

SMALL GROUP | WASHINGTON

2021 Adult and Pediatric Dental Coverage

When you select a 2021 Kaiser Permanente medical plan, you can choose to add dental coverage offered through Delta Dental of Washington. Adult coverage is for members and their dependents 19 or older; pediatric coverage is for children 18 and younger.

If you purchase the Delta Dental Basic or Standard plan, both of which include pediatric and adult coverage, you fulfill the federal mandate to provide pediatric dental coverage. However, pediatric coverage can be purchased on its own, without adult coverage. Here is a summary of benefits for the 2 family dental plans.

Summary of Benefits	Basic				Standard			
	Pediatric		Adult		Pediatric		Adult	
	Delta Dental participating dentist	Non-participating dentist	Delta Dental participating dentist	Non-participating dentist	Delta Dental participating dentist	Non-participating dentist	Delta Dental participating dentist	Non-participating dentist
Annual maximum	Unlimited		\$1,000 \$1,000 annual TMJ ¹ maximum \$5,000 lifetime TMJ ¹ maximum		Unlimited		\$1,500 \$1,000 annual TMJ ¹ maximum \$5,000 lifetime TMJ ¹ maximum	
Annual deductible Waived on Class I benefits	\$50 / child		\$50 / adult		\$50 / child		\$50 / adult	
Annual out-of-pocket maximum	\$350 / child \$700 / family	Not applicable	Not applicable		\$350 / child \$700 / family	Not applicable	Not applicable	
Diagnostic and preventive Exams, prophylaxis, fluoride, X-rays, sealants	100%	100%	100%	100%	100%	100%	100%	100%
Restorative Restorations, includes posterior composites, endodontics, periodontics, oral surgery	80%	80%	50%	50%	80%	80%	80%	80%
Major Crowns, dentures, partials, bridges, implants, and TMJ ¹ for adults over age 19	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontia Coinsurance Lifetime maximum	Medically necessary ² 50% Unlimited		50% \$1,000		Medically necessary ² 50% Unlimited		50% \$1,000	

Only fees paid to a Delta Dental PPOSM or a Delta Dental Premier[®] Dentist accrue to the annual Out-of-Pocket Maximum.

Monthly rates	Basic	Standard
Employee only	\$34.77	\$39.56
Employee + spouse	\$69.57	\$79.13
Employee + child(ren)	\$91.62	\$99.07
Employee + family	\$149.25	\$162.53

Dental premiums for employees or dependent enrollees 18 and younger will be assessed and billed separately from the medical premiums.
\$700 per family maximum out-of-pocket limit only applies to members 18 and younger.

¹ TMJ = Temporomandibular joint

² Requires preauthorization

Finding a participating dentist

Under your plan, you can choose a dentist from the Delta Dental PPO Plus Premier network. You can find a participating in-network dentist in your area by visiting DeltaDentalWA.com and using our Find a Dentist tool.

The advantages of seeing a Delta Dental PPO or Delta Dental Premier dentist

We encourage you to see a Delta Dental of Washington network dentist because that dentist can provide treatments at discounted rates and file all claim paperwork for you. We will pay our portion, and you're only responsible for your stated deductibles, coinsurance, or amounts in excess of the plan maximums. In most cases, you will experience the greatest out-of-pocket savings if you choose a dentist from the Delta Dental PPO network.

About using in-network and out-of-network dentists

When visiting an in-network dentist, be sure to mention that you're covered by Delta Dental of Washington and give your Kaiser Permanente ID card. You are not limited to using a Delta Dental network dentist. You may use any licensed dentist. If you choose a nonparticipating dentist, you will be responsible for having the dentist complete your claim forms and ensuring that the claims are submitted to Delta Dental. Claim payments will be based on actual charges or our maximum allowable fees for nonparticipating dentists, whichever is less. You're then responsible for any balance remaining after Delta Dental pays. Unlike participating dentists, Delta Dental has no control over nonparticipating dentists' charges or billing procedures.

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.

This is a brief summary of benefits and does not constitute a contract. For complete plan information, please refer to your Delta Dental of Washington benefits booklet.

Kaiser Permanente refers to Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc.