

# Business Health Trust – Plan 4

## Group #09281

### Delta Dental PPO<sup>SM</sup> — Incentive Plan

#### Benefit Summary

<b>Benefit Period Maximum (Per Person)</b>	\$2,500
<b>TMJ</b>	50%
Annual Maximum (Per Person)	\$1,000
Lifetime Maximum (Per Person)	\$5,000

	Dental Network		
	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Non-Participating Dentist
<b>Benefit Period Deductible</b>			
Does Not Apply to Class I (Per Person/Per Family)	\$0/\$0	\$25/\$75	\$50/\$150
<b>Class I – Diagnostic &amp; Preventive</b>			
Class 1 services do not apply towards your annual benefit period maximum!			
Exams	70% – 100%	70% – 90%	70% – 90%
Cleaning			
Fluoride			
X-Rays			
Sealants			
<b>Class II – Restorative</b>			
Fillings	70% – 100%	70% – 90%	70% – 90%
Endodontics (Root Canal)			
Periodontics			
Oral Surgery			
<b>Class III – Major</b>			
Dentures	50%	40%	40%
Partial Dentures			
Implants			
Bridges			
Crowns			
Onlays			



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](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

Simply visit your dentist to increase your coverage level by 10% for the following year. Repeat until you achieve your maximum benefit levels.

Here's an example:



### Choose an in-network dentist

Your plan gives you access to the Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> networks.

	Delta Dental PPO	Delta Dental Premier	Non-Delta Dental
Your plan's network	✓		
Benefits go farthest which means least out-of-pocket costs	✓		
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](http://DeltaDentalWA.com)
2. Click on "Online Tools" and use our "Find a Dentist" tool
3. Select "Delta Dental PPO" to filter your search results

### Get out-of-pocket cost estimates

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

Create a MySmile<sup>®</sup> account at [DeltaDentalWA.com](http://DeltaDentalWA.com) to access to your ID card, benefits information, out-of-pocket cost estimates, and more!

**MySmile Cost Genie<sup>SM</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.