



WCIF – Plan A

Program # 00498

Delta Dental PPO

Effective Date: January 1, 2010

| Plan Summary | PAYMENT LEVELS | | |
|---|-----------------------------|---------------------------------|-----------------------------|
| | Delta Dental PPO Dentist | Delta Dental Premier Dentist | Nonparticipating Dentist |
| Class I - Diagnostic & Preventive Exams, Prophys, Fluoride, X-rays, Sealants are covered up to age 15 | 100% | 80% | 80% |
| Class II - Restorative Restorations, Endodontics, Periodontics, Oral Surgery | 80% | 70% | 70% |
| Class III – Major Crowns, Dentures, Partials, Bridges and Implants | 50% | 40% | 40% |
| Annual Maximum Per Person Benefit Period: (January 1 – December 31) | \$1,000 | \$1,000 | \$1,000 |
| Deductible (Waived on Class I) Per person/per benefit period Annual family maximum | None | None | None |
| Orthodontia Adults & Children Lifetime maximum per person | 50% \$2,000 | 50% \$2,000 | 50% \$2,000 |

Please Note: This is a brief summary of benefits only and does not constitute a contract. You will receive a benefits booklet that completely details your Delta Dental PPO dental benefits. Please feel free to call our Customer Service Department if you have any questions.

Delta Dental/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 Standard Time

ACCESSING CARE

How to use your Delta Dental PPO program

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 be paid at a higher level and your out-of-pocket expenses may be lower. You can find a participating dentist in your area by visiting the Washington Dental Service Web site at www.DeltaDentalWA.com. Click on Subscribers in the bar on the left and then on Find a Dentist. This will bring up the WDS Dentist Directory or the Delta Dental Plans Association's National Provider Directory. **Be sure to select the Delta Dental PPO plan and follow the prompts.**

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

Delta Dental PPO dentists

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

Delta Dental Premier dentists — (non-PPO)

Delta Dental Premier dentists are members of our traditional fee-for-service plan, 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 Washington Dental Service/Delta Dental. 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, copayments and/or amounts in excess of the program maximums. You can find a participating dentist in your area by visiting the Washington Dental Service Web site at www.DeltaDentalWA.com. Click on Subscribers in the bar on the left and then on Find a Dentist. This will bring up the WDS Dentist Directory or the Delta Dental Plans Association's National Provider Directory. **Be sure to select the Delta Dental Premier plan and follow the prompts.**

Nonparticipating dentists

You are not limited to visiting a Washington Dental Service/Delta Dental 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 in the state in which services are performed, 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.

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.