



WEA Select Dental Plan

Plan A

Group #00186



## North Thurston School District

FOR ALL EMPLOYEES

Effective Date: October 1, 2011



Plan Summary	Payment Levels		
	Delta Dental Premier Dentist	Delta Dental PPO Dentist	* Nonparticipating Dentist
<b>Provider Network</b>			
<b>Annual Maximum per Person/Per Benefit Period:</b> (October 1 <sup>st</sup> – September 30 <sup>th</sup> )	\$1,750 <i>(Dental benefit plan maximum will increase to \$2,000 if you use a Delta Dental PPO dentist)</i>		
<b>Annual Deductible</b>	No Deductible		
<b>Class I – Diagnostic &amp; Preventive</b> Exams, Cleanings, Fluoride, X-rays, Sealants	70% – 100%		
<b>Class II – Restorative</b> Restorations, Endodontics, Periodontics, Oral Surgery	70% – 100%		
<b>Class II – Crowns &amp; Onlays</b>	70% – 100%		
<b>Class III – Major</b> Dentures, Partials, Bridges and Implants	50%		
<b>TMJ —Surgical and Nonsurgical</b> Annual maximum Lifetime maximum	50% \$1,000 \$5,000		
<b>Orthodontia – Plan H</b> Covers adults & dependent child(ren) to age 26	50% Payable, Up to a Maximum Lifetime Benefit of \$2000		
<b>Monthly Composite Rate</b> (Includes orthodontia) October 1, 2011 to September 30, 2012	\$132.80		

*\*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.*

MySmile® personal benefits center, available on Washington Dental Service's web site at [DeltaDentalWA.com/WEA](http://DeltaDentalWA.com/WEA), is customized to your individual needs and provides you with answers to your most pressing questions about your dental coverage.

### 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

### Explanation of Incentive plan

The Delta Dental Incentive plan is designed to promote regular dental care by increasing the amount paid for preventive care and regular visits from one 12-month benefit period to the next. During the first benefit 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 benefit 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 benefit 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.

If you are transferring your benefits from another school district that used the WEA Select Dental Plan, your incentive level will transfer with you! You will need to complete the “Incentive Level Transfer Information” section of the enrollment form and have it submitted to Washington Dental Service.

### How to use your Delta Dental Incentive plan

You may select any licensed dentist under this plan; however, if you choose a participating Washington Dental Service dentist, 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/her your member identification number, the plan name and group number.

### Delta Dental Premier and Delta Dental PPO dentists

If your dentist is a Delta Dental Premier or Delta Dental PPO participating dentist, he or she will submit your claims directly to Washington Dental Service. Participating dentists receive payment based upon their pre-approved fees with Delta Dental. They cannot charge you more than these fees. You are responsible only for your stated deductibles, co-insurance and/or amounts in excess of the plan maximums.

Your benefit dollars will go further if you seek services from a Delta Dental PPO dentist. Delta Dental PPO dentists provide the same high level of care as Delta Dental Premier® dentists, but they have agreed to a lower average fee schedule.

Delta Dental Premier dentists are members of our traditional fee-for-service plan, but they are not part of the PPO network.

Additionally, if you visit a Delta Dental PPO dentist, you will be able to take advantage of a higher annual plan maximum. Your dental benefit plan maximum will increase to **\$2,000** if you select a Delta Dental PPO dentist!

### Finding a dentist

You can find a participating dentist in your area by visiting the WEA landing page at the Washington Dental Service web site at [www.DeltaDentalWA.com/WEA](http://www.DeltaDentalWA.com/WEA), and go to the “Find a Dentist” section. **Be sure to select the appropriate plan – Delta Dental PPO or Delta Dental Premier – and follow the prompts.**

### Nonparticipating dentists

You are not limited to using a Washington Dental Service dentist. 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.

### Predetermination (estimate) of benefits

We recommend that you ask your dentist to complete and submit a standard WDS claim form for a predetermination of benefits if you are considering extensive treatment (such as crowns, oral surgery, periodontics and prosthodontics). 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.

*Please Note: This is a brief summary of benefits only and does not constitute a contract. You will receive a benefits booklet that completely details your WEA Select Dental benefits. Please feel free to call our customer service department if you have any questions.*