



WASHINGTON COUNTIES INSURANCE FUND
WASHINGTON COUNTIES INSURANCE POOL



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

WCIF – Incentive Plan

Plan #00501

Delta Dental Premier® Incentive Plan

Effective Date: January 1, 2012

Plan Summary	Payment Levels		
	Delta Dental Premier Dentist	Nonparticipating Dentist	Dentist Outside of Washington State
Class I – Diagnostic & Preventive Exams, Prophys, X-rays, Fluoride Sealants are covered up to age 15	70% – 100%	70% – 100%	70% – 100%
Class II – Restorative Restorations, Endodontics, Periodontics, Oral Surgery	70% – 100%	70% – 100%	70% – 100%
Class III – Major Crowns, Dentures, Partial, 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 — Incentive Plan

How to use your Delta Dental Premier® Incentive plan

You may select any licensed dentist under this plan; however, if you choose a participating Washington Dental Service dentist, your benefits may 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 Premier dentists

If your dentist is a Washington Dental Service participating dentist, he or she will submit your claims directly to Washington Dental Service. Payment will be based on the approved fees your dentist has on file with us. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the plan 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 Delta Dental Premier plan and follow the prompts.**

Nonparticipating dentists in Washington state

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.

Outside of Washington state

If you receive dental treatment from a dentist outside Washington state, 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 on Washington Dental Service's maximum allowable fees for participating dentists, whichever is less.

Explanation of incentive plan

The Delta Dental Premier Incentive plan is designed to promote regular dental care by increasing from one 12-month incentive period to the next the amount paid for preventive care and regular visits. During the first incentive period, the payment level for covered and allowable Class I and Class II benefits is 70 percent. This payment level increases by 10 percent — up to a maximum of 100 percent — each successive incentive period in which benefits are used at least once by the eligible person(s). If the once-a-year visit is missed, the payment level will be decreased by 10 percent for each period during which benefits are not used. In no event will the payment level be less than 70 percent.

The incentive provision described above does not apply to Class III benefits, which are paid at 50 percent.

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 may be covered, the amount Washington Dental Service may pay and your expected financial responsibility. A predetermination of benefits is not a guarantee of payment.