## SOUND HEALTH & WELLNESS TRUST

# **DENTAL OPTIONS**

FOR

### **SOUND PLAN**

## **2017 ENROLLMENT**

	Delta Dental PPO #09136	DeltaCare #00405	Schedule Plan #09393
How it Works	This option requires you to choose from a list of dentists in a managed care network. Your reimbursement will depend on the providers contract with Delta Dental of Washington (DDWA):	DeltaCare is a dental HMO plan. This option requires you to choose from a list of approved dentists and clinics.	This option allows you to see any licensed dental provider.
	<ul> <li><u>DDWA/Delta Dental Preferred</u> (<u>PPO) Providers</u>: Seeing a Preferred Dentist will provide the highest level of benefits and may provide the lowest out of pocket costs.</li> <li><u>DDWA/Delta Dental Participating</u> <u>Providers</u>: These Dentists provide a discount, but your benefits percentage is lower and may result in higher out of pocket costs vs. a Preferred Dentist.</li> <li><u>Non-DDWA Dentist</u>: If your Dentist is not Preferred or Participating, your benefits will be lower, and you may have higher out of pocket costs. Reimbursement is made based on maximum allowable fees, which may leave you with a higher patient</li> </ul>	You MUST choose a DeltaCare primary care dentist who coordinates all of your care, including any referrals to specialists. Under this plan you cannot just see any licensed dentist for treatment. A list of DeltaCare providers can be found at www.deltadentalwa.com. Make sure you have a DeltaCare provider in your area before enrolling in this option.	Your reimbursement will depend on which network the provider belongs to. Benefits will be paid according to the schedule of allowances. If the treatment is performed by a participating dentist, the dentist may not charge more than their allowable fee. If treatment is performed by a non-participating dentist, dental charges in excess of the schedule will be your responsibility.

This Plan comparison provides a general overview of Plan benefits. Please refer to your Summary Plan Description for specifics about covered expenses as well as exclusions and limitations.

The Trustees do not promise to continue any individual benefit or any level of benefits for any set period of time. They have the right to change, suspend, or discontinue a benefit under the plan at any time. Changes they make will take effect only after notice to participants.

	Delta Dental PPO #09136	DeltaCare #00405	Schedule Plan #09393
Annual Deductible (per calendar year)	Individual: \$10 Family: \$30	Individual: None Family: None	Individual: \$10 Family: \$30
Annual Maximum (per calendar year)	\$2,500 per person	None	\$2,500 per person
Coinsurance Class I Procedures: • Diagnostic • Preventative	DDWA/Delta Dental Participating Dentist100% of charges for preferred providers75% of charges for non-preferred providersMon-DDWA Participating Dentist75% of allowable fees	Covered procedures are provided with no co-payment when performed by an assigned DeltaCare Dentist.	Paid per Plan's Schedule of Allowances.
<ul> <li>Class II Procedures:</li> <li>Restorations</li> <li>Oral Surgery</li> <li>Periodontics</li> <li>Endodontics</li> <li>General Anesthesia</li> <li>Intravenous Sedation</li> <li>Palliative Care</li> </ul>	DDWA/Delta Dental Participating Dentist85% of charges for preferred providers75% of charges for non-preferred providersMon-DDWA Participating Dentist75% of allowable fees	Covered procedures are provided with copays.	Paid per Plan's Schedule of Allowances.
<ul><li>Class III Procedures:</li><li>Crowns</li><li>Dentures</li><li>Bridges</li><li>Partials</li></ul>	DDWA/Delta Dental Participating Dentist50% of charges for preferred providers40% of charges for non-preferred providersMon-DDWA Participating Dentist40% of allowable fees	Covered procedures are provided with copays.	Paid per Plan's Schedule of Allowances.
Orthodontia	Not covered	Not covered	Not covered
Implants	Not covered	Not covered	Paid per Plan's Schedule of Allowances.

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# **FURTHER QUESTIONS?**

#### **Eligibility, Enrollment Process**

(206) 282-4500 or (800) 225-7620

#### Delta Dental PPO Plan or Schedule Plan (800) 554-1907

### DeltaCare

(800) 650-1583