits under this policy, and you are paid by someone else for the same procedures, we have the right to recover what we paid from the excess received by you, after full compensation for your loss is received. Any legal fees for recovery will be prorated between the parties based on the percentage of the recovery received. You have to sign and deliver to us any documents relating to the recovery that we reasonably request.

Governing Law

This policy is issued and delivered in the State of Washington and obeys its laws and regulations. On the effective date of this policy, any term, condition, or provision conflicting with Washington State laws and regulations applying to this policy will automatically conform to the minimum requirements of such laws and regulations.

Non-Waiver and Severability

If we do not use any remedy or right under this policy, that does not affect our ability to use any remedy or right at any time in the future.

Entire Contract; Changes

The entire contract between you and us consists of this policy, which includes the Plan Overview Page, this benefit booklet, any and all endorsements or riders, and the application. This policy may only be changed by Delta Dental of Washington for changes in state or federal law and may not be amended by the policyholder.

Nothing said by anyone can change or affect any part of this policy.

Notice of Legal Action

You cannot bring legal action against us until you provide proof of loss and give us 60 days to review all the information. If we have denied payment for the loss, or waived the 60-day period, you can move bring legal action sooner.

Coordination of Benefits

When your child has dental coverage under more than one plan, those plans work together to provide the benefit of that additional coverage. That is called coordination of benefits.

General Information

The rules regarding coordination of benefits are very detailed. The full information is contained below, but here is some general information that can help you get the most out of your plan.

- If someone covered under your plan has more than one plan covering them, you should let both plans know so that they can coordinate benefits.
- The benefit of having coverage under more than one plan is to help you with payment of your out-of-pocket costs. Each dental benefit plan does not pay less when you have more than one plan. Your dentist does not get more money.
- Based on the rules set out by the State of Washington, the plans determine which plan pays first, and which pays second.
- The plan that pays first will pay as if there is no other plan. The plan who pays second will pay any amounts that the other plan did not pay, up to the amount they would pay if they were the first plan.
- Once your claim is paid in full, including all of your out-of-pocket cost, if the plan who pays second does not need to pay as much as they would have if they were first, they will set aside that amount of credit for your use later. This is called COB Savings.

If you have any questions about payment of claims when you have more than one plan, contact us or the other plan directly and ask to speak with a coordination of benefits specialist.

Full Coordination of Benefits Information

Coordination of this Contract's Benefits with Other Benefits: The coordination of benefits (COB) provision applies when you or your dependent has dental coverage under more than one Plan. Plan is defined below.

The order of benefit determination rules govern the order in which each Plan will pay a claim for benefits. The Plan that pays first is called the Primary Plan. The Primary Plan must pay benefits according to its policy terms without regard to the possibility that another Plan may cover some expenses. The Plan that pays after the Primary Plan is the Secondary Plan. The Secondary Plan may reduce the benefits it pays so that payments from all Plans do not exceed 100 percent of the total Allowable Expense.

Definitions: For the purpose of this section, the following definitions shall apply:

A. A “Plan” is any of the following that provides benefits or services for dental care or treatment. If separate contracts are used to provide coordinated coverage for members of a group, the separate contracts are considered parts of the same Plan and there is no COB among those separate contracts. However, if COB rules do not apply to all contracts, or to all benefits in the same contract, the contract or benefit to which COB does not apply is treated as a separate Plan.

   (1) Plan includes: group, individual or blanket disability contracts, and group or individual contracts issued by health care service contractors or health maintenance organizations (HMO), Closed Panel Plans or other forms of group coverage; medical care components of long-term care contracts, such as skilled nursing care; and Medicare or any other federal governmental Plan, as permitted by law.

   (2) Plan does not include: hospital indemnity or fixed payment coverage or other fixed indemnity or fixed payment coverage; accident only coverage; specified disease or specified accident coverage; limited

benefit health coverage, as defined by state law; school accident and similar coverage that cover students for accidents only, including athletic injuries, either on a twenty-four-hour basis or on a "to and from school" basis; benefits for nonmedical components of long-term care policies; automobile insurance policies required by statute to provide medical benefits; Medicare supplement policies; A state plan under Medicaid; A governmental plan, which, by law, provides benefits that are in excess of those of any private insurance plan or other nongovernmental plan; benefits provided as part of a direct agreement with a direct patient-dentist primary care practice as defined by law or coverage under other federal governmental Plans, unless permitted by law.

Each contract for coverage under the above points is a separate Plan. If a Plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate Plan.

B. “This Plan” means, in a COB provision, the part of the contract providing the dental benefits to which the COB provision applies and which may be reduced because of the benefits of other Plans. Any other part of the contract providing dental benefits is separate from This Plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.

C. The order of benefit determination rules determine whether This Plan is a Primary Plan or Secondary Plan when you have dental coverage under more than one Plan.

When this Plan is primary, it determines payment for its benefits first before those of any other Plan without considering any other Plan's benefits. When This Plan is secondary, it determines its benefits after those of another Plan and must make payment in an amount so that, when combined with the amount paid by the Primary Plan, the total benefits paid or provided by all Plans for the claim are coordinated up to 100 percent of the total Allowable Expense for that claim. This means that when This Plan is secondary, it must pay the amount which, when combined with what the Primary Plan paid, does not exceed 100 percent of the Allowable Expense. In addition, if This Plan is secondary, it must calculate its savings (its amount paid subtracted from the amount it would have paid had it been the Primary Plan) and record these savings as a benefit reserve for you or your dependent. This reserve must be used to pay any expenses during that calendar year, whether or not they are an Allowable Expense under This Plan. If This Plan is secondary, it will not be required to pay an amount in excess of its maximum benefit plus any accrued savings.

D. “Allowable Expense” is health care expense, including deductibles, coinsurance or copayments, which is covered at least in part by any plan covering you or your dependent. When coordinating benefits as the secondary plan, DDWA must pay an amount which, together with the payment made by the primary plan, cannot be less than the same allowable expense as the secondary plan would have paid if it was the primary plan. In no event will DDWA be required to pay an amount in excess of its maximum benefit plus accrued savings. When Medicare, Part A, Part B, Part C, or Part D is primary, Medicare’s allowable amount is the allowable expense. An expense or a portion of an expense that is not covered by any of the plans is not an allowable expense.

The following are examples of expenses that are not Allowable Expenses:

(1) If you or your dependent is covered by two or more Plans that compute their benefit payments on the basis of a maximum allowable amount, relative value schedule reimbursement method or other similar reimbursement method, any amount charged by the dentist in excess of the highest reimbursement amount for a specific benefit is not an Allowable Expense.

(2) If you or your dependent is covered by two or more Plans that provide benefits or services on the basis of negotiated fees, an amount in excess of This Plan’s negotiated fee is not an Allowable Expense.

E. "Closed Panel Plan" is a Plan that provides dental benefits to you or your dependent in the form of services through a panel of dentists who are primarily employed by the Plan, and that excludes coverage for services provided by other dentists, except in cases of emergency or referral by a panel member.

F. "Custodial Parent" is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one-half of the calendar year without regard to any temporary visitation.

Order of Benefit Determination Rules: When you or your dependent is covered by two or more Plans, the rules for determining the order of benefit payments are as follows:

A. The Primary Plan must pay or provide its benefits as if the Secondary Plan or Plans did not exist.

B. A Plan that does not contain a coordination of benefits provision that is consistent with applicable regulation is always primary unless the provisions of both Plans state that the complying Plan is primary, except coverage that is obtained by virtue of membership in a group that is designed to supplement a part of a basic package of benefits and provides that this supplementary coverage is excess to any other parts of the Plan provided by the contract holder.

C. A Plan may consider the benefits paid or provided by another Plan in calculating payment of its benefits only when it is secondary to that other Plan.

D. Each Plan determines its order of benefits using the first of the following rules that apply:

(1) "Non-Dependent or Dependent:" The Plan that covers your child other than as a Dependent, for example as an employee, member, policyholder, subscriber or retiree is the Primary Plan and the Plan that covers your child as a Dependent is the Secondary Plan. However, if you or your child are a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the Plan covering your child as a Dependent, and primary to the Plan covering your child as other than a Dependent (e.g., a retired employee), then the order of benefits between the two Plans is reversed so that the Plan covering your child as an employee, member, policyholder, subscriber or retiree is the Secondary Plan and the other Plan is the Primary Plan.

(2) "Dependent Child Covered Under More Than One Plan:" Unless there is a court decree stating otherwise, when a Dependent child is covered by more than one Plan the order of benefits is determined as follows:

(a) For a Dependent child whose parents are married or are living together, whether or not they have ever been married:

(i) The Plan of the parent whose birthday falls earlier in the calendar year is the Primary Plan; or

(ii) If both parents have the same birthday, the Plan that has covered the parent the longest is the Primary Plan.

(b) For a Dependent child whose parents are divorced or separated or not living together, whether or not they have ever been married:

(i) If a court decree states that one of the parents is responsible for the Dependent child's dental expenses or dental coverage and the Plan of that parent has actual knowledge of those terms, that Plan is primary. This rule applies to claims determination periods commencing after the Plan is given notice of the court decree;

(ii) If a court decree states one parent is to assume primary financial responsibility for the Dependent child but does not mention responsibility for dental expenses, the Plan of the parent assuming financial responsibility is primary;

(iii) If a court decree states that both parents are responsible for the Dependent child's dental expenses or dental coverage, the provisions of D.2.(a) above (for dependent child(ren) whose parents are married or are living together) determine the order of benefits;

(iv) If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the dental expenses or dental coverage of the Dependent child, the provisions of D.2.(a) above (for Dependent child(ren) whose parents are married or are living together) determine the order of benefits; or

(v) If there is no court decree allocating responsibility for the Dependent child's dental expenses or dental coverage, the order of benefits for the child is as follows:

(a) The Plan covering the Custodial Parent, first;

(b) The Plan covering the spouse of the Custodial Parent, second;

(c) The Plan covering the noncustodial Parent, third; and then

(d) The Plan covering the spouse of the noncustodial Parent, last

(c) For a Dependent child covered under more than one Plan of individuals who are not the parents of the child, the provisions of the points above (D.2.(a) for Dependent child(ren) whose parents are married or are living together or D.2.(b) for Dependent child(ren) whose parents are divorced or separated or not living together) determine the order of benefits as if those individuals were the parents of the child.

(3) "Active Employee or Retired or Laid-off Employee:" The Plan that covers you or your child as an active employee, that is, an employee who is neither laid off nor retired, is the Primary Plan. The Plan covering you or your child as a retired or laid-off employee is the Secondary Plan. The same would hold true if your child is a Dependent of an active employee and your child is a Dependent of a retired or laid-off employee. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under the Non-Dependent or Dependent provision above can determine the order of benefits.

(4) "COBRA or State Continuation Coverage:" If your dependent's coverage is provided under COBRA or under a right of continuation provided by state or other federal law is covered under another Plan, the Plan covering you or your dependent as an employee, member, subscriber or retiree or covering your child as a Dependent of an employee, member, subscriber or retiree is the Primary Plan and the COBRA or state or other federal continuation coverage is the Secondary Plan. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule under the Non-Dependent or Dependent provision above can determine the order of benefits.

(5) "Longer or Shorter Length of Coverage:" The Plan that covered you or your dependent as an employee, member, policyholder, subscriber or retiree longer is the Primary Plan and the Plan that covered you or your dependent the shorter period of time is the Secondary Plan.

E. If the preceding rules do not determine the order of benefits, the Allowable Expenses must be shared equally between the Plans meeting the definition of Plan. In addition, This Plan will not pay more than it would have paid had it been the Primary Plan.

Effect on the Benefits of This Plan

When this Plan is secondary, it may reduce its benefits so that the total benefits paid or provided by all Plans during a claim determination period are not more than the Total Allowable Expenses. In determining the amount to be paid for any claim, the Secondary Plan must make payment in an amount so that, when combined with the amount paid by the Primary Plan, the total benefits paid or provided by all Plans for the claim do not exceed 100 percent of the total Allowable Expense for that claim. Total Allowable Expense is the Allowable Expense of the Primary Plan or the Secondary Plan up to this plan's allowable expense. In addition,

the Secondary Plan must credit to its Plan deductible any amounts it would have credited to its deductible in the absence of other dental coverage.

How We Pay Claims When We Are Secondary: When we are knowingly the Secondary Plan, we will make payment promptly after receiving payment information from the Primary Plan. The Primary Plan, and we as the Secondary Plan, may ask you and/or your dentist for information in order to make payment. To expedite payment, be sure that you and/or your dentist supply the information in a timely manner.

If the Primary Plan fails to pay within 60 calendar days of receiving all necessary information from you and your dentist, you and/or your dentist may submit your claim for us to make payment as if we were your Primary Plan. In such situations, we are required to pay claims within 30 calendar days of receiving your claim and the notice that your Primary Plan has not paid. This provision does not apply if Medicare is the Primary Plan. We may recover from the Primary Plan any excess amount paid under the "right of recovery" provision in our contract.

If there is a difference between the amounts the plans allow, we will base our payment on the higher amount. However, if the Primary Plan has a contract with the dentist, our combined payments will not be more than the amount called for in our contract or the amount called for in the contract of the Primary Plan, whichever is higher. Health maintenance organizations (HMOs) and health care service contractors usually have contracts with their dentists as do some other plans.

We will determine our payment by subtracting the amount paid by the Primary Plan from the amount we would have paid if we had been primary. We must make payment in an amount so that, when combined with the amount paid by the Primary Plan, the total benefits paid or provided by all plans for the claim does not exceed one hundred percent of the total allowable expense (the highest of the amounts allowed under each plan involved) for your claim. If your dentist negotiates reimbursement amounts with the plan(s) for the service provided, your dentist may not bill you for any excess amounts once he/she has received payment for the highest of the negotiated amounts. When our deductible is fully credited, we will place any remaining amounts in a savings account to cover future claims which might not otherwise have been paid.

Right to Receive and Release Needed Information

Certain facts about dental coverage and services are needed to apply these COB rules and to determine benefits payable under This Plan and other Plans. DDWA may get the facts it needs from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under This Plan and other Plans covering you. DDWA need not tell, or get the consent of, any person to do this. To claim benefits under This Plan you must give DDWA any facts it needs to apply those rules and determine benefits payable.

Facility of Payment

If payments that should have been made under This Plan are made by another Plan, DDWA has the right, at its discretion, to remit to the other Plan the amount DDWA determines appropriate to satisfy the intent of this provision. The amounts paid to the other Plan are considered benefits paid under This Plan. To the extent of such payments, DDWA is fully discharged from liability under This Plan.

Right of Recovery

DDWA has the right to recover excess payment whenever it has paid Allowable Expenses in excess of the maximum amount of payment necessary to satisfy the intent of this provision. DDWA may recover excess payment from any person to whom or for whom payment was made or any other company or Plans.

Notice to Covered Persons

If you are covered by more than one health benefit Plan, and you do not know which is your Primary Plan, you or your dentist should contact any one of the health Plans to verify which Plan is primary. The health Plan you contact is responsible for working with the other health Plan to determine which is primary and will let you know within 30 calendar days.

CAUTION: All health Plans have timely claim filing requirements. If you, or your dentist, fail to submit your claim to a secondary health Plan within the Plan's claim filing time limit, the Plan can deny the claim. If you experience delays in the processing of your claim by the primary health Plan, you or your dentist will need to submit your claim to the secondary health Plan within its claim filing time limit to prevent a denial of the claim.

To avoid delays in claims processing, if you are covered by more than one Plan you should promptly report to your dentists and Plans any changes in your child's coverage.

Important Details

Definitions

These are some of the terms we use in this policy that you should understand. If you are not sure what they mean or how they impact your plan, please call our customer service team at 800-526-8323.

Accidental Injury

An injury or damage caused as a direct result of an accidental bodily injury. A bodily injury does not include teeth broken or damaged during the act of chewing or biting on foreign objects.

Benefit Period

The period of time from which your policy starts and continues until the end of the calendar year as documented on the Plan Overview Page.

Calendar Year

January through December.

Cavity

A hole in a tooth caused by decay. A filling does just that– it fills the cavity to stop decay from spreading.

Completion Date

The date a covered dental procedure is considered completed. Benefits for dental procedures are payable on the completion date. Removable dentures are considered completed when placed in the patient's mouth, crowns once they are cemented, and root canals on the date the canals are permanently filled.

Contract

See *Policy* below.

Contract Term

When you enroll in a dental plan, you have entered into a contract. This means that you are responsible to pay your premiums and follow the rules of the plan. It means that we're responsible to pay for covered services listed in your benefit booklet at the reimbursement levels listed on your Plan Overview Page. And we have to follow the plan's rules, too. This Plan Overview and your benefit booklet are our contract.

Covered Dental Benefit

Dental services that are covered under this Policy, subject to the limitations set forth.

Deductible

Every year, before your plan begins paying for your family's dental services, you have to meet your plan deductible. That is a set cost you need to pay. Your yearly deductible is shown on your Plan Overview Page. The amount of money that you must pay toward the cost of dental treatment before the benefits of the plan go into effect. The deductible applies to a Benefit Period.

Dentist

A licensed dentist legally authorized to practice dentistry at the time and in the place services are performed. This Policy provides for covered services only if those services are performed by or under direction of a licensed Dentist or other Licensed Professional operating within scope of their license.

Dependent

Your children, up to the age of 19. Children include stepchildren, adopted children, foster children and any children of you or your spouse or domestic partner.

Enrollee

An eligible person who is enrolled in this plan.

Exclusions

Dental services or procedures your plan does not cover.

Explanation of Benefits (EOB)

Once we process a claim from either you or your child's dentist, we will send you an explanation of benefits. These are not bills. They explain what your child's dentist's charges are, what we have paid to the dentist, and what you might owe out-of-pocket.

Filed Fee

The approved fee accepted by DDWA for a specific dental procedure performed by a Participating Dentist or Licensed Professional.

Licensed Professional

An individual legally authorized to perform services as defined in their license. Licensed Professional includes, but is not limited to a denturist, hygienist and radiology technician. Benefits under this policy will not be denied for any health care service performed by a registered nurse or nurse practitioner licensed to practice under chapter 18.88 RCW, if first, the service performed was within the lawful scope of such nurse's license, and second, this contract would have provided benefits if such service had been performed by a doctor of medicine licensed to practice under chapter 18.71 RCW.

Limitations

Your plan will pay for certain dental services - within limits. These limits are often referred to as limitations. For example, in the case of panoramic x-rays, your plan limits them to once every three years. If your family needs them more than once every three years, you would have to pay for them out-of-pocket.

Maximum Allowable Fee

The maximum dollar amount that will be allowed toward the payment or reimbursement for any service provided for a covered dental benefit.

Maximum amount

The total your plan will pay each year for dental services.

Medically Necessary

A dental procedure which as determined by the standards of generally accepted dental practice and DDWA is to be necessary. Please see the "Medically Necessary Orthodontia" section for more information.

Molars

Teeth in the back of your mouth.

Network

A group of dentists that contractually agree to provide treatment according to administrative guidelines for a certain plan, including limits to the fees they will accept as payment in full. Dentists in the Delta Dental PPO℠ and Delta Dental Premier® networks have agreed to participate in this plan. They have also agreed to provide treatment according to certain administrative guidelines and to accept their contracted fees as payment in full. Different plans are served by distinct dentist Networks. Dentists who are part of our networks will usually cost you less than out-of-network dentists.

Non-Participating Dentist

A licensed Dentist who has not agreed to render services and receive payment in accordance with the terms and conditions of a written Delta Dental Participating Dentist Agreement.

Out-of-Pocket Maximum

The maximum cost per child that you will be responsible for paying, if you see a Delta Dental PPO or Delta Dental Premier Dentist.

Premium

This is the amount you pay each month to be enrolled in this plan. Premiums are due on the first of the month.

Participating Dentist or Participating Provider

A licensed Dentist who has agreed to render services and receive payment in accordance with the terms and conditions of a written Delta Dental provider agreement.

Permanent Teeth

Adult teeth that come in after your baby teeth fall out.

Plan Overview

The summary of coverage, deductible and co-insurance amounts, annual out-of-pocket maximum, premium, and benefit period of this Policy. The Plan Overview Page is incorporated into this policy by this reference. This is often referred to as a Declaration Page or Dec Page.

Policy

This agreement between you and DDWA, including all attachments or amendments thereof. This Policy constitutes the entire contract between the parties and supersedes any prior agreement, or understanding between the parties.

Primary Teeth

The original baby teeth that come in first. Your primary teeth are temporary and fall out.

Quadrants

Dentists think of your mouth as having four sections, called quadrants: the top left and right sides, and the bottom left and right sides of your mouth.

Renewal Date

The beginning of the calendar year following the current enrollment year.

Service Area

Washington State, the geographic area in which DDWA will issue this policy. Benefits are provided for covered services received outside of Washington State.

Important Details

Nondiscrimination and Language Assistance Services

Delta Dental of Washington complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Delta Dental of Washington does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Delta Dental of Washington:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language and service to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Delta Dental of Washington's Customer Service at: 1(800)554-1907.

If you believe that Delta Dental of Washington has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Isaac Lenox, Compliance/Privacy Officer, PO Box 75983 Seattle, WA 98175, Ph: 1(800)554-1907, TTY: 1-800-833-6384, Fx: (206) 729-5512 or by email at: Compliance@DeltaDentalWA.com. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, Isaac Lenox, Compliance/Privacy Officer is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington DC 20201, 1-800-868-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language	Tagline	Nondiscrimination Statement
Amharic	እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ Delta Dental of Washington ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ፡፡ ከአስተርጓሚ ጋር ለመነጋገር፣ 1(800) 554-1907 ይደውሉ፡፡	ይህ ማስታወቂያ አስፈላጊ መረጃ ይዟል፡፡ ይህ ማስታወቂያ ስለ ማመልከቻዎ ወይም የ Delta Dental of Washington ሽፋን አስፈላጊ መረጃ አለው፡፡ በዚህ ማስታወቂያ ውስጥ ቁልፍ ቀኖችን ፈልጉ፡፡ የጤና ሽፋንዎን ለመጠበቅና በአከፋል እርዳታ ለማግኘት በተወሰኑ የጊዜ ገደቦች እርምጃ መውሰድ ይገባዎት ይሆናል፡፡ ይህን መረጃ እንዲያገኙ እና ያለ ምንም ክፍያ በቋንቋዎ እርዳታ እንዲያገኙ መብት አለዎት፡፡ 1(800)554-1907 ይደውሉ።
Arabic	إن كان لديك أو لدى أي شخص تساعده أسئلة بخصوص تغطيتك الصحية لدى Delta Dental of Washington، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع المترجم اتصل بـ 1(800) 554-1907.	يحوي هذا الإشعار معلومات هامة بخصوص طلبك للحصول على تغطية من خلال Delta Dental of Washington. ابحث عن التواريخ الهامة في هذا الإشعار. قد تحتاج إلى اتخاذ إجراء في تواريخ معينة للحفاظ على تغطيتك الصحية أو للمساعدة في دفع التكاليف. لك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة. اتصل بـ 1(800) 554-1907.
Cambodian (Mon-Khmer)	ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងតែជួយមានសំណួរអំពីការានាវ៉ាប់រងរបស់អ្នកជាមួយ Delta Dental of Washington អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មាននៅក្នុងភាសារបស់	សេចក្តីជូនដំណឹងនេះមានព័ត៌មានយ៉ាងសំខាន់អំពីពាក្យសុំ ឬការានាវ៉ាប់រងរបស់អ្នកតាមរយៈ Delta Dental of Washington។ សូមយកចិត្តទុកដាក់លើកាលបរិច្ឆេទណាមួយដែលមានក្នុង សេចក្តីជូន

Language	Tagline	Nondiscrimination Statement
	អ្នកដោយមិនអស់ប្រាក់។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូម 1(800) 554-1907។	ដំណឹងនេះ។ អ្នកអាចត្រូវបានការមួយចំនួនមុនថ្ងៃកំណត់ជាក់លាក់ ដើម្បីរក្សាទុកជានាវ៉ាប់រងរបស់អ្នក ឬទទួលជំនួយចេញថ្លៃ។ អ្នកមានសិទ្ធិទទួលជំនួយ នឹងព័ត៌មាននេះនៅក្នុងភាសារបស់អ្នកដោយមិនអស់លុយ។ សូមទូរស័ព្ទមកលេខ 1(800) 554-1907។
Chinese	如果您，或是您正在協助的對象，有關於[插入項目的名稱Delta Dental of Washington方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話[在此插入數字 1(800)554-1907。	本通知有重要的訊息。本通知有關於您透過[插入項目的名稱Delta Dental of Washington提交的申請或保險的重要訊息。請留意本通知中包含的日期。您可能需要在截止日期之前採行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話[在此插入數字 1(800)554-1907。
Cushite (Oromo)	Isin yookan namni biraa isin deeggartan Delta Dental of Washington irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta’een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1(800)554-1907 tiin bilbilaa.	Beeksisni kun odeeffannoo barbaachisaa qaba. Beeksisti kun sagantaa yookan karaa Delta Dental of Washington tiin tajaajila keessan ilaalchisee odeeffannoo barbaachisaa qaba. Guyyaawwan murteessaa ta’an beeksisa kana keessatti ilaalaa. Tarii kaffaltiidhaan deeggaramuuf yookan tajaajila fayyaa keessaniif guyyaa dhumaa irratti wanti raawwattan jiraachuu danda’a. Kaffaltii irraa bilisa haala ta’een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabaattu. Lakkoofsa bilbilaa 1(800)554-1907 tii bilbilaa.
German	Falls Sie oder jemand, dem Sie helfen, Fragen zum Delta Dental of Washington haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1(800)554-1907 an.	Diese Benachrichtigung enthält wichtige Informationen. Diese Benachrichtigung enthält wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Delta Dental of Washington. Suchen Sie nach wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter 1(800)554-1907.
Japanese	ご本人様、またはお客様の身の回りの方でもDelta Dental of Washingtonについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。	この通知には重要な情報が含まれています。この通知にはDelta Dental of Washingtonの申請または補償範囲に関する重要な情報が含まれています。この通知に記載されている重要な日付をご確認ください。健康保険や有料サポートを維持するに

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	料金はかかりません。通訳とお話される場合1(800)554-1907までお電話ください。	は、特定の期日までに行動を取らなければならない場合があります。ご希望の言語による情報とサポートが無料で提供されます1(800)554-1907までお電話ください。
Korean	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Delta Dental of Washington에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1(800)554-1907로 전화하십시오.	본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 Delta Dental of Washington을 통한 커버리지에 관한 정보를 포함하고 있습니다. 본 통지서에서 핵심이 되는 날짜들을 찾으십시오. 귀하는 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 1(800)554-1907로 전화하십시오.
Laotian	ຖ້າທ່ານ, ຫຼື ຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ, ມີຄຳ ຖາມກ່ຽວກັບ Delta Dental of Washington, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍ ເຫຼືອ ແລະ ຂໍ້ມູນຂ່າວສານນີ້ເປັນພາສາຂອງທ່ານ ບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ການໂອ້ລົມກັບນາຍພາສາ, ໃຫ້ ໂທຫາ 1(800)554-1907.	ການແຈ້ງນີ້ມີຂໍ້ມູນສຳຄັນ. ການແຈ້ງການນີ້ມີຂໍ້ມູນສຳຄັນກ່ຽວ ກັບຄຳຮ້ອງສະໝັກ ຫຼື ການຄຸ້ມຄອງຂອງທ່ານໂດຍຜ່ານ Delta Dental of Washington. ເບິ່ງສຳລັບກຳນົດທີ່ສຳຄັນໃນແຈ້ງ ການນີ້. ທ່ານອາດຈະເປັນຕ້ອງໃຊ້ເວລາດຳເນີນການໂດຍກຳນົດ ເວລາທີ່ແນ່ນອນຈະຮັກສາການຄຸ້ມຄອງສຸຂະພາບຂອ ງທ່ານ ຫຼື ການຊ່ວຍເຫຼືອທີ່ມີຄ່າໃຊ້ຈ່າຍ. ທ່ານມີສິດທີ່ຈະໄດ້ຮັບຂໍ້ມູນຂ່າວ ສານນີ້ ແລະ ການຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານທີ່ບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ໂທ 1(800)554-1907.
Punjabi	ਜੇ ਤੁਹਾਡੇ, ਜਾਂ ਜਿਸ ਵਿਅਕਤੀ ਦੀ ਤੁਸੀਂ ਮਦਦ ਕਰ ਰਹੇ ਹੋ, ਦੇ Delta Dental of Washington ਦੇ ਨਾਲ ਬੀਮਾ ਕਵਰੇਜ ਬਾਰੇ ਸਵਾਲ ਹੁੰਦੇ ਹਨ, ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮੁਫਤ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਦੇ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 1(800)554-1907 'ਤੇ ਕਾਲ ਕਰੋ।	ਇਸ ਨੋਟਿਸ ਵਿੱਚ ਤੁਹਾਡੀ ਐਪਲੀਕੇਸ਼ਨ ਜਾਂ Delta Dental of Washington ਦੇ ਦੁਆਰਾ ਕਵਰੇਜ ਬਾਰੇ ਮਹੱਤਵਪੂਰਣ ਜਾਣਕਾਰੀ ਸ਼ਾਮਲ ਹੈ। ਇਸ ਨੋਟਿਸ ਵਿੱਚ ਸ਼ਾਮਲ ਕਿਸੇ ਮਿਤੀਆਂ ਵੱਲ ਖਾਸ ਧਿਆਨ ਦਿਓ। ਤੁਹਾਨੂੰ ਆਪਣੇ ਬੀਮਾ ਕਵਰੇਜ ਨੂੰ ਕਾਇਮ ਰੱਖਣ ਲਈ ਜਾਂ ਲਾਗਤਾਂ ਦੇ ਨਾਲ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਨਿਸ਼ਚਿਤ ਮਿਤੀਆਂ ਤੋਂ ਪਹਿਲਾਂ ਕੁਝ ਕਾਰਵਾਈ ਕਰਨ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ। ਤੁਹਾਡੇ ਕੋਲ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮੁਫ਼ਤ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। 1(800)554-1907 'ਤੇ ਕਾਲ ਕਰੋ।
Russian	Если у вас или лица, которому вы помогаете, имеются вопросы по	Настоящее уведомление содержит важную информацию. Это уведомление содержит

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	поводу Delta Dental of Washington, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1(800)554-1907.	важную информацию о вашем заявлении или страховом покрытии через Delta Dental of Washington. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону 1(800)554-1907.
Spanish	Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Delta Dental of Washington, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1(800)554-1907.	Este Aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de Delta Dental of Washington. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 1(800)554-1907.
Tagalog	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Delta Dental of Washington, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1(800)554-1907.	Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng Delta Dental of Washington. Tingnan ang mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa 1(800)554-1907.
Ukrainian	Якщо у Вас чи у когось, хто отримує Вашу допомогу, виникають питання про Delta Dental of Washington, у Вас є право отримати безкоштовну допомогу та інформацію на Вашій рідній мові. Щоб зв’язатись з перекладачем, задзвоніть на 1(800)554-1907.	Це повідомлення містить важливу інформацію. Це повідомлення містить важливу інформацію про Ваше звернення щодо страхувального покриття через Delta Dental of Washington. Зверніть увагу на ключові дати, вказані у цьому повідомленні. Існує імовірність того, що Вам треба буде здійснити певні кроки у конкретні кінцеві строки для того, щоб зберегти Ваше медичне страхування або отримати фінансову допомогу. У Вас є право на отримання цієї інформації та допомоги безкоштовно на

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		Вашій рідній мові. Дзвоніть за номером телефону 1(800)554-1907.
Vietnamese	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Delta Dental of Washington, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1(800)554-1907.	Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng bàn về đơn nộp hoặc hợp đồng bảo hiểm qua chương trình Delta Dental of Washington. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng trong thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ trúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình miễn phí. Xin gọi số 1(800)554-1907.