



# **THE BOEING COMPANY**

Delta Dental of Washington

**Plan No. 04102 – IUOE 286W DHMO**

**Effective: January 1, 2024**

## Questions Regarding Your Plan

Delta Dental Customer Service

If you have questions regarding your dental benefits plan, you may call:

Delta Dental of Washington Customer Service at 1-877-289-5114.

Written inquiries may be sent to:

DeltaCare Department

Delta Dental of Washington

P.O. Box 75983

Seattle, WA 98175-0983

You can also reach us by e-mail at [info@DeltaDentalWA.com](mailto:info@DeltaDentalWA.com).

For the most current listing of Delta Dental participating dentists, visit our online directory at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com) and select the Boeing 04202 option under DeltaCare or call us at 1-877-289-5114.

## Boeing Service Center for Health and Welfare Plans

The Summary Plan Description for this plan option is the Health Care Plans Summary Plan Description or the Retiree Medical Plan Summary Plan Description (the “SPD booklet”) for the eligible population; the 228-DDWA-2024\_04102 EOC, which is the coverage-specific brochure issued by Delta Dental of Washington; and any applicable provider directory.

For detailed information concerning employee and dependent eligibility, enrollment, contributions, coverage terminations, leave of absence provisions, eligibility review and appeals, Qualified Medical Child Support Order (QMCSO), ERISA and other general plan information, refer to the applicable SPD booklet, which supersedes any eligibility information contained in the 228-DDWA-2024\_04102 EOC or any document issued by Delta Dental of Washington, or contact the plan administrator.

Retiree-only plans are exempt from many requirements under certain laws impacting health plans, including but not limited to the Health Insurance Portability and Accountability Act (HIPAA), Patient Protection and Affordable Care Act (PPACA), Mental Health Parity and Addiction Equity Act (MHPAEA) and the Consolidated Appropriations Act, 2021 (CAA). While retiree-only plans are exempt from these requirements, Boeing may have voluntarily implemented some benefit provisions that are similar or identical to those required under these laws. Boeing reserves the right to modify these or any other provisions of its plans to the extent permitted by applicable law. All retiree medical plans offered to you by Boeing are considered retiree-only plans.

The health plan benefit description is incorporated as part of the Boeing Summary Plan Description.

You may contact the plan administrator at:

Automated Phone System – Seven days a week, 24 hours a day

1-888-747-2016

1-800-855-8220 (hearing impaired)

847-883-0746 (if calling from overseas)

Boeing Service Center Representatives – Available through the above numbers, Monday through Friday

9 a.m. to 8 p.m. Eastern Time

8 a.m. to 7 p.m. Central Time

7 a.m. to 6 p.m. Mountain Time

6 a.m. to 5 p.m. Pacific Time

Your password is needed whenever you use the Boeing Service Center automated phone system.

## Communication Access for Individuals who are Deaf, Hard of Hearing, Deaf-blind or Speech-disabled

Communications with Delta Dental of Washington for people who are deaf, hard of hearing, deaf-blind and/or speech disabled is available through Washington Relay Service. This is a free telecommunications relay service provided by the Washington State Office of the Deaf and Hard of Hearing.

The relay service allows individuals who use a Teletypewriter (TTY) to communicate with Delta Dental of Washington through specially trained communications assistants.

Anyone wishing to use Washington Relay Service can simply dial 711 (the statewide telephone relay number) or 1-800-833-6384 to connect with a communications assistant. Ask the communications assistant to dial Delta Dental of Washington Customer Service at 1-877-289-5114. The communications assistant will then relay the conversation between you and the Delta Dental of Washington customer service representative.

This service is free of charge in local calling areas. Calls can be made anywhere in the world, 24 hours a day, 365 days a year, with no restrictions on the number, length or type of calls. All calls are confidential, and no records of any conversation are maintained.

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## Group #04102 Plan Summary

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This summary of your Plan benefits is an overview of your coverage. Information regarding your coverage is included and is followed by a list of covered specialty procedures and your benefit information. Please see the Table of Contents for assistance locating specific topics.

### Eligible Employees

Eligible Employees are active employees from the following labor groups.

Labor Grp	Description
201	International Union of Operating Engineers, Local 302, District 286W (Welders)

### Benefit Period

For this plan, the benefit period is the 12-month period starting the first day of the calendar month, January 1 and ending the last day of the calendar month, December 31.

### Plan Deductible

This plan does not have a deductible requirement.

### Plan Maximum

There is no Plan Maximum associated with this Plan. \*

*\*note – certain services (Orthodontics and Urgent Care) have specific maximum requirements.*

### Orthodontic Maximum for Adults and Eligible Children

Lifetime Orthodontic Maximum ..... \$ 2,000  
Reimbursement for Orthodontic procedures ..... 50% of allowable benefit

### Dental Accident (Accidental Bodily Injury)

This Plan does not provide coverage for Dental Accident Injuries.

## Group 04102 Specialty Procedures

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### Specialty Care Covered Dental Benefits

Boeing Prepaid Plan subscribers are covered for the specialty procedures, on the following pages, whether the procedures are performed by the Prepaid Provider or a specialist to whom the patient is referred to by the Prepaid Provider. DeltaCare will reimburse the Prepaid Provider or the specialist at their DDWA filed fee for the specialty procedures

The specialist **must** be a Delta Dental member dentist.

When making referrals, send a referral form and X-rays. Clear instructions regarding the referral are necessary to ensure that only the specified treatment is performed. The specialist's examination fee is the responsibility of the primary provider. When treatment is fully completed submit a completed claim form to DeltaCare for payment.

The specialist claim form must have the Prepaid Provider's referral form attached in order for DeltaCare to make payment.

If you have questions regarding unusual circumstances, please contact the DeltaCare Unit at 1-877-289-5114.

### Endodontic Procedures

- D3330 Molar root canal filling
- D3351 Apexification/recalcification – initial visit
- D3352 Apexification/recalcification – interim visit
- D3353 Apexification/recalcification – final visit
- D3410 Apicoectomy - anterior
- D3421 Apicoectomy/periradicular surgery - bicuspid
- D3425 Apicoectomy/per, surgery molar (1<sup>st</sup> root)
- D3426 Apicoectomy/per, surgery molar (Additional root)
- D3430 Retrograde filling
- D3450 Root amputation, per root
- D3920 Hemisection

### Periodontal Procedures

- D4240 Gingival flap procedure (for use with covered procedure D4263, D4264)
- D4249 Crown lengthening – hard and soft tissue, by report
- D4260 Osseous surgery- four or more teeth per quad
- D4261 Osseous surgery- one to three teeth per quad
- D4263 Bone replacement graft – first site
- D4264 Bone replacement graft – each additional site in quadrant
- D4270 Pedicle soft tissue graft procedure

### Oral Surgery Procedures

- D7220 Impaction - soft tissue
- D7230 Impaction - partial bony
- D7240 Impaction - full bony
- D7241 Removal of impacted tooth, completely bony, with unusual surgical complications
- D7250 Root recovery
- D7260 Oroantral fistula closure
- D7280 Surgical exposure of impacted or unerupted tooth for ortho reasons
- D7285 Biopsy of oral tissue – hard
- D7286 Biopsy of oral tissue - soft
- D7340 Vestibuloplasty - ridge extension (secondary epithelialization)

D7350 Vestibuloplasty - ridge extension (including soft tissue grafts, muscle re-attachments, revision of soft tissue attachment and management of hypertrophied and hyperplastic tissue)

### **Removal of Cysts and Lesions**

- D7410 Excision of benign lesion up to 1.25 cm
- D7411 Excision of benign lesion greater than 1.25 cm
- D7440 Excision of malignant tumor up to 1.25 cm
- D7441 Excision of malignant tumor greater than 1.25 cm

### **Removal of Cysts And Neoplasms**

- D7450 Removal of odontogenic cyst or tumor up to 1.25 cm in diameter
- D7451 Removal of odontogenic cyst or tumor greater than 1.25 cm in diameter
- D7460 Removal of nonodontogenic cyst or tumor up to 1.25 cm in diameter
- D7461 Removal of nonodontogenic cyst or tumor greater than 1.25 cm in diameter
- D7465 Destruction of lesions by physical methods, by report

### **Excision of Bone Tissue**

- D7471 Removal of exostosis - maxilla or mandible
- D7472 Removal of torus palatinus
- D7473 Removal of torus mandibularis
- D7490 Radical resection of mandible with bone graft

### **Surgical Incision**

- D7510 Incision and drainage of abscess – intraoral soft tissue
- D7520 Incision and drainage of abscess – extraoral soft tissue
- D7530 Removal of foreign body, skin, or subcutaneous alveolar tissue
- D7540 Removal of reaction-producing foreign bodies - musculoskeletal system
- D7550 Partial osteotomy/sequestrectomy for removal of non-vital bone
- D7560 Maxillary sinusotomy for removal of tooth fragment or foreign body

### **Simple Fractures**

- D7610 Maxilla - open reduction, teeth immobilized (if present)
- D7620 Maxilla - closed reduction, teeth immobilized (if present)
- D7630 Mandible - open reduction, teeth immobilized (if present)
- D7640 Mandible - closed reduction, teeth immobilized (if present)
- D7650 Malar and/or zygomatic arch - open reduction
- D7660 Malar and/or zygomatic arch - closed reduction
- D7670 Alveolus – closed reduction, may include stabilization of teeth
- D7671 Alveolus – open reduction, may include stabilization of teeth
- D7680 Facial bones-complicated reduction with fixation and multiple surgical approaches
- D7710 Maxilla - open reduction
- D7720 Maxilla - closed reduction
- D7730 Mandible - open reduction
- D7740 Mandible - closed reduction
- D7750 Malar and/or zygomatic arch - open reduction
- D7760 Malar and/or zygomatic arch - closed reduction
- D7770 Alveolus - stabilization of teeth - open reduction splinting
- D7780 Facial bones - complicated reduction with fixation and multiple surgical approaches

### **Reduction of Dislocation**

- D7810 Open reduction of dislocation

D7820 Closed reduction of dislocation

D7830 Manipulation under anesthesia

**Other Repair Procedures**

D7961 Bucal/labial frenectomy (frenulectomy)

D7962 Lingual frenectomy (frenulectomy)

D7970 Excision of hyperplastic tissue (per arch)

D7980 Sialolithotomy

D7981 Excision of salivary gland, by report

D7982 Sialodochoplasty

D9110 Palliative treatment of dental pain per visit

**Adjunctive General Services**

D9223 Deep sedation/general anesthesia – each 15 minutes increments

D9243 Intravenous moderate (conscious) sedation/analgesia – each 15 minute increment



## Group 04102 Covered Benefits

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The following are the covered dental benefits under this Plan and are subject to the limitations and exclusions contained in this benefit booklet. Such benefits (as defined) are available only when provided by a licensed dentist or other licensed professional when appropriate and necessary as determined by the standards of generally accepted dental practice and DDWA.

*Note: Please be sure to consult your provider before treatment begins regarding any charges that may be your responsibility.*

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### Diagnostic

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#### Covered Dental Benefits

- Comprehensive, or detailed and extensive oral evaluation
- Diagnostic evaluation for routine or emergency purposes
- X-rays (radiographic images)

#### Limitations

- Routine evaluation is covered once in a six-month period. Routine evaluation includes all evaluations except limited, problem-focused evaluations.
- Comprehensive or detailed and extensive oral evaluation is covered once in a three-year period by the same dentist. Subsequent comprehensive or detailed and extensive oral evaluation from the same dentist is as periodic oral evaluation.
- Limited problem-focused evaluations are covered twice in a Benefit Period.
- A Comprehensive Series or Panoramic X-ray is covered once in a three-year period from the date of service. Any number or combination of x-rays, with the exception of a Panoramic X-ray, billed for the same date of service, where the combined fees are equal to or exceed the allowed fee for a Comprehensive Series, will be considered a Comprehensive Series for payment and benefit limitation purposes.
- A set of Bitewing X-rays (two or more images) is limited to not more than once in a 12-month period..
- A single Bitewing X-ray is covered, there are no Limitations on the number of single Bitewing X-rays a patient can have.
- Full mouth debridement is covered once in a three-year period.

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## Preventive

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### Covered Dental Benefits

- Prophylaxis (cleaning)
- Periodontal maintenance
- Sealants
- Topical application of fluoride including fluoridated varnishes
- Space maintainers
- Preventive resin restoration
- Application of Caries arresting medicament.

### Limitations

- Prophylaxis limited to one treatment in a four-month period (includes periodontal maintenance following active therapy)
  - Periodontal maintenance procedures are covered only if a patient has completed active periodontal treatment.
- Topical application of fluoride is limited to one covered procedure in a six-month period through the age of 18.
- Space maintainers are covered for children through the age of 17.
- Sealants:
  - Payment for application of sealants will be for permanent molars with no restorations (includes preventive resin restorations) on the occlusal (biting) surface.
  - The application of a sealant is a covered dental benefit once in a three-year period per tooth from the date of service for children through the age of 14.
  - The application of preventive resin restoration is not a paid covered benefit for three years after a sealant or preventive resin restoration on the same tooth from the date of service.
- Preventive resin restorations:
  - Payment for a preventive resin restoration will be for permanent molars with no restorations on the occlusal (biting) surface.
  - The application of a preventive resin restoration is a covered dental benefit once in a three-year period per tooth from the date of service for children through the age of 14.
  - The application of preventive resin restoration is not a paid covered benefit for three years after a sealant or preventive resin restoration on the same tooth from the date of service.
- The application of Caries arresting medicament is a Covered Dental Benefit twice per benefit period per tooth.

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## Restorative

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### Covered Dental Benefits

- Restorations (fillings)
- Stainless steel or prefabricated crowns

### Limitations

- Restorations on the same surface(s) of the same tooth are covered once in a two-year period;
- Crowns are covered once in a five-year period for patients 16 years of age or older.
- Core build-up, including pins is covered.
- Stainless steel or prefabricated crowns on primary teeth are covered once in a two-year period.
- Resin-based composite crowns on anterior teeth are covered once in a two-year period.

- If a resin-based composite or glass ionomer restoration is placed in a posterior tooth (except those placed in the buccal (facial) surface of bicuspids), it will be considered an elective procedure and an amalgam allowance will be made, with any difference in cost being the responsibility of the patient. This restoration is covered once in a two-year period.

#### **Exclusions**

- Restorations placed on the same tooth within two months of the application of a Caries arresting medicament are Not a Paid Covered Dental Benefit.

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## **Oral Surgery**

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#### **Covered Dental Benefits**

- Removal of teeth
- Preparation of the mouth for insertion of dentures
- Treatment of pathological conditions and traumatic injuries of the mouth
- Refer to “*Sedation*” for Sedation information.

#### **Exclusions**

- Bone replacement graft for ridge preservation
- Bone grafts, of any kind, to the upper or lower jaws not associated with periodontal treatment of teeth
- Tooth transplants
- Materials placed in tooth extraction sockets for the purpose of generating osseous filling

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## **Periodontics**

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#### **Covered Dental Benefits**

- Surgical and nonsurgical procedures for treatment of the tissues supporting the teeth
- Services covered include
  - Periodontal scaling/root planing
  - Periodontal surgery
  - Limited adjustments to occlusion (eight teeth or fewer)
  - Localized delivery of antimicrobial agents
  - Gingivectomy

#### **Limitations**

- Root planing/subgingival curettage is covered once in a 12-month period.
- Limited occlusal adjustments are covered once in a 12-month period.
- Localized Delivery of antimicrobial agents is a Covered Dental Benefit under certain conditions or oral health such as your gums have pocket depth readings of 5mm or greater.
- Periodontal surgery is covered once in a three-year period.
- Two sites of soft tissue grafting are covered in the same quadrant in a three-year period.
- Scaling and root planning must be done a minimum of six weeks and a maximum of six months prior to periodontal surgery or localized delivery of antimicrobial agents.

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## **Endodontics**

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#### **Covered Dental Benefits**

- Procedures for pulpal and root canal treatment, services covered include:

- Pulp exposure treatment
- Pulpotomy
- Apicoectomy

#### Limitations

- Root canal treatment on the same tooth is covered once in a lifetime.
- Re-treatment of the same tooth is Not a Paid Covered Dental Benefit when performed within two years of the previous root canal treatment.
- Pulp Vitality Tests are limited to one per visit, including multiple teeth.

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## Prosthodontics

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#### Covered Dental Benefits

- Dentures
- Fixed partial dentures (fixed bridges)
- Adjustment or repair of an existing prosthetic appliance

#### Limitations

- Full upper and/or lower dentures and partial upper and/or lower dentures are not to exceed one each in any five-year period and only then if it is unserviceable and cannot be made serviceable.
- Are not to be replaced within any five-year period from initial placement unless necessary due to natural tooth loss where the addition or replacement of teeth to the existing partial is not feasible;
- Rebase of full upper and/or lower dentures and partial upper and/or lower dentures are not to exceed one each in a 12-month period following initial placement.
- Denture relines are limited to one per denture during any 12 consecutive months except in the case of an immediate denture then a reline is a benefit six months after the initial placement.

#### Exclusions

- Implants

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## Sedation

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#### Covered Dental Benefits

- General anesthesia
- Intravenous moderate sedation

#### Exclusions

- General anesthesia or intravenous moderate sedation for routine post-operative procedures is Not a Paid Covered Benefit.

**Note:** *Some benefits are available only under certain conditions of oral health. It is strongly recommended that you have your dentist submit a Confirmation of Treatment and Cost (sometimes referred to as a predetermination) to determine if the treatment is a covered dental benefit. A Confirmation of Treatment and Cost is not a guarantee of payment.*

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## Orthodontic Benefits for Covered Adults and Children

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Covered orthodontic services are defined as necessary procedures, done by a licensed dentist, involving surgical or appliance therapy for movement of teeth and post-treatment retention, for treatment of malalignment of teeth and/or jaws which significantly interfere with their function.

The lifetime maximum amount payable by DDWA for orthodontic benefits provided to an Enrolled Person shall be \$2,000. Not more than \$1,000 of the maximum, or one-half of DDWA's total responsibility shall be payable at the time of initial

banding. Subsequent payments of DDWA's responsibility shall be made on a monthly basis throughout the length of treatment submitted, providing the employee is enrolled and the dependent is in compliance with the age limitation.

### Exclusions

- Separate charges for the cost or replacement of an Orthodontic appliance are not covered.
- If the plan of treatment is terminated before all treatment is completed, the Participating Plan will not cover any charges incurred after the date that the last treatment is received.
- If a covered person's eligibility ceases during the plan of treatment, the Participating Plan will not cover any charges incurred after the date that eligibility ceases.
- Orthognathic Surgery is not covered.

*It is strongly suggested that an orthodontic treatment plan be submitted to, and a Confirmation of Treatment and Cost be made by, DDWA prior to commencement of treatment. A Confirmation of Treatment and Cost is not a guarantee of payment. Additionally, payment for orthodontic benefits is based upon your eligibility. If you become ineligible prior to the subsequent payment of benefits, subsequent payment is not covered.*

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## Additional Benefit Information

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### Dental Exclusions

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1. General anesthesia, including intravenous and inhalation sedation, and the services of a special anesthesiologist except under certain conditions of oral health and when medically necessary, for children through age six, or a physically or developmentally disabled person, when in conjunction with covered dental procedures;
2. Cosmetic dental care. Cosmetic services include, but are not limited to, laminates, veneers or tooth bleaching;
3. Services for injuries or conditions which are compensable under Worker's Compensation or Employers' Liability laws, and services which are provided to the eligible person by any federal or state or provincial government agency or provided without cost to the eligible person by any municipality, county or other political subdivision, other than medical assistance in this state, under medical assistance RCW 74.09.500, or any other state, under 42 U.S.C., Section 1396a, section 1902 of the Social Security Act;
4. Restorations or appliances necessary to correct vertical dimension or to restore the occlusion; such procedures include restoration of tooth structure lost from attrition, abrasion or erosion and restorations for malalignment of teeth;
5. Application of desensitizing agents;
6. Experimental services or supplies, which include:
  - a. Procedures, services or supplies are those whose use and acceptance as a course of dental treatment for a specific condition is still under investigation/observation. In determining whether services are experimental, DDWA, in conjunction with the American Dental Association, will consider them if:
    - i) The services are in general use in the dental community in the state of Washington;
    - ii) The services are under continued scientific testing and research;
    - iii) The services show a demonstrable benefit for a particular dental condition; and
    - iv) They are proven to be safe and effective.Any individual whose claim is denied due to this experimental exclusion clause will be notified of the denial within 20 working days of receipt of a fully documented request.
  - b. Any denial of benefits by DDWA on the grounds that a given procedure is deemed experimental may be appealed to DDWA. DDWA will respond to such appeal within 20 working days after receipt of all documentation reasonably required to make a decision. The 20-day period may be extended only with written consent of the eligible person.

c. Whenever DDWA makes an adverse determination and delay would jeopardize the eligible person's life or materially jeopardize the covered person's health, DDWA shall expedite and process either a written or an oral appeal and issue a decision no later than seventy-two hours after receipt of the appeal. If the treating Licensed Professional determines that delay could jeopardize the eligible person's health or ability to regain maximum function, DDWA shall presume the need for expeditious review, including the need for an expeditious determination in any independent review.

7. Dental services performed in a hospital and related hospital fees;
8. Loss or theft of fixed or removable prosthetics (crowns, bridges, full or partial dentures);
9. Dental expenses incurred in connection with any dental procedure started after termination of eligibility of coverage;
10. Dental expenses incurred in connection with any dental procedure started prior to the enrollee's eligibility;
11. Cysts and malignancies;
12. Laboratory examination of tissue specimen;
13. Any drugs or medicines, even if they are prescribed. This includes analgesics (medications to relieve pain) and patient management drugs, such as pre-medication and nitrous oxide;
14. Accidental injury. This plan does not provide benefits for services or supplies to the extent that benefits are payable for them under any motor vehicle medical, motor vehicle no-fault, uninsured motorist, underinsured motorist, personal injury protection (PIP), commercial liability, homeowner's policy, or other similar type of coverage;
15. Accidental injury. Accidental injury is defined as damage to the hard and soft tissues of the oral cavity resulting from forces external to the mouth. Damages to the hard and soft tissues of the oral cavity from normal masticatory (chewing) function will be covered at the normal schedule of benefits;
16. Cases which in the professional judgment of the attending dentist a satisfactory result cannot be obtained or where the prognosis is poor or guarded;
17. Prophylactic removal of impactions (asymptomatic, nonpathological);
18. Specialist consultations for non-covered benefits;
19. Implant placement or removal, appliance placed on or services associated with implants (e.g., grafting, cleaning and repair).
20. Orthodontic treatment which involves therapy for myofunctional problems, TMJ, dysfunctions, or hormonal imbalances causing growth and developmental abnormalities;
21. All other services not specifically included on the patient's Schedule of Benefits and Co-payments;
22. Treatment of fractures and dislocations to the jaw;
23. Dental services received from any dental office other than the assigned dental office, unless expressly authorized in writing by DDWA or as cited under the "Emergency or Urgent Care." Section.

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## **Governing Administrative Policies**

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Unlike medical care where the diagnosis dictates more specifically the method of treatment to be rendered, in dental care, the dentist and patient frequently consider various treatment options.

The following guidelines are an integral part of the dental plan and are consistent with the principles of accepted dental practice and the continued maintenance of good dental health.

In all cases in which the patient selects a more expensive plan of treatment than is customarily provided, the more expensive treatment is considered optional. The patient must pay the difference in cost between the dentist's DDWA filed fees for the covered benefit and the optional treatment plus any co-payment for covered benefits.

Failure to pay a scheduled co-payment at the time of service may prevent future dental services from being rendered. Emergency services that are required for alleviation of severe pain or immediate diagnosis and treatment of unforeseen medical conditions, which, if not immediately diagnosed and treated, would lead to disability and death are exempt from this denial of services.

Replacement of prosthetic appliances (crowns, bridges, partials and full dentures) shall be considered only if the existing appliance is no longer functional or cannot be made functional by repair or adjustment and meets the five year limitation for replacement.

### **Partial Dentures**

1. A removable cast metal partial denture is considered an adequate restoration of a case when more than one tooth is missing in a dental arch. If the patient selects another course of treatment, the patient must pay the difference in cost between the dentists' DDWA filed fees for the covered benefit and the optional treatment, plus any co-payment for the standard benefit.
2. If a cast metal partial denture will restore the case, the PCD will apply the difference of the cost of such procedure toward any alternative treatments which the patient and dentist may choose to use. The patient must pay the difference in cost between the dentist's DDWA file fees for the covered benefit and the optional treatment plus any co-payment for the covered benefit.
3. An acrylic partial denture may be considered a standard benefit in cases involving extensive periodontal disease. Patients will pay the applicable co-payment for a cast metal partial denture.

### **Complete Dentures**

1. If, in the construction of a denture, the patient and the PCD decide on personalized restorations or employ specialized techniques as opposed to standard procedures, the patient must pay the difference in cost between the dentists' DDWA filed fees for the covered benefit and optional treatment, plus any co-payment for the covered benefit.
2. Full upper and/or lower dentures are not to exceed one each in any five-year period from initial placement. The patient is entitled to a new upper or lower denture only if the existing denture is more than five years old and cannot be made satisfactory by either relining or repair.

### **Fillings and Crowns**

1. Crowns will be covered only if there is not enough retention and resistance form left in the tooth to hold a filling. For example, the buccal or lingual walls are either fractured or decayed to the extent that they will not hold a filling.
2. Porcelain or porcelain fused to metal crowns on all first, second or third molars are considered optional treatment, base metal crowns are considered adequate restorations/ the standard benefit. If upgrades are performed, the patient must pay the difference in cost between the dentists' DDWA filed fees for the standard benefit and optional treatment, up to a maximum of \$200 plus any co-payment for the covered benefit. The patient must be permitted the option of the base metal crown as a benefit if desired.
3. The DeltaCare plan provides amalgam (posterior) and resin-based (anterior) restorations for treatment of caries. If the tooth can be restored with such materials, any other restoration such as a crown or jacket is considered optional, and if provided, the patient must pay the difference in cost between the dentist's DDWA file fees for the covered benefit and the optional treatment plus any co-payment for the covered benefit.
4. A restoration is a covered benefit only when required for restorative reasons (radiographic evidence of decay or missing tooth structure). Restorations placed for any other purposes including, but not limited to cosmetics, abrasion, erosion, restoring or altering vertical dimension, or the anticipation of future fractures, are not covered benefits.
5. Composite resin restorations in posterior teeth are considered optional treatment with the exception of the buccal surfaces of the bicuspid. If provided, the patient must pay the difference in cost between the dentist's DDWA filed fees for the covered benefit and optional treatment, plus any co-payment for the covered benefit.

6. Anterior porcelain crowns, porcelain fused to metal or plastic processed to metal type crowns are not a benefit for children under 16 years of age. An allowance will be made for an acrylic crown. If performed, the patient must pay the difference in cost between the dentist's DDWA filed fees for the covered benefit and optional treatment, plus any co-payment for the covered benefit.
7. A crown placed on a specific tooth is allowable only once in a five-year period from initial placement.
8. A crown used as an abutment to a partial denture for purposes of recontouring, repositioning or to provide additional retention is not covered unless the tooth is decayed to the extent that a crown would be required to restore the tooth whether or not a partial denture is required.

#### **Fixed Partial Denture (Fixed Bridges)**

1. A fixed partial denture to replace one (1) missing permanent anterior tooth is covered for patients 16 or older. Such treatment will be covered if the patient's oral health and general condition permits.
2. Fixed partial dentures for patients under the age of 16 are optional to a partial denture.
3. A fixed partial denture to replace more than one permanent anterior tooth or any number of permanent posterior teeth is optional to a removable partial denture. The patient must pay the difference in cost between the dentist's filed fee for the covered benefit (a removable partial denture) and the optional treatment (a fixed bridge), plus any co-payment for the covered benefit.
4. Fixed partial dentures are not a benefit when provided in connection with a partial denture on the same arch. A fixed bridge is not a covered benefit once a removable partial denture has been delivered in the same arch.
5. Replacement of an existing fixed partial denture (to replace one (1) missing permanent anterior tooth) is covered after five years from initial placement and only if it involves the same teeth as the prior fixed partial denture.

#### **Reconstruction**

1. The DeltaCare plan provides coverage for procedures necessary to eliminate oral disease and to replace missing teeth. Appliances or restorations necessary to increase vertical dimension, replace or stabilize tooth structure loss by attrition, realignment of teeth, periodontal splinting, gnathologic recordings, equilibration or treatment of disturbances of the temporomandibular joint (TMJ) are not covered benefits. Extensive treatment plans involving ten or more crowns or units of fixed bridgework are considered full mouth reconstructions and are not a benefit of the DeltaCare plan.

#### **Specialized Techniques**

1. Noble or titanium metal for removable appliances, crowns, precision abutments for partials or bridges (overlays, implants, and appliances associated therewith), personalization and characterization, are all considered optional treatment. If performed, the patient must pay the difference in cost between the dentist's DDWA filed fees for the covered benefit and the optional treatment, plus any co-payment for the covered benefit. (As long as the patient has the option of the benefit procedure.)

#### **Preventative Control Programs**

1. Soft tissue management programs are not covered. The periodontal pocket charting, root planing/scaling oral hygiene instruction and prophylaxis are covered benefits and, if performed as part of a soft tissue management program, will be provided for listed co-payments, if any.
2. Follow-up examinations for reevaluation, particularly periodontal reevaluation, are considered to be part of the general serviced rendered.



### **Frenectomy**

1. The frenum can be excised when the tongue has limited mobility; or there is a large diastema between anterior teeth; or when the frenum interferes with a prosthetic appliance.

### **Pedodontia**

1. Referrals to a pediatric dentist must be preauthorized by DeltaCare. Benefits for dependent children through age three are covered at 100 percent of the agreed upon fee less any applicable co-payments for covered benefits and children four years and older are at 50 percent of agreed upon fee less any applicable co-payments for covered services.

### **Treatment Planning**

1. The objective of this plan is to see that all patients are brought to a good level of oral health and that this level of oral health is maintained. To achieve these objectives takes treatment planning. Priorities have been established on the following basis:
  - a) Priority attention is given to those procedures that, if not done first, could have an immediate effect on the patient's overall oral health.
  - b) Priority is next given to work such as active dental decay and periodontal problems that would not have an immediate effect on the patient's oral health.
  - c) Priority is given to replacement of missing teeth causing a gross lack of function.
  - d) Exceptions are made to this treatment-planning concept based on individual circumstances

## **Plan Information**

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### **Welcome to your Boeing DHMO Plan**

DeltaCare is an innovative dental plan that provides you with comprehensive dental care at a significantly lower cost than the more traditional plans you may be accustomed to. It is unique in its emphasis on preventive care. Moreover, because there are no deductibles or annual maximums when you use a DeltaCare dentist, you can get the care you need when you need it.

### **The health plan benefit description is incorporated as part of the Boeing Summary Plan Description.**

This summary plan description for this Plan is the combination of:

- The Boeing Company Health & Welfare Plans booklet for the eligible population
- Any applicable provider directory
- This coverage-specific brochure issued by Delta Dental of Washington

### **New Enrollees & Late Enrollment**

Eligibility to participate in the plan is effective as determined by your employer. If you decline enrollment when first eligible and later wish to enroll yourself or dependents as a result of marriage, birth or adoption or other qualified change in status, your request for enrollment must be submitted to your employer within 30 days, or the timeframe established by your employer, if your employer allows more than 30 days for this type of change.

### **Choosing a Primary Care Dentist (PCD)**

When you enroll in the DeltaCare Dental Plan, you must complete the enrollment information and may indicate your dental office choices at that time. New enrollees have 60 days to select and notify us of your preferred Primary Care Provider (PCD). A PCD is a Washington state General Practitioner that has chosen to participate in the DeltaCare Network.

If you do not select a PCD within 60 days, we will assign you to a provider near your home. The choice of PCD can be changed with proper notice to DDWA, but participation in the plan must continue at least until the next open enrollment period. Please contact us at 1-877-289-5114 for more information on selecting or changing your PCD or to notify us of your selection.

Your selected dental office is now the center for all of your dental needs. The PCD will perform most dental services. For specialty care, the PCD may elect to refer treatment to a DeltaCare Dental Plan Specialist.

After you have enrolled, you will receive a membership card and letter. The letter will include the address and telephone number of your PCD.

If your PCD's participation in the DeltaCare Network is terminated, you will receive written notification. This notification will explain your option to: 1) automatically be assigned to another PCD; or 2) select another PCD from the directory of open PCDs. If your PCD is to be absent for an extended period of time, you may transfer to another PCD dentist during the period of the absence.

## **Appointments**

To receive dental care, simply call your primary care dental office to make an appointment. Routine, non-emergency appointments will be scheduled within 3 weeks of the date of the request. Dental services which are not performed by the assigned DeltaCare Dental Plan office or properly referred to a DeltaCare Dental Plan Specialist will not be covered by the DeltaCare Dental Plan.

## **Specialty Services**

Your PCD is responsible for coordinating all specialty care and will either perform the specialty treatment or refer you to a DeltaCare Network Specialist. In some unique cases the PCD may refer you to a non-DeltaCare Network Specialist, but prior authorization from DDWA is required.

## **Necessary vs. Not Covered Treatment**

The provider will inform the patient of services that are covered benefits. Not all necessary treatment is covered, and there may be additional charges. The majority of required dental services are provided at no cost to the patient under the DeltaCare Plan. However, there are certain treatments that, according to the contract between The Boeing Company and Delta Dental of Washington, remain the responsibility of the patient. Patients can also contact the DeltaCare unit at Delta Dental of Washington at 1-877-289-5114 with questions.

## **Urgent Care**

Your PCD shall provide urgent care for a covered procedure within 24 hours of being contacted. If you require urgent dental care and are not able to be seen by your PCD within 24 hours or you are not within a reasonable distance of your PCD's office, you may receive treatment from another dentist. Such treatment is limited to the treatment that is necessary to evaluate and stabilize you until further treatment can be obtained from your PCD. Please call us at 800-650-1583 for more information.

## **Emergency Care**

DeltaCare Network Dentists have made provisions for delivering emergency care. Emergency care is available 24 hours a day, every day of the year. Treatment of a dental emergency, those rare dental health instances that may be life threatening or cause severe bodily injury, shall not require a Confirmation of Treatment and Cost if a prudent layperson acting reasonably would believe that such an emergency condition exists.

## **Grievance Resolution**

We urge you to communicate directly with your DeltaCare dentist if you are dissatisfied with the service provided. We are confident that your DeltaCare dentist will welcome the opportunity to address your questions and concerns. If you are still dissatisfied, please contact DeltaCare Customer Service at 1-877-289-5114. A Customer Service representative will be available to assist you.

## **Appeals of Denied Claims**

### **How to contact us**

DDWA will accept notice of an Urgent Care Request or Appeal if made by you, your covered dependent, or an authorized representative orally by contacting us at the telephone number below or in writing directed to Delta Dental of Washington, P.O. Box 75983, Seattle, WA 98175-0983. You may include any written comments, documents or other information that you believe supports your claim. For more information, please call 1-877-289-5114.

### **Authorized Representative**

You may authorize another person to represent you or your child and receive communications from DDWA regarding your specific appeal. The authorization must be in writing and signed by you. If an appeal is submitted by another party without this authorization, a request will be made to obtain a completed Authorized Representative form. The appeal process will not commence until this form is received. Should the form, or any other document confirming the right of the individual to act on your behalf, i.e., power of attorney, not be returned, the appeal will be closed.

### **Informal Review**

If your claim for dental benefits has been completely or partially denied, you have the right to request an informal review of the decision. Either you, or your authorized representative (see above), must submit your request for a review within 180 days from the date your claim was denied (please see your Explanation of Benefits form). A request for a review may be made orally or in writing and include the following information:

- Your name and ID number
- The claim number (from your Explanation of Benefits form)
- The name of the dentist

DDWA will review your claim, make a determination within 14 days of receiving your request, and may take up to an additional 16 days with the delivery of this notice, for a total of 30 days. DDWA will send you a written notification of the review decision and information regarding any further appeal rights available should the result be unfavorable to you. Upon request, you will be granted access to, and copies of, all relevant information used in making the review decision. Informal reviews of wholly or partially denied claims are conducted by persons not involved in the initial claim determination.

### **Formal Review**

If you are dissatisfied with the outcome of the informal review, you may request in writing that your claim be reviewed formally by the DDWA Appeals Committee. This Committee includes only persons who were not involved in either the original claim decision or the informal review.

Your request for a review by the Appeals Committee must be made within 90 days of the post-marked date of the letter notifying you of the informal review decision. Your request should include the information noted above plus a copy of the informal review decision letter. You may also submit any other documentation or information you believe supports your case.

The Appeals Committee will review your claim and make a determination within 30 days of receiving your request, and send you a written notification of the review decision. Upon request, you will be granted access to, and copies of, all relevant information used in making the review decision.

You have the right to bring a civil action under Section 502(a) of ERISA after having exhausted the internal benefit determination process. Please refer to The Boeing Health and Welfare Plans Summary Plan Description for more information regarding your rights under ERISA.

Whenever DDWA makes an adverse determination and delay would jeopardize the eligible person's life or materially jeopardize the covered person's health, DDWA shall expedite and process either a written or an oral appeal and issue a decision no later than seventy-two hours after receipt of the appeal. If the treating Licensed Professional determines that

delay could jeopardize the eligible person's health or ability to regain maximum function, DDWA shall presume the need for expeditious review, including the need for an expeditious determination in any independent review consistent with applicable regulation.

## **Coordination of Benefits**

This Plan does not coordinate benefits with other plans. If other plans are covering you, this plan will be primary.

## **Subrogation**

If we pay benefits under this policy, and you are paid by someone else for the same procedures we pay for, 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 pro-rated 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.

## **Member Rights and Responsibilities**

### **As a DeltaCare member, you have the right to:**

- Be provided with appropriate information about DeltaCare and its benefits, providers and policies
- Be informed of your diagnosis, the proposed treatment and prognosis by your dentist
- Give informed consent before beginning any dental treatment and be made aware of the consequences of refusing treatment
- Obtain a copy of your dental record, in accordance with the law
- Be treated with respect and have your dignity and need for privacy recognized

### **To receive the best oral health care possible, it is your responsibility to:**

- Know your benefit coverage and how it works.
- Arrive at the dental office on time or let the dental office know well in advance if you are unable to keep a scheduled appointment. Some offices require 24 hours' notice for appointment cancellations before they will waive service charges.
- Ask questions about treatment options that are available to you regardless of coverage levels or cost.
- Give accurate and complete information about your health status and history and the health status and history of your family to all care providers when necessary.
- Read carefully and ask questions about all forms and documents which you are requested to sign, and request further information about items you do not understand.
- Follow instructions given by your dentist or their staff concerning daily oral health improvement or post-service care.
- Send requested documentation to Delta Dental of Washington to assist with the processing of claims, Confirmation of Treatment and Cost or appeals.
- If applicable, pay the dental office the appropriate co-payments amount at time of visit.
- Respect the rights, office policies and property of each dental office you have the opportunity to visit.
- Inform your dentist and your employer promptly of any change to your or a family member's address, telephone, or family status.

**Nondiscrimination and Language Assistance Services**

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

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

We will provide free aids and services to people with disabilities to assist in communicating effectively with DDWA staff, such as:

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

We will provide free language services to assist in communicating effectively with DDWA staff for 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: 800-554-1907. If you need translation or interpreter assistance at your dental provider’s office, please contact their staff. The cost for translations and interpreter services for communication between you and your provider are not covered by DDWA.

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, sex, gender identity or sexual orientation, you can file a grievance with our Compliance/Privacy Officer who may be reached as follows: PO Box 75983 Seattle, WA 98175, Ph: 800-554-1907, TTY: 800-833-6384, Fx: 206 729-5512 or by email at: [Compliance@DeltaDentalWA.com](mailto:Compliance@DeltaDentalWA.com). You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, our 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, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.
- ◆ The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>

Taglines
<p><b>Amharic</b></p> <p>እርስዎ፣ ወይም ሌላ እየረዱት ያለ ሰው፣ ስለ Delta Dental of Washington ጥያቄ ካላችሁ፣ በራሳችሁ ቋንቋ ያለምንም ክፍያ እርዳታ እና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለማውራት፣ በ 800-554-1907 ይደውሉ።</p>
<p><b>Arabic</b></p> <p>إذا كانت لديك أو لدى أي شخص آخر تساعده أسئلة حول Delta Dental of Washington، فلك الحق في طلب المساعدة والمعلومات بلغتك دون أن تتحمل أي تكلفة. للتحدث إلى مترجم، يُرجى الاتصال على الرقم 800-554-1907.</p>
<p><b>Cambodian (Mon-Khmer)</b></p> <p>ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងជួយ មានសំណួរអំពីកម្មវិធី Delta Dental of Washington អ្នកមានសិទ្ធិ ទទួលបានជំនួយ និងព័ត៌មានជាកាសាវស័យសេរីដោយឥតគិតថ្លៃ។ ដើម្បីនិយាយទៅកាន់អ្នកបកប្រែ សូមទូរស័ព្ទទៅលេខ 800-554-1907។</p>
<p><b>Chinese</b></p> <p>如果您或您正在帮助的人对 Delta Dental of Washington 有任何疑问，您有权免费以您的语言获得帮助和信息。要想联系翻译员，请致电 800-554-1907。</p>

<b>Taglines</b>
<p><b>Cushite (Oromo)</b> Ati yookaan namni ati gargaaraa jirtu waa'ee Delta Dental of Washington gaaffilee yoo qabaattan kaffaltii malee afaan keetiin gargaarsaa fi odeeffannoo argachuu ni dandeessa. Nama afaan sii hiiku dubbisuuf lakk. 800-554-1907tiin bilbili.</p>
<p><b>French</b> Si vous, ou quelqu'un à qui vous apportez votre aide, avez des questions à propos de Delta Dental of Washington, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez le 800-554-1907.</p>
<p><b>German</b> Falls Sie oder jemand, dem Sie helfen, Fragen zu Delta Dental of Washington haben, sind Sie berechtigt, kostenlos Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 800-554-1907 an.</p>
<p><b>Japanese</b> ご本人様、またはお客様の身寄りの方でも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、情報を入力したりすることができます。料金はかかりません。通訳とお話される場合 800-554-1907までお電話ください。</p>
<p><b>Korean</b> 귀하 또는 귀하가 돕고 있는 누군가에게 Delta Dental of Washington에 대한 질문이 있을 경우, 귀하는 무료로 귀하의 언어로 도움을 제공받을 권리가 있습니다. 통역사와 통화를 원하시면 800-554-1907로 전화하십시오.</p>
<p><b>Laotian</b> ຖ້າທ່ານ ຫຼື ບຸກຄົນໃດໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອມີຄຳຖາມກ່ຽວກັບ Delta Dental of Washington, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອສົມກັບຜູ້ແປພາສາ, ໂທ 800-554-1907.</p>
<p><b>Persian (Farsi)</b> دارد، این حق را دارید که اطلاعات مورد نیازتان را به زبان Delta Dental of Washington اگر شما، یا شخصی که به وی کمک می کنید، سؤالی دربارہی تماس بگیرید. 800-554-1907 جهت صحبت با یک مترجم شفاهی، با شماره خود و بدون هیچ هزینه ای دریافت کنید.</p>
<p><b>Punjabi</b> ਜੇ ਤੁਹਾਡੇ ਜਾਂ ਜਿਸ ਦੀ ਤੁਸੀਂ ਸਹਾਇਤਾ ਕਰ ਰਹੇ ਹੋ ਉਸ ਦੇ, Delta Dental of Washington ਬਾਰੇ ਕੋਈ ਪ੍ਰਸ਼ਨ ਹਨ, ਤਾਂ ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਦੇ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਸਹਾਇਤਾ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਦੁਬਾਰਾ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 800-554-1907 'ਤੇ ਕਾਲ ਕਰੋ।</p>
<p><b>Romanian</b> Dacă dumneavoastră sau o persoană pe care o asistați aveți întrebări despre Delta Dental of Washington, aveți dreptul de a obține gratuit ajutor și informații în limba dumneavoastră. Pentru a vorbi cu un interpret, sunați la 800-554-1907.</p>
<p><b>Russian</b> Если у Вас или у лица, которому Вы помогаете, имеются вопросы относительно Delta Dental of Washington, то Вы имеете право на получение бесплатной помощи и информации на Вашем языке. Чтобы поговорить с переводчиком, позвоните по номеру 800-554-1907.</p>
<p><b>Serbo-Croatian</b> Ako vi, ili osoba kojoj pomažete, imate pitanja o kompaniji Delta Dental of Washington, imate pravo da potražite besplatnu pomoć i informacije na svom jeziku. Pozovite 800-554-1907 da razgovarate s prevodiocem.</p>
<p><b>Spanish</b> 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 800-554-1907.</p>
<p><b>Sudan (Fulfulde)</b> To onon, mala mo je on mballata, don mari emmmolji do Delta Dental of Washington, on mari jarfuye kebbugo wallende be matinolji be wolde modon mere. Ngam wolwugo be lornowo, ewne 800-554-1907.</p>
<p><b>Tagalog</b> Kung ikaw, o isang taong tinutulungan mo, ay may mga katanungan tungkol sa Delta Dental of Washington, mayroon kang karapatan humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 800-554-1907.</p>

### Taglines

**Ukrainian**

Якщо у Вас або у когось, кому Ви допомагаєте, є запитання щодо Delta Dental of Washington, Ви маєте право безкоштовно отримати допомогу та інформацію Вашою мовою. Щоб поговорити з перекладачем, телефонуйте за номером 800-554-1907.

**Vietnamese**

Nếu quý vị, hoặc ai đó mà quý vị đang giúp đỡ, có thắc mắc về Delta Dental of Washington, quý vị có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với thông dịch viên, hãy gọi 800-554-1907.

## Glossary

**Alveolar** — Pertaining to the ridge, crest or process of bone which projects from the upper and lower jaw and supports the roots of the teeth.

**Appeal** — An oral or written communication by a subscriber requesting the reconsideration of the resolution of a previously submitted complaint or, in the case of claim determination, the determination to deny, modify, reduce, or terminate payment, coverage, authorization, or provision of health care services or benefits.

**Bitewing X-ray** — An x-ray that reveals the condition of the top visible part of the upper and lower molar teeth.

**Caries** — Decay. A disease process initiated by bacterially produced acids on the tooth surface.

**Complaint** — An oral or written report by a subscriber or authorized representative regarding dissatisfaction with customer service or the availability of a health service.

**Covered Dental Benefit** - Those dental services which are covered under this plan, subject to the limitations set forth in Benefits Covered By Your Plan.

**Crown** — A restoration that replaces the entire surface of the visible portion of tooth.

**Emergency Dental Condition** — The emergent and acute onset of a symptom or symptoms, including severe pain, that would lead a prudent layperson acting reasonably to believe that a dental condition exists that requires immediate dental attention, if failure to provide dental attention would result in serious impairment to oral functions or serious dysfunction of the mouth or teeth, or would place the person's oral health in serious jeopardy.

**Emergency Examination** — Otherwise covered dental care services medically necessary to evaluate and treat an Emergency Dental Condition.

**Endodontics** — That branch of dentistry which deals with the diagnosis and treatment of diseases of the dental pulp and tissues around the root end.

**Exclusions** — Dental services which are not a contract benefit set forth in Benefit Covered By Your Plan and all other services not specifically included as a Covered Dental Benefit set forth in Benefit Covered By Your Plan.

**Fluoride** — A substance when topically applied or applied to drinking water is effective in resisting tooth decay.

**General Anesthesia** — A drug or gas which produces unconsciousness and insensibility to pain.

**Implant** — A graft or insert set firmly onto or deeply into the alveolar area prepared for its insertion. It may support a crown or crowns, a bridge abutment, a partial denture or a complete denture.

**Inlay** — A dental filling shaped to the form of a cavity and then inserted and secured with cement.

**Intravenous (I.V.) Sedation** — A form of sedation whereby the patient experiences a lowered level of consciousness, but is still awake and can respond.

**Licensed Professional** — means an individual legally authorized to perform services as defined in their license. Licensed Professional includes, but is not limited to, dentist, hygienist and radiology technician.

**Lifetime Maximum** — The Maximum amount DDWA will pay in the specified covered dental benefit class for an insured individual during the time that individual is on this Plan or any other Plan offered by this Employer.

**Limitations** — Restricting conditions, such as age, period of time covered and waiting periods, under which a group or individual is insured. Dental services which are subject to restricting conditions set forth in Benefits Covered By Your Plan.

**Localized delivery of antimicrobial agents** — Treating isolated areas of advanced gum disease by placing antibiotics or other germ-killing drugs into the gum pocket. This therapy is viewed as an alternative to gum surgery when conditions are favorable.

**Occlusal Adjustment** — Modification of the occluding surfaces of opposing teeth to develop harmonious relationships between the teeth themselves and neuromuscular mechanism, the temporomandibular joints and the structure supporting the teeth.



**Occlusal Guard** — A removable dental appliance — sometimes called a nightguard — that is designed to minimize the effects of gnashing or grinding of the teeth (bruxism). An occlusal guard (nightguard) is typically used at night.

**Open Enrollment Period** — The annual period in which subscribers can select benefits plans and add or delete eligible dependents.

**Palliative Treatment** — Services provided for emergency relief of dental pain.

**Primary Care Dentist or Primary Care Provider (PCD)**— The primary care dentist selected upon enrollment in the DeltaCare plan provides all necessary dental care and referrals.

**Panorex X-ray** — An x-ray system using two points of rotation to obtain a panoramic view of the dental arches.

**Periodontics** — That branch of dentistry which deals with the prevention and treatment of diseases of the bone and soft tissues surrounding the teeth.

**Prophylaxis** — The control of dental and oral diseases by preventive measures, especially the mechanical cleansing of the teeth.

**Prosthodontics** — That branch of dentistry which deals with the replacement of missing teeth or oral tissues by artificial means, such as crowns, bridges and dentures.

**Restorative** — A process used to replace a lost tooth or part, or the diseased portion of one, by artificial means as with a filling, crown, bridge or denture designed to restore proper dental function.

**Root Planing** — A procedure done to smooth roughened root surfaces.

**Sealants** — A resinous material designed for application to the surfaces of posterior teeth in order to seal the surface irregularities and prevent tooth decay.

**Temporomandibular Joints** — The joint just ahead of the ear, upon which the lower jaw swings open and shut, and can also slide forward.

DDWA, a member of the nationwide Delta Dental Plans Association, has been working to improve the oral health of our subscribers and our community since 1954. Today we cover more than 50 million people nationwide through our Delta Dental plans.

We specialize exclusively in dental benefits, which allows us to offer the most knowledgeable customer service and to partner with our large participating dentist networks to offer you the widest choice of dentists. We are an innovative company that is a national leader in supporting dental research so that we can include the latest effective dental treatments in our plans. Advancing better oral health — that is what we are all about!

To learn more about DDWA and your benefits, visit our Web site at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com).