

Gibbs & Olson, Inc.  
Group #03722

## Delta Dental PPO<sup>SM</sup> Plan Benefit Summary

<b>Effective Date</b>	January 1, 2017
<b>Benefit Period</b>	January 1, 2017 – December 31, 2017
<b>Benefit Period Deductible</b> Per Person/Per Family Waived on Class I Services	\$25/\$75
<b>Benefit Period Maximum</b> Per Person Class I Services do not apply toward benefit period maximum	\$1,500
<b>TMJ</b> Annual maximum Lifetime maximum	50% \$1,000 \$5,000
<b>Orthodontia</b> Adults and Dependent children Lifetime maximum per person	Not Available

Dental Network				
	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Non-Participating Dentist	Out-of-State (Out-of-Service Area) Dentist
Class I – Diagnostic & Preventive				
Exams, Cleanings, X-rays, Fluoride and Sealants	100%	80%	80%	100%
Class II – Restorative				
Fillings, Oral Surgery, Root Canals, Endodontics and Periodontics	80%	70%	70%	80%
Class III – Major				
Crowns, Dentures, Partial Dentures, Implants and Bridges	50%	40%	40%	50%

Please Note: This is a brief summary of available benefits for comparison purposes only and does not constitute a contract. Once enrolled in a plan, you will have access to your benefits booklet which provides more details of your Delta Dental PPO Plan. Please feel free to call our customer service department or visit our website at [DeltaDentalWA.com](http://DeltaDentalWA.com) if you have any questions.

You will likely experience the greatest out-of-pocket savings when you see a Delta Dental PPO dentist.

PPO 2017

## Here's some important information to help you use your benefits:

### Finding a participating dentist

You can choose dentists from two nationwide networks: Delta Dental PPO<sup>SM</sup> or Delta Dental Premier<sup>®</sup>. Find a participating, in-network, dentist in any state by visiting [DeltaDentalWA.com](https://www.DeltaDentalWA.com) and using our Find a Dentist tool. We recommend you select the Delta Dental PPO network to filter your search results.

### The advantages of seeing a Delta Dental PPO or Delta Dental Premier dentist

We encourage you to see a Delta Dental network dentist because they provide services at discounted rates and file all claims paperwork for you. We will pay our portion and you're only responsible for your stated deductibles, coinsurance and/or amounts in excess of the plan maximums. In most cases, you will experience the greatest out-of-pocket savings if you choose a dentist from the Delta Dental PPO network.

### Visiting your participating, in-network, dentist

Be sure to tell your dentist you're covered by Delta Dental of Washington and give them your member identification number, plan name and group number.

### Visiting a non-participating, out-of-network, dentist

You are not limited to using a Delta Dental network dentist. You may use any licensed dentist. If you choose a non-participating dentist, you will be responsible to have the dentist complete your claim forms and to ensure that the claims are sent to us. Claim payments will be based on actual charges or our maximum allowable fees for non-participating dentists, whichever is less. You're then responsible for any balance remaining after we pay. Unlike our participating dentists, we have no control over non-participating dentists' charges or billing procedures.

### Visiting an out-of-state (out-of-service area) dentist

If you or a dependent live outside of Washington State, you may visit any licensed dentist. When you visit a dentist who participates in any Delta Dental network they'll handle all claims paperwork. If you visit a dentist who does not participate, you'll be responsible to have the dentist complete your claim forms and ensure the claims are sent to us. Claim payments will be based on actual charges or our maximum allowable fees for participating dentists, whichever is less.

### Confirmation of Treatment and Cost (Formerly called Predeterminations)

When your dentist recommends treatment, we encourage you to ask them to submit a Predetermination. Once submitted, you'll receive a Confirmation of Treatment and Costs (Confirmation). A Confirmation details your dentist's specific treatment plan, what your benefits pay, and gives you an accurate out-of-pocket estimate.

### Have a question?

Give us a call at 800.554.1907, Monday – Friday from 7 am to 5 pm, Pacific Time. We're happy to help.