



WASHINGTON COUNTIES INSURANCE FUND
WASHINGTON COUNTIES INSURANCE POOL



Washington Dental Service is a member of the Delta Dental Plans Association

WCIF – Plan D

Plan #00497

Delta Dental PPO - Enhanced

Effective Date: January 1, 2012

Plan Summary	Payment Levels		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
Class I – Diagnostic & Preventive Exams, Prophys, X-rays, Fluoride Sealants are covered up to age 15	100%	100%	100%
Class II – Restorative Restorations, Endodontics, Periodontics, Oral Surgery	90%	80%	80%
Class III – Major Crowns, Dentures, Partials, Bridges and Implants	50%	50%	50%
Annual Maximum Per Person Benefit Period: (January 1 – December 31)	\$2,000	\$2,000	\$2,000
Deductible	None	None	None
Orthodontia Adults and dependent children Lifetime maximum per person	50% \$2,000	50% \$2,000	50% \$2,000

MySmile® personal benefits center, available on Washington Dental Service's Web site at **DeltaDentalWA.com**, is customized to your individual needs and provides you with answers to your most pressing questions about your dental coverage.

Please Note: This is a brief summary of benefits only and does not constitute a contract. You will have access to benefits booklets that completely detail your Delta Dental PPO dental benefits. Please feel free to call our customer service department if you have any questions or visit our Web site at DeltaDentalWA.com.

Washington Dental Service

PO Box 75983

Seattle, WA 98175-0983

Customer Service toll-free (800) 554-1907, Monday – Friday 8 a.m. to 5 p.m., Pacific Time

ACCESSING CARE**How to use your Delta Dental PPO plan**

The dental plan offered to your 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 network, your benefits will likely be paid at a higher level and your out-of-pocket expenses may be lower.

Washington Dental Service will handle all customer service and claims processing for your plan. Tell your dentist you are covered by Washington Dental Service and give him or her your member identification number, the plan name and plan number.

Delta Dental PPO dentists

Delta Dental PPO dentists complete claim forms and submit them directly to Washington Dental Service. PPO dentists receive payment based on their pre-approved, discounted PPO fees and they cannot charge you more than these fees. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the plan maximums.

Delta Dental Premier[®] dentists — (non-PPO)

Delta Dental Premier dentists are members of our traditional fee-for-service plan, but they are not part of the PPO network; therefore, your out-of-pocket costs may be higher. Delta Dental Premier dentists will still submit claims for you and receive payment directly from Washington Dental Service. Their payment will be based upon their pre-approved fees with Washington Dental Service. They also cannot charge you more than these fees. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the program maximums.

Finding a dentist

You can find a participating dentist in your area by visiting the Washington Dental Service Web site at DeltaDentalWA.com. Click on the *Patients* tab and then on the *Find A Dentist* tab to begin your search. **Be sure to select the appropriate plan — Delta Dental PPO or Delta Dental Premier — and follow the prompts.**

Nonparticipating dentists

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

NOTE: For information on out-of-state dentists, please refer to your benefits booklet.

Predetermination (estimate) of benefits

If your dental care will be extensive, you may ask your dentist to complete and submit a request for an estimate, sometimes called a "predetermination of benefits." This will allow you to know in advance what procedures are covered, the amount Washington Dental Service will pay and your financial responsibility. A predetermination of benefits is not a guarantee of payment.