

2021 Adult and pediatric dental coverage

As a Kaiser Permanente member, you have access to dental coverage through Delta Dental of Washington. The Standard plan includes adult coverage for members and their dependents 19 and older, and mandated pediatric coverage for members or their dependents 18 and younger. Please review this summary of benefits to get familiar with the Standard plan, and refer to your Delta Dental benefits booklet for full details.

Summary of Benefits

	Standard			
	Pediatric		Adult	
	Delta Dental participating dentist	Nonparticipating dentist	Delta Dental participating dentist	Nonparticipating dentist
Annual 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	
Annual out-of-pocket maximum	\$350 / child \$700 / family	Not applicable	Not applicable	
Diagnostic and preventive Exams, prophylaxis, fluoride, X-rays, sealants	100%	100%	100%	100%
Restorative Restorations, includes posterior composites, endodontics, periodontics, oral surgery	80%	80%	80%	80%
Major Crowns, dentures, partials, bridges, implants, and TMJ ¹ for adults 19 and older	50%	50%	50%	50%
Orthodontia Coinsurance Lifetime maximum	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. \$700 per family maximum out-of-pocket limit only applies to members 18 and younger.

¹ TMJ = Temporomandibular joint

² Requires preauthorization

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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](https://www.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 present 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](https://www.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.