# 2027 adult and pediatric dental coverage

**SMALL GROUP | WASHINGTON**

As a Kaiser Permanente member, you have access to dental coverage through Delta Dental of Washington. The Standard Family plan includes adult coverage for members and their dependents 19 and older and mandated pediatric coverage for members or their dependents 18 and younger.

If you purchase the Delta Dental Standard Family plan, which includes pediatric and adult coverage, you fulfill the federal mandate to provide pediatric dental coverage. However, if you do not purchase the Standard Family plan, the medical plan will automatically be paired with a pediatric-only dental plan offered by Delta Dental to fulfill the federal mandate.

Please review this summary of benefits to get familiar with the Standard Family plan, and refer to your Delta Dental benefits booklet for full details.

| SUMMARY OF DENTAL BENEFITS | STANDARD FAMILY PLAN<br>Maximum allowed amount paid by Delta Dental of Washington | | | |
|---|---|---|---|---|
| | **PEDIATRIC** (18 and younger) | | **ADULT** (19 and older) | |
| | **Delta Dental participating dentist** | **Nonparticipating dentist** | **Delta Dental participating dentist** | **Nonparticipating dentist** |
| **Maximum benefit** | No annual maximum | | $1,500 annual plan maximum<br>$1,000 lifetime adult ortho maximum<br>$1,000 annual TMJ[1] maximum<br>$5,000 lifetime TMJ[1] maximum | |
| **Annual deductible**<br>Deductible is waived for diagnostic, preventive, and medically necessary orthodontia | $50 per child per year | | $50 per adult per year | |
| **Annual out-of-pocket maximum** | $450 per child per year<br>$900 per year for families with 2 or more children | Not applicable | Not applicable | |
| **Diagnostic and preventive**<br>Deductible is waived for exams, \| prophylaxis, fluoride, X-rays, sealants | 100% | 100% | 100% | 100% |
| **Restorative**<br>Restorations (includes posterior composites), endodontics, periodontics, oral surgery | 80% | 80% | 80% | 80% |
| **Major**<br>Crowns, dentures, partials, and bridges. Implants and TMJ[1] are for adults 19 and older. | 50% | 50% | 50% | 50% |
| **Orthodontia**<br>Coinsurance, Lifetime maximum, Deductible is waived for medically necessary orthodontia | 50% Unlimited<br>Medically necessary[2] | | 50%<br>$1,000 lifetime adult ortho maximum | |

Pediatric benefits: Only fees paid to a Delta Dental PPO Plus Premier™ dentist accrue to the annual out-of-pocket maximum.
**1.** TMJ = temporomandibular joint. **2.** Requires preauthorization.

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## Extra dental benefit for members with qualifying conditions

Regular preventive care is especially important for people with certain health conditions. To help reduce the risk of potential problems, our adult plans include a special dental benefit for members 19 and older who are pregnant, managing heart disease, or living with diabetes.

- Members with these qualifying conditions can receive an extra dental cleaning and exam with a Delta Dental PPO Plus Premier™ provider each year, at no additional charge.
- Delta Dental of Washington will notify those who qualify for this extra benefit. Importantly, the member's specific diagnosis will remain confidential.
- This extra cleaning and exam doesn't apply to the annual maximum benefit or the dental plan's cleaning and exam limitations.

## Visit a participating Delta Dental network dentist

To get the most from your benefits, we encourage you to see a participating dentist. These dentists contract with Delta Dental to provide services at discounted fees and file all claims for you. Dentists who are part of Delta Dental's networks will not charge more than their approved fees and cost you less than out-of-network dentists.

You may choose any licensed dentist to provide services under this plan. However, if you go to an out-of-network dentist, Delta Dental does not control the fees charged by dentists who are not in their networks. For services provided by these dentists, Delta Dental will pay either the dentist's actual charges or Delta Dental's maximum allowable fee for Non-Participating Dentists, whichever is less. The member is responsible for any remaining balance. Employees may be responsible for submitting their claims.

Visit **deltadentalwa.com** and use the Find a Dentist tool. Remember to choose the Delta Dental PPO Plus Premier network.

The online directory is easy to use anytime, at home or on your smartphone. You can search based on preferences that matter to you, including dentist name, specialty, location, and language. You can even see endorsements from other Delta Dental patients for categories including extended office hours, friendly staff, kid-friendly, and if they help ease anxiety.

You can also call Delta Dental at **1-800-554-1907** for assistance finding a network dentist.

## Delta Dental has its perks

Go digital with MySmile®.

MySmile is a fast and easy way to manage your dental health online. You get anytime, anywhere access to your benefits in the palm of your hand.

Here's why people are choosing to use MySmile:

- Get 24/7 access to your ID card and benefit information.
- Sign up for paperless notifications and avoid waiting for paper snail mail.
- Get live texting with customer service, email notifications, and helpful digital reminders.
- Find the right dentist and estimate costs – soyou always know before you go.

Text **JOIN** to **56675** to sign up for MySmile.

To learn more about MySmile, please visit **deltadentalwa.com/mysmile**.

## Questions?

Call Delta Dental of Washington at **1-800-554-1907,** Monday through Friday, 7 a.m. to 5 p.m., or go online to **deltadentalwa.com** for answers.



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