

# Highlights of your Dental Coverage

Effective Date: 01/01/2024

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.

DENTAL PLAN	ADULT DENTAL OPTIMA 2000 ENHANCED	
	IN-NETWORK	OUT-OF-NETWORK
<b>Dental Cost Share</b>		
<b>Individual/Family Deductible</b>	\$50/\$150	Shared with In Network
<b>Preventive Cost Share</b>	Covered in Full	Covered in Full
<b>Basic Cost Share</b>	Deductible, then 20%	Deductible, then 20%
<b>Major Cost Share</b>	Deductible, then 50%	Deductible, then 50%
<b>Dental Reimbursement</b> (Dental Choice Network)	WA fee schedule	FairHealth 90th percentile (in state and out-of-state)
<b>Dental Annual Maximum</b>	\$2000 PCY	Shared with In Network
<b>Office Visit</b>		
<b>Routine Oral Exams</b> (2 PCY)	Covered in Full	Covered in Full
<b>Emergency Exams</b> (Unlimited)	Covered in Full	Covered in Full
<b>Preventive Services</b>		
<b>Cleanings</b> (2 PCY)	Covered in Full	Covered in Full
<b>Diagnostic Imaging</b>		
<b>Bite wings X-rays</b> (1 set (up to 4) PCY)	Covered in Full	Covered in Full
<b>Routine X-rays</b> (1 complete series, 1 panoramic, or 1 comparable cone beam view in any 36 consecutive months)	Deductible, then 20%	Deductible, then 20%
<b>Restorative</b>		
<b>Fillings</b> (1 per surface every 24 consecutive months)	Deductible, then 20%	Deductible, then 20%
<b>Installation of Crowns</b> (1 every 5 calendar years)	Deductible, then 50%	Deductible, then 50%
<b>Re-cementing/Repair of Crowns</b> (When performed 6 or more months after placement)	Deductible, then 50%	Deductible, then 50%
<b>Build-Ups</b> (Once every 5 calendar years)	Deductible, then 50%	Deductible, then 50%
<b>Endodontics</b>		
<b>Endodontics</b> (Once per tooth every 24 consecutive months)	Deductible, then 20%	Deductible, then 20%
<b>Direct Pulp Cap</b> (Unlimited)	Deductible, then 20%	Deductible, then 20%
<b>Periodontics</b>		
<b>Periodontal Maintenance</b> (4 PCY)	Deductible, then 20%	Deductible, then 20%

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	IN-NETWORK	OUT-OF-NETWORK
<b>Full Mouth Debridement</b> (Once every 36 consecutive months)	Deductible, then 20%	Deductible, then 20%
<b>Periodontal Scaling and Root Planing</b> (Once per quadrant every 24 consecutive months)	Deductible, then 20%	Deductible, then 20%
<b>Prosthodontics (Dentures/Bridges)</b>		
<b>Installation or Replacement of Dentures, Partials and Fixed Bridges</b> (1 every 5 calendar years)	Deductible, then 50%	Deductible, then 50%
<b>Repair or Re-cement Bridgework and Dentures</b> (When performed 6 or more months after placement)	Deductible, then 50%	Deductible, then 50%
<b>Implant Services</b>		
<b>Implants</b> (1 every 5 calendar years)	Deductible, then 50%	Deductible, then 50%
<b>Oral Surgery</b>		
<b>Simple Extractions</b> (Unlimited)	Deductible, then 20%	Deductible, then 20%
<b>Surgical Extractions</b> (Unlimited)	Deductible, then 50%	Deductible, then 50%
<b>Oral Surgery</b> (Unlimited)	Deductible, then 50%	Deductible, then 50%
<b>General Services</b>		
<b>General Anesthesia</b> (Unlimited)	Deductible, then 50%	Deductible, then 50%
<b>Limited Occlusal Adjustment</b> (1 every 12 consecutive months as dentally necessary)	Deductible, then 50%	Deductible, then 50%
<b>Emergency Palliative Treatment</b> (Unlimited)	Deductible, then 20%	Deductible, then 20%

Annual deductible waived for Diagnostic/Preventive services

PCY = Per Calendar Year.

Out-of-network dental care providers will be reimbursed up to the 90<sup>th</sup> percentile based on FAIR Health data by geographic area. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

*This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms of the plan. This benefit highlight is not a contract and may change. Please see your benefit booklet or call Customer Service for full coverage information including a description of waiting periods, limitations, and exclusions.*

### Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.com). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>.

### Language Assistance

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711).

**注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오.

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-722-1471 (TTY: 711).

**УВАГА!** Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-722-1471 (телетайп: 711).

**ប្រយ័ត្ន:** បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល្អ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-722-1471 (TTY: 711)។

**注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。800-722-1471 (TTY:711) まで、お電話にてご連絡ください。

**ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-722-1471 (መስማት ለተሳናቸው: 711)።

**XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-722-1471 (TTY: 711).

**ملحوظة:** إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-722-1471 (رقم هاتف الصم والبكم: 711).

**ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-722-1471 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-722-1471 (TTY: 711).

**ໂປດອຸບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄ່າສິ່ງຄ່າ, ຄວນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800-722-1471 (TTY: 711).

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sévis èd pou lang ki disponib gratis pou ou. Rele 800-722-1471 (TTY: 711).

**ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711).

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711).

**توجہ:** اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-722-1471 (TTY: 711) تماس بگیرید.