



Your Delta Dental PPOSM Benefits at a Glance

We are pleased to announce that Holland America Group has selected Delta Dental PPOSM as your new PPO dental plan starting January 1, 2016. With Delta Dental PPOSM, you may select any licensed dentist, but you will receive better benefits and you could save money on your treatment costs by selecting a dentist who part of our Delta Dental PPOSM or Delta Dental Premier networks. To find a Delta Dental PPOSM or Delta Dental Premier dentist simply go to www.DeltaDentalWA.com.

	Payment Levels*		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
Class I – Diagnostic & Preventive Exams, Cleanings, X-rays, Fluoride and Sealants	100%	100%	100%
Class II – Restorative Fillings, Endodontics, Periodontics and Oral Surgery	80%	80%	50%
Class III – Major Crowns, Dentures, Partials, Bridges and Implants	70%	70%	50%
Annual Maximum Per Person Benefit Period: January 1 – December 31	\$1,500	\$1,500	\$1,500
Deductible – Waived for Class I Per person/per benefit period Annual family maximum for deductibles	\$50 \$150	\$50 \$150	\$100 \$300
Orthodontia Coverage for Adults and Children Lifetime Maximum	50% \$1,000	50% \$1,000	50% \$1,000

*Alaska and Non-US Sea Going enrollees automatically receive the Delta Dental PPO level of benefits.

Please Note: This is a brief summary of available benefits for comparison purposes only and does not constitute a contract. Once enrolled in a plan, you will have access to your benefits booklet which provides more details of your Delta Dental PPO plan. Please feel free to call our customer service department or visit our website at DeltaDentalWA.com if you have any questions.



Accessing Your Delta Dental PPOSM Plan

How to use your dental program

The PPO plan offered to Holland America Group is Delta Dental PPO, a preferred provider plan. You can choose any dentist — in or out of the PPO network — at the time of treatment. However, if you select a dentist who is part of the Delta Dental PPO or Delta Dental Premier network, you will receive a higher level of benefits and your out-of-pocket expenses will be lower.

Delta Dental of Washington in Seattle, Washington, will handle all customer service and claims for your plan. Until you receive your identification card(s), tell your dentist you are covered by Delta Dental of Washington and give him or her your employer name and the plan number.

Delta Dental PPOSM Dentists

Delta Dental PPO dentists complete claim forms and submit them directly to Delta Dental of Washington. PPO dentists receive payment based on their lower, pre-approved PPO fees and they cannot charge you more than these fees. You are responsible only for your stated deductible, coinsurance and/or amounts in excess of the program maximums. You can find a Delta Dental PPO dentist in your area by visiting our web site at www.DeltaDentalWA.com. Go to Tools & Resources and click on Find a Dentist. For dentists outside of Washington State, click on the green “Delta Dental Plans Association National Dentist Search Portal” link at the top of the page. Be sure to select the Delta Dental PPO and follow the prompts.

Delta Dental Premier Dentists

Delta Dental Premier Dentists also have provider contracts with Delta Dental, but they are not necessarily part of the PPO network. Delta Dental Premier Dentists will still submit claims for you and receive payment directly from Delta Dental. Their payments will be based upon their pre-approved fees with Delta Dental. They also cannot charge you more than these allowable fees. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the program maximums. You can find a Delta Dental Premier dentist in your area by visiting our web site at www.DeltaDentalWA.com. Go to Tools & Resources and click on Find a Dentist. For dentists outside of Washington State, click on the green “Delta Dental Plans Association National Dentist Search Portal” link at the top of the page. This will bring you to our online dentist directory. Be sure to select the Delta Dental Premier and follow the prompts.

Nonparticipating dentists

You are not limited to visiting a Delta Dental Dentist. If you choose a nonparticipating dentist, you may be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are submitted. Claim payments will be based on actual charges or Delta Dental’s maximum allowable fees for nonparticipating dentists, whichever is less. You will be responsible for any balance remaining. Please be aware that Delta Dental has no control over nonparticipating dentists’ charges or billing procedures.

Predetermination (estimate) of benefits

If you are considering extensive treatments such as crowns, oral surgery, periodontics or prosthodontics, we recommend you ask your dentist to request a predetermination from us. We will process the request and provide you and your dentist with a Confirmation of Treatment and Cost (Confirmation). The Confirmation will show you what procedures will be covered, an estimate of what Delta Dental of Washington will pay and your expected financial responsibility. Confirmations are based on the treatment plan submitted by your dentist and the covered dental benefits available to you at the time the Confirmation is issued. Confirmations are estimates, not guarantees of payment.