

## Your Dental Options

### Washington Dental Service (WDS)

WDS covers diagnostic and preventive care (such as exams, cleanings and x-rays) as well as basic and major services (such as fillings, crowns and dentures). You can see any dentist you wish; the plan pays benefits if you see a participating or non-participating dentist. Participating dentists file claims for you automatically and are guaranteed payment for eligible services based on their pre-approved fees. Your level of coverage depends on your incentive level.

Incentive levels are set to entice members to visit the dental providers each year. During the first benefit year on the plan, 70% of covered benefits are paid. This advances by 10% annually providing you use the program at least once each benefit year – to a maximum of 100%.

Failure to use the program once each benefit year causes your level to drop by 10% below the last level of payment but never below the original 70%. Each eligible employee and dependent create an individual percentage point level. Percentage point levels do not affect the established constant payment level for the allowable prosthetics and orthodontics.

There is an annual benefit maximum of \$1,750 per person. There is no annual deductible.

### Willamette Dental of Washington (WDW)

This plan covers similar benefits to the WDS plan but at a higher level. To receive benefits, **you must use Willamette participating dentists**. A list of the network providers is available from the Benefit Department or Willamette Dental of Washington. There is no annual maximum benefit or annual deductible.

The office visit copay is increasing to \$15 and crowns, dentures, and bridges will be covered in full after a \$50 copay.

Coverage	Washington Dental Service	Willamette Dental of Washington
Provider Choice:	Services can be received from any dentist. However, WDS Member Dentists will submit claims directly to WDS and there will be no balance billing. If you choose a Non-WDS Member Dentist the patient is required to submit claim forms and pay any additional fees above the amount WDS pays the Member Dentists.	Services must be received from a Provider within the Willamette Dental of Washington Clinics (WDW). There are 22 clinics with 90 General Practitioners and Specialists.
Premium:	\$111.20	\$71.75
Annual Maximum:	\$1,750 per person	None
Copays:	None	All services are subject to a \$15 office visit copay.
Preventive Care:	70% through 100% - Incentive Program	Covered in full.
Fillings:	70% through 100% - Incentive Program	Covered in full.
Extractions:	70% through 100% - Incentive Program	Covered in full.
Periodontal Treatments:	Depending on treatment: 50% or 70% through 100% - Incentive Program	Covered in full.
Root Canals:	70% through 100% - Incentive Program	Covered in full.
Crowns:	70% through 100% - Incentive Program	Covered in full after \$50 copay.
Dentures & Bridges:	Constant 50%	Covered in full after \$50 copay.
Emergency Treatment:	For out-of-state treatment payment will be based upon actual charges or WDS's allowable fees for out-of-state Dentists, whichever is less.	Covered after \$20 copay when after hours at a WDW location or \$500 reimbursement for out-of-area emergency treatment.