

# DENTAL BENEFITS

Oral care is very important to your health and general well-being. The City of Bellevue provides comprehensive dental coverage through either Delta Dental of Washington or Willamette Dental of Washington, Inc.

Under the Delta Dental plan, you may access dental care services from any dentist you wish. However, if you obtain services from a Delta Dental PPO dentist, your benefits will likely be paid at a higher level and your out-of-pocket expenses will be lower. Delta Dental of Washington offers a comprehensive provider network both locally and across the nation. All participating Delta Dental dentists agree to provide services to you at discounted, negotiated fees. If you use non-network dental providers, your charges will be based on the maximum allowable fee for your area, as determined by Delta Dental of Washington.

The Willamette Dental of Washington, Inc. plan offers access to the exclusive providers in the Willamette Dental Group dental practice. All group dentists are employed by Willamette Dental Group and provide services in their 50+ locations to you at predictable, low co-pays. If you use non-Willamette Dental Group dental providers, you will not have coverage.

You can find Delta Dental or Willamette Dental Group providers online – please see the information in Your Benefits Contacts on the last page of this Guide.

## BEFORE TREATMENT BEGINS

You should have your dentist's office contact Delta Dental in writing for a predetermination if you expect the charges to be more than \$300. You and your dentist will receive a predetermination stating how much of the cost will be covered under the plan, and how much will be your responsibility.



Delta Dental of Washington

Access Delta Dental app from Google Play or the Apple Store to help you better use your benefits.



## MAXIMUM ALLOWABLE FEE – DELTA DENTAL

When you use out-of-network services, your plan will pay a percentage of the maximum allowable fee. If your dentist charges more than the maximum allowable fee, you will be responsible for the difference.

	Delta Dental of Washington		Willamette Dental of Washington, Inc.
	PPO Provider	Premier/Non-Network Provider	Willamette Dental Group Dentist
<b>Calendar Year Deductible</b>	\$0 per individual \$0 per family		\$0 per individual \$0 per family
<b>Calendar Year Maximum Benefit</b>	\$2,000 per individual		No Annual Maximum*
<b>General Office Visit &amp; Orthodontic Copay</b>	N/A		\$5 per visit
<b>Specialist Office Visit Copay</b>	N/A		\$30 per visit
<b>Preventive and Diagnostic Services, includes:</b> exams, cleanings, x-rays, sealants and topical fluoride treatments	Covered in Full		Covered in Full after office visit copay
<b>Basic Services, includes:</b> fillings, extractions, and endodontics	Covered in Full		Covered in Full after office visit copay
<b>Major Services, includes:</b> <ul style="list-style-type: none"> <li>• crowns and bridges</li> <li>• implants</li> </ul>	50% 50%		\$100 co-pay Covered in Full to \$1,500 annual max
<b>Orthodontia</b>	Not Covered		\$1,200 co-pay (no lifetime maximum)
<b>TMJ Benefit</b>	50% to \$1,000 annual max (\$5,000 lifetime maximum)		Covered in Full to \$1,000 annual max (\$5,000 lifetime maximum)

\*TMJ, orthognathic surgery, & dental implant surgery have benefit maximums.

**Limitations:** This benefit outline is for illustrative purposes only. Actual claims paid are subject to maximum allowable charge, frequencies, age limitations, terms and conditions of the contract.

