DELTA DENTAL

Delta Dental of Washington

Power your smile

with your Delta Dental PPO plan

Welcome

Your Delta Dental PPO℠ plan

It takes more than good oral hygiene to keep your smile healthy. Regular dental care, from cleanings to crowns, are essential to your smile's health. Fortunately, you have a great service plan—your dental coverage. It makes dental visits easy and affordable.

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MySmile® personal benefits center

Get the most from your coverage with a MySmile personal benefits center account at DeltaDentalWA.com

MySmile is a secure, personalized toolbox where you can:

- View your coverage
- Find a high-quality dentist in your plan's network
- Print your ID card
- Get instant, personalized out-of-pocket cost estimates
- Check your claims and claims activity, including current and past Explanation of Benefits (EOB)
- Sign up for paperless statements
- And more!

MySmile accounts are available for subscribers and their dependents who are 18+ years of age.

Before your visit

☑ View your benefits

You can view your coverage by signing into MySmile or reading your benefit booklet. Knowing what's covered before you visit the dentist helps eliminate surprises at the office.

☑ Find a participating dentist

To get the most from your benefits, we encourage you to see a participating dentist from the Delta Dental PPO℠ network. They provide services at discounted rates and file all claims paperwork for you. In most cases, you'll get the best out-of pocket savings by choosing a Delta Dental PPO dentist.

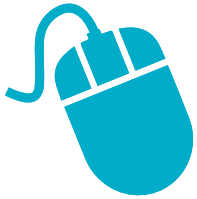
You may also see dentists from the Delta Dental Premier® network.

If you choose a non-participating dentist, you're responsible for making sure they complete your claim forms and send them to us.

Finding a participating dentist is easy. Visit DeltaDentalWA.com and use our Find a Dentist tool. Remember to select the Delta Dental PPO network to filter your search results.

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-participating Dentist
Provides significant discount for services	✓		
Protects you from balance billing	✓	✓	
Files dental service claims paperwork for you	✓	✓	

☑ Get out-of-pocket cost estimates



MySmile Cost Genie℠ is a self-service tool that gives you instant, personalized out-of-pocket cost estimates based on your benefits and dentist.

It's a great way to check costs for different treatment options from any participating dentist.

Get your estimate in just 3 steps:

1. Sign in to MySmile and click "MySmile Cost Genie"
2. Use the dropdowns to select patient, dentist and treatment
3. Click "Get my estimate"

It's that easy

At your dentist's office

☑ Tell your dentist you're covered by Delta Dental of Washington

☑ Provide information on other dental coverage you may have

If you're covered by more than one dental plan, your dentist's office will help coordinate your coverage. Your dentist and dental plans will work together to make sure you get the most out of your dental benefits.

Tell your dentist's office about both plans. We recommend bringing both of your ID cards so they can help coordinate your coverage.

☑ Request a Predetermination when your dentist recommends treatment

For expensive, extensive treatment, get a precise estimate by asking your dentist to submit a Predetermination. Once submitted, you'll receive a Confirmation of Treatment and Costs.

A Confirmation details your dentist's specific treatment plan, what your benefits pay, and gives you an accurate out-of-pocket estimate. Many dentists are able to get Confirmations in real-time. If not, you can view your Confirmation through your MySmile account or wait for a paper statement via standard mail.

☑ Talk about your health

A healthy smile is an important part of your overall health. Research shows there's a link between your oral and overall health.

Talk to your dentist about:

- **Cancer**
  Many treatments cause dry mouth and painful gums
- **Diabetes**
  Gum disease makes it harder to control blood sugar
- **Heart disease**
  People with unhealthy gums are twice as likely to have heart disease
- **Medications**
  Many can cause dry mouth which can cause bad breath and cavities
- **Pregnancy**
  Moms can pass cavity-causing bacteria to their babies
- **Tobacco use**
  Increases your risk of tooth decay, gum disease, tooth loss and oral cancer

Telling your dentist about your health helps them provide better care to your smile.

Search DeltaDentalWAblog.com to learn more

After your visit

After your visit, sign in to MySmile and click "My dental activity" to **review your Explanation of Benefits** (EOB). If you don't have a MySmile account, you'll receive a paper copy via standard mail.

Your EOB tells you how much of your benefits were applied towards your treatment and how much you have left.

DELTA DENTAL

Delta Dental of Washington

P.O. Box 75983 | Seattle, WA 98175-0983

Welcome

To Your Explanation of Benefits

THIS IS NOT A BILL

Patient Name	Chrissy Teeth
Member ID	123456789
Group ID	00000-00000
Claim #	201465432109700
Claim Paid Date	09/18/14
Service Provided By	Steve Extractor

Sample A. Sample
1234 Anywhere St.
Anytown, State Zip Code

Visit MySmile® Personal Benefits Center at **DeltaDentalWA.com** for more information about this claim, your benefits, and to go paperless.

IN THE KNOW

Your dentist is out-of-network. Get the most from your benefits with a Delta Dental PPO℠ network dentist. It's easy to find one at DeltaDentalWA.com

Total Billed	Other Insurance	Your Share	Network Savings
$2786.00	$1491.00	$50.00	$556.00

Claim Notes	Service	Service Date	Amount Billed	Network Discount	Deductible Applied	Paid By Your Dental Plan	Your Share
1	Cm Por Ceramco	08/21/14	$1123.00	$238.00	$50.00	$250.50	$50.00
1	Cm Por Ceramco	08/21/14	$1123.00	$238.00	$0.00	$300.50	$0.00
1,2	Buildup + Pins	08/21/14	$270.00	$40.00	$0.00	$69.00	$0.00
1,2	Buildup + Pins	08/21/14	$270.00	$40.00	$0.00	$69.00	$0.00
TOTAL			**$2786.00**	**$556.00**	**$50.00**	**$689.00**	**$50.00**

Questions? Contact Customer Service at: **800.554.1907**

Claim Notes:

1 A Delta Dental of Washington dental consultant has determined this allowance

2 This procedure has been allowed based on information provided and/or the patient's history

YOUR BENEFITS SUMMARY | **Benefit Period: 01/01/14 – 12/31/14**

	paid-to date	*annual*		*paid-to date*	*lifetime*
Patient Deductible:	$50.00	$50.00	Orthodontia Maximum:	$0.00	$2,000.00
Patient Maximum:	$689.00	$1,500.00			

Benefit Period Maximum Remaining: $811.00

EOB 2015 1 of 2

Other dental overage (if applicable)

Use this information to compare to your other plan's EOB and dentist's bill. If you have other coverage that is primary and this is blank, talk to your dentist office. If there is a number here and you don't think it's right, give us a call.

Verify treatment

Treatments listed here should match the ones you received and were billed for. If you notice any inconsistencies, talk to your dentist's office. If you're not satisfied that your EOB is correct, let us know.

Shows how your benefits were applied

Here's the math behind your cost share:

Total Billed
- Network Savings
- Deductible
- Other Insurance (if applicable)
- Amount Paid by Your Dental Plan

Your Share

Check your maximums and deductibles

This is helpful if you need more treatments. Use it to work with your dentist on scheduling so you don't exceed your maximums for the year.

3 reasons to save your EOBs.

1. Itemized deductions on your taxes
2. Proof of qualified medical expenses
3. HSA, FSA and HRA reimbursement

Glossary of Terms

Balance billing
—occurs when a non-participating dentist charges you for fees that exceed those outlined in your plan's coverage level

Coinsurance
—a type of cost-sharing arrangement based on a percentage you or we pay for a dental service

Coordination of benefits
—when you have coverage from more than one dental benefits plan, they work together with your dentist to process and pay your claims. Your primary plan is typically the one sponsored through your employer.

Coverage level
—most dental plans organize coverage in 3 levels; Class I, Class II, and Class III. Class I is preventive, Class II is restorative, and Class III is major.

Covered dental benefits
—the dental services covered by your plan

Deductible
—a set dollar amount you pay before your plan benefits start paying. Just like car insurance. You have to satisfy your deductible before we pay our share.

Exclusions
—the dental services not covered by your plan

Limitations
—restrictions on dental services covered by your plan

Network discount/savings
—the difference between what your participating dentist bills for service and what they've agreed to receive from us for that service

Non-participating dentist
—hasn't signed an agreement with us. They don't have to submit claims forms for you and may bill you for charges not covered by your plan.

Participating dentist
—signs an agreement with us to provide your care at a discount and file claims paperwork for you. Participating dentists can't bill you for charges exceeding the fees in their agreement.

Predetermination
—a request your dentist makes to get a detailed explanation from us of your coverage and costs based on a specific treatment plan

Preventive care
—dental treatments, such as cleanings and fluoride, that help keep your smile healthy and avoid tooth decay

Restorative care
—dental treatment to protect your teeth from further decay

GREEN your dental benefits!

Every 1 million electronically sent statements conserve **1.22 million gallons of water**, save **1,632 trees**, and prevent the production of **52.7 tons of solid waste** each year.

Make the Earth smile.

Sign in to your MySmile account and change your preferences to receive email notifications. Instead of a paper statement, you'll get an email telling you it's ready to view online.

This document is designed to help you use your benefits.
It is not a summary of your benefits or proof of coverage.

If you have a question, give us a call at 800.554.1907.

We're happy to help.

DeltaDentalWA.com

Follow us online for fun, helpful tips to keep your smile healthy and get the most from your dental benefits.

DELTA DENTAL®