

Effective Date: 01/01/2024

## Highlights of your Dental Coverage

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

DENTAL PLAN	ADULT DENTAL OPTIMA 2000 ENHANCED ORTHODONTIA	
	IN-NETWORK	OUT-OF-NETWORK
Dental Cost Share		
Individual/Family Deductible	\$50/\$150	Shared with In Network
Preventive Cost Share	Covered in Full	Covered in Full
Basic Cost Share	Deductible, then 20%	Deductible, then 20%
Major Cost Share	Deductible, then 50%	Deductible, then 50%
Dental Reimbursement (Dental Choice Network)	WA fee schedule	FairHealth 90th percentile (in state and out- of-state)
Dental Annual Maximum	\$2000 PCY	Shared with In Network
Office Visit		-
Routine Oral Exams (2 PCY)	Covered in Full	Covered in Full
Emergency Exams (Unlimited)	Covered in Full	Covered in Full
Preventive Services		
Cleanings (2 PCY)	Covered in Full	Covered in Full
Diagnostic Imaging		
Bitewings X-rays (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%
Restorative		
Fillings (1 per surface every 24 consecutive months)	Deductible, then 20%	Deductible, then 20%
Installation of Crowns (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%
Endodontics		
Endodontics (Once per tooth every 24 consecutive months)	Deductible, then 20%	Deductible, then 20%
Direct Pulp Cap (Unlimited)	Deductible, then 20%	Deductible, then 20%
Periodontics		
Periodontal Maintenance (4 PCY)	Deductible, then 20%	Deductible, then 20%
Full Mouth Debridement (Once every 36 consecutive months)	Deductible, then 20%	Deductible, then 20%

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	IN-NETWORK	OUT-OF-NETWORK
Periodontal Scaling and Root Planing (Once per quadrant every 24 consecutive months)	Deductible, then 20%	Deductible, then 20%
Prosthodontics (Dentures/Bridges)		
Installation or Replacement of Dentures, Partials and Fixed Bridges (1 every 5 calendar years)	Deductible, then 50%	Deductible, then 50%
Repair or Re-cement Bridgework and Dentures (When performed 6 or more months after placement)	Deductible, then 50%	Deductible, then 50%
Implant Services		-
Implants (1 every 5 calendar years)	Deductible, then 50%	Deductible, then 50%
Oral Surgery		
Simple Extractions (Unlimited)	Deductible, then 20%	Deductible, then 20%
Surgical Extractions (Unlimited)	Deductible, then 50%	Deductible, then 50%
Oral Surgery (Unlimited)	Deductible, then 50%	Deductible, then 50%
General Services		
General Anesthesia (Unlimited)	Deductible, then 50%	Deductible, then 50%
Limited Occlusal Adjustment (1 every 12 consecutive months as dentally necessary)	Deductible, then 50%	Deductible, then 50%
Emergency Palliative Treatment (Unlimited)	Deductible, then 20%	Deductible, then 20%
Orthodontia		-
Orthodontia Cost Share	50% up to Lifetime Max diagnostics/banding	Not Covered
Lifetime Maximum Benefit	\$1,500 Lifetime Maximum	\$1,500 Lifetime Maximum

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.

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## 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. 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.isf, 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). РАИNАWA: Кипд падзазаlita ка пд Тадаlод, тадагі капд дитаті пд тра serbisyo ng tulong sa wika nang walang bayad. Титаwад sa 800-722-1471 (ТТҮ: 711). УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-722-1471 (телетайп: 711).

<u>ATTENTION</u>: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711). <u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711). <u>ATENÇÃO</u>: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

<u>ATTENZIONE</u>: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711). <u>توجه:</u> اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) (TTY: 711 تماس بگیرید.