



Delta Dental of Washington



Delta Dental PPO

Program #03915

	NWFFT Dental Plan 1		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
Class I – Diagnostic & Preventive Exams, Cleanings, X-rays, Fluoride & Sealants	100%	100%	100%
Class II – Restorative Fillings, Endodontics, Periodontics & Oral Surgery	90%	80%	80%
Class III – Major Crowns, Dentures, Partials, Bridges & Implants	50%	50%	50%
Annual Maximum per Person January through December	\$1,500	\$1,500	\$1,500
Deductible	\$0	\$0	\$0
Orthodontia: Adult & Child Coverage Lifetime Maximum	50% \$1,000	50% \$1,000	50% \$1,000
TMJ Annual Maximum Lifetime Maximum	50% \$1,000 \$5,000	50% \$1,000 \$5,000	50% \$1,000 \$5,000

* This is a brief summary of benefits and does not constitute a contract. You will receive a benefits booklet that completely details your Delta Dental PPO plan benefits.

Delta Dental of Washington

PO Box 75983

Seattle, WA 98175-0983

Customer Service toll-free (800) 554-1907, Monday – Friday 7 a.m. to 5 p.m., Pacific Time



Accessing Your Delta Dental PPO Plan

How to use your dental 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 out-of-pocket expenses will be lower.

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

Delta Dental PPO Dentists

Delta Dental PPO dentists complete claim forms and submit them directly to Delta Dental of Washington. PPO dentists receive payment based on their lower, pre-approved PPO fees and they cannot charge you more than these fees. You are responsible only for your stated deductible, coinsurance and/or amounts in excess of the program maximums. You can find a Delta Dental PPO dentist in your area by visiting our web site at www.DeltaDentalWA.com. Go to Looking for a Dentist and click on Find a Dentist. For dentists outside of Washington State, click on the green “*search the national Delta Dental directory*” link. Be sure to select the Delta Dental PPO and follow the prompts.

Delta Dental Premier Dentists

Delta Dental Premier Dentists also have provider contracts with Delta Dental, 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 Delta Dental. Their payments will be based upon their pre-approved fees with Delta Dental. They also cannot charge you more than these allowable fees. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the program maximums. You can find a Delta Dental Premier dentist in your area by visiting our web site at www.DeltaDentalWA.com. Go to Looking for a Dentist and click on Find a Dentist. For dentists outside of Washington State, click on the green “*search the national Delta Dental directory*” link. This will bring you to our online dentist directory. Be sure to select the Delta Dental Premier and follow the prompts.

Nonparticipating dentists

You are not limited to visiting a Delta Dental Dentist. If you choose a nonparticipating dentist, you may be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are submitted. Claim payments will be based on actual charges or Delta Dental’s maximum allowable fees for nonparticipating dentists in your state, whichever is less. You will be responsible for any balance remaining. Please be aware that Delta Dental 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 the amount Delta Dental of Washington will pay and your financial responsibility.