

## Liberty Dialysis

Program # 09368

### Delta Dental PPO - National

Plan Summary	PAYMENT LEVELS		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
<b>Class I - Diagnostic &amp; Preventive</b> Exams, Prophys, Fluoride, X-rays, Sealants	100%	100%	100%
<b>Class II - Restorative</b> Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%
<b>Class III – Major</b> Crowns, Dentures, Partials, Bridges and Implants	50%	50%	50%
<b>Annual Maximum Per Person</b> January 1 – December 31	\$1,000	\$1,000	\$1,000
<b>Deductible (Waived on Class I)</b> Per person/per benefit period Annual family maximum	No Deductible	\$50 \$150	\$50 \$150
<b>Orthodontia</b> Adult & Child benefits Lifetime maximum per member	50% \$1,000	50% \$1,000	50% \$1,000

**Please Note:** This is a brief summary of benefits only and does not constitute a contract. You will receive a benefits booklet that completely details your Delta Dental Premier dental benefits. Please feel free to call our Customer Service Department if you have any questions.

Coverage Level	Monthly Contribution
Employee only	\$16.41
Employee & spouse	\$31.05
Employee & child(ren)	\$37.04
Employee & family	\$51.68

### Delta Dental/Washington Dental Service

PO Box 75983

Seattle, WA 98175-0983

Customer Service Toll-free (800) 554-1907, Monday – Friday 8 a.m. to 5 p.m., Pacific Standard Time

## ACCESSING CARE

### How to use your Delta Dental PPO program

The dental plan offered to your group is Delta Dental PPO, a preferred provider plan. You can choose any dentist — in or out of the PPO network — at the time of treatment. However, if you select a dentist who is part of the Delta Dental PPO network, you will never need to satisfy a deductible and your out-of-pocket expenses may be lower. You can find a PPO dentist in your area by visiting our Web site at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com). Go to Looking for a Dentist and click on Read More. This will bring up the WDS Dentist Directory or the Delta Dental Plans Association National Provider Directory. **Be sure to select the Delta Dental PPO plan and follow the prompts.**

Washington Dental Service/Delta Dental in Seattle, Washington, will handle all customer service and claims for your plan. Until you receive your identification card(s), tell your dentist you are covered by Washington Dental Service/Delta Dental and give him or her your Social Security number, the program name and program number.

### Delta Dental PPO dentists

Delta Dental PPO dentists complete claim forms and submit them directly to Washington Dental Service/Delta Dental. PPO dentists receive payment based on their pre-approved PPO fees and they cannot charge you more than these fees. You are responsible only for your stated coinsurance and/or amounts in excess of the program maximums.

### Delta Dental Premier dentists

Delta Dental Premier dentists also have contracts with Delta Dental, but they are not necessarily part of the PPO network. Delta Dental Premier dentists will still submit claims for you and receive payment directly from Washington Dental Service/Delta Dental. Their payments will be based upon their pre-approved fees with Delta Dental. They also cannot charge you more than these fees. You are responsible only for your stated deductibles, coinsurance and/or amounts in excess of the program maximums. You can find a Premier dentist in your area by visiting our Web site at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com). Go to Looking for a Dentist and click on Read More. This will bring up the WDS Dentist Directory or the Delta Dental Plans Association National Provider Directory. **Be sure to select the Delta Dental Premier plan and follow the prompts.**

### Nonparticipating dentists

You are not limited to visiting a Delta Dental dentist. If you choose a nonparticipating dentist, you will be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are sent to Washington Dental Service/Delta Dental. Claim payments will be based on actual charges or Delta Dental's maximum allowable fees for nonparticipating dentists in the state in which services are performed, whichever is less. You will be responsible for any balance remaining. Please be aware that Delta Dental has no control over nonparticipating dentists' charges or billing procedures.

### Predetermination (estimate) of benefits

If your dental care will be extensive, you may ask your dentist to complete and submit a request for an estimate, sometimes called a "predetermination of benefits." This will allow you to know in advance what procedures are covered, the amount the plan will pay and your financial responsibility.