

City of Bellingham  
Group #09367

## Delta Dental PPO™ — Incentive Plan Benefit Summary

<b>Effective Date</b>	January 1, 2025
<b>Benefit Period</b>	January 1 <sup>st</sup> – December 31 <sup>st</sup>
<b>Benefit Period Maximum (Per Person)</b>	\$1,500
<b>TMJ</b>	50%
Annual Maximum (Per Person)	\$1,000
Lifetime Maximum (Per Person)	\$5,000

	Dental Network		
	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist
<b>Benefit Period Deductible</b>			
Does Not Apply to Class I (Per Person/Per Family)	<b>\$0/\$0</b>	\$0/\$0	\$0/\$0
<b>Class I – Diagnostic &amp; Preventive</b>			
Exams	<b>100% - 70%</b>	100% - 70%	100% - 70%
Cleaning			
Fluoride			
X-Rays			
Sealants			
<b>Class II – Restorative</b>			
Fillings	<b>100% - 70%</b>	100% - 70%	100% - 70%
Endodontics (Root Canal)			
Periodontics			
Crowns			
Oral Surgery			
<b>Class III – Major</b>			
Dentures	<b>50%</b>	50%	50%
Partial Dentures			
Implants			
Bridges			



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 or text our customer service department or visit our website at [DeltaDentalWA.com](http://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!

### How your plan works

You have an incentive plan. Your coverage can change on a yearly basis, depending on whether or not you go to the dentist. Simply visit your dentist once a year to keep your 100% benefit level! If you don't go within a plan year, your coverage will drop by 10% the following year. It will never drop below 70%.



### Choose an in-network dentist

Seeing a non-participating dentist means greater out-of-pocket costs! Your plan gives you access to the Delta Dental PPO and Delta Dental Premier networks. These dentists:

1. Provide treatment according to your plan's specific guidelines
2. Agree to accept lower fees
3. File claims for you

### Find an in-network dentist near you:

1. Visit [DeltaDentalWA.com](http://DeltaDentalWA.com)
2. Click on 'Online Tools' and use our 'Find a Dentist' tool
3. Select 'Delta Dental PPO' or 'Delta Dental Premier' to filter your search results

### Activate your FREE MySmile® account

Get started at [DeltaDentalWA.com/mysmile](http://DeltaDentalWA.com/mysmile). It's how you use your benefits, with easy-to-use tools to help you access your ID card, Find a Dentist, review your coverage and get personalized treatment cost estimates.

### Get a Confirmation of Treatment and Cost

When you need extensive treatment, like a crown, ask your dentist for a "Pre-treatment estimate." We'll send a **Confirmation of Treatment and Cost** document that details your dentist's treatment plan, what your benefits cover, and how much you may owe your dentist for the treatment.



### Still have questions? Contact us, we're happy to help.

Call 800.554.1907, Monday – Friday from 7am to 5pm, Pacific Time

Text 833.604.1246

Visit [DeltaDentalWA.com](http://DeltaDentalWA.com)