# AGC Health Benefit Trust Washington/Alaska Chapter Option II Group #09608

## Delta Dental PPO<sup>™</sup> Plan

## **Benefit Summary**

| Effective Date   |                              | August 1, 2020                               |                              |  |  |
|--|------------------------------|--|------------------------------|--|--|
| Benefit Period   | January                      | January 1, 2020 – December 31, 2020          |                              |  |  |
|  | Dental Network               |  |                              |  |  |
|  | Delta Dental<br>PPO™ Dentist | Delta Dental<br>Premier <sup>®</sup> Dentist | Non-Participating<br>Dentist |  |  |
| Benefit Period Maximum   |                              |  |                              |  |  |
| Annual Maximum Per Person  | \$1,000                      | \$1,000                                      | \$1,000                      |  |  |
| Benefit Period Deductible  |                              |  |                              |  |  |
| Does Not Apply to Class I<br>(Per Person/Per Family)                                   | \$50/\$150                   | \$50/\$150                                   | \$50/\$150                   |  |  |
| Class I – Diagnostic & Preventive  |                              |  |                              |  |  |
| Exams<br>Cleaning<br>Fluoride<br>X-Rays<br>Sealants                                    | 100%                         | 100%   | 100%                         |  |  |
| Class II – Restorative   |                              |  |                              |  |  |
| FillingsEndodontics (Root Canal)PeriodonticsOral SurgeryGeneral Anesthesia/IV Sedation | 80%                          | 80%  | 80%                          |  |  |
| Class III – Major  |                              |  |                              |  |  |
| Dentures<br>Partial Dentures<br>Implants<br>Bridges                                    | 50%                          | 50%  | 50%                          |  |  |
| Crowns   |                              |  | L                            |  |  |



This is a summary of benefits for comparison and isn't a contract. Once you're enrolled, you can get a benefits booklet that will provide all the details of your dental plan. Please feel free to call our customer service department or visit our website at **DeltaDentalWA.com** if you have any questions.

Keep in mind, you will likely experience the greatest savings when you see a Delta Dental PPO dentist.

### Get the most from your benefits!



#### Create a MySmile<sup>®</sup> account

It gives you secure, 24/7 access to your ID card, benefits information, out-of-pocket cost estimates, and more! Our "Find your member ID" tool makes registration easy. Visit DeltaDentalWA.com to create your account.

#### **Choose an in-network dentist**

Your plan gives you access to the Delta Dental PPO<sup>™</sup> network. Your benefits go farthest when you visit a Delta Dental PPO dentist which gives you the most bang for your buck.

If you see a NON-Delta Dental PPO dentist, you won't maximize your benefits. Your annual maximum won't go as far and you'll likely have greater out-of-pocket costs.

|   | Delta Dental PPO | Delta Dental Premier | Non-Delta Dental |
|---|------------------|----------------------|------------------|
| Your plan's network   | ✓                |                      |                  |
| Benefits go farthest which means least out-of-pocket costs  | ~                |                      |                  |
| Files claims forms for you                                  | ✓                | ✓                    |                  |
| Comes with our quality management and cost protection       | ✓                | ✓                    |                  |
| No cost protection which means greatest out-of-pocket costs |                  |                      | ~                |

Find an in-network dentist near you:

- 1. Visit DeltaDentalWA.com
- 2. Click on 'Online Tools' and use our 'Find a Dentist' tool
- 3. Select 'Delta Dental PPO' to filter your search results



#### Visit your dentist regularly

Your plan covers preventive care visits each year. Regular cleanings and check-ups are essential to keeping your smile healthy and preventing painful, expensive problems down the road.

#### Get out-of-pocket cost estimates

Knowing your cost upfront helps you and your dentist plan treatments to maximize your benefits.

MySmile Cost Genie<sup>™</sup> gives you instant, cost estimates. It's great for basic treatments like fillings. Simply sign in to MySmile account to get your personalized estimate.

When you need extensive treatment, like a crown, ask your dentist for a "Predetermination." You'll get a **Confirmation of Treatment and Cost** from us. It details your dentist's treatment plan, what your benefits cover, and how much you may owe your dentist for the treatment.



#### Have a question?

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