

# City of Spokane M&P Group #00426

## **Delta Dental PPO™ Plan - Benefit Summary**

Effective Date	January 1, 2024		
Benefit Period	January 1st – December 31st		
Benefit Period Maximum (Per Person)	\$1,500		
Orthodontia –	50%		
Adults & Dependent Children			
Lifetime Maximum (Per Person)			

	Dental Network				
	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist		
Benefit Period Deductible					
Does Not Apply to Class I (Per Person/Per Family)	\$25/\$50	\$25/\$50	\$25/\$50		
Class I – Diagnostic & Preventive					
Exams	80%	70%	70%		
Cleaning	80%	70%	70%		
Fluoride	80%	70%	70%		
X-Rays	80%	70%	70%		
Sealants	80%	70%	70%		
Class II – Restorative					
Fillings and Posterior Composites	80%	70%	70%		
Endodontics (Root Canal)	80%	70%	70%		
Periodontics	80%	70%	70%		
Oral Surgery	80%	70%	70%		
Class III – Major					
Dentures	80%	70%	70%		
Partial Dentures	80%	70%	70%		
Implants	80%	70%	70%		
Bridges	80%	70%	70%		
Crowns	80%	70%	70%		



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® 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>sM</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	<b>✓</b>	✓	
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.