

Hanford Employee Welfare Trust (HEWT) – Washington Dental of Washington (WDS) Preferred Provider Organization (PPO) Buy-Up Plan CY 2008

As a member of the Delta Dental Plans Association network, WDS is the leading dental benefits company in Washington State. By including WDS, HEWT participants join approximately 2 million Washington employees from companies such as The Boeing Corporation, Weyerhaeuser and employees of the State of Washington. Other benefits include:

The largest network of PPO dentists

WDS maintains the largest dental network in Washington State; 3,000 specialists and general practitioners (nine out of ten licensed dentists in Washington State). So, chances are your current dentist is already a member of the Delta Dental network. Please visit Washington Dental Services' web site for additional information and a list of current member dentists in the Tri-City and Yakima areas at <http://www.deltadentalwa.com>.

Choice in dentists

With the WDS PPO plan, employees can choose any dentist – in or out of the PPO network. However, those who choose to see an in network dentist typically receive higher levels of benefits and have lower out-of-pocket cost than those who choose to go outside the network. This gives employees an economic incentive to visit a Washington Dental PPO participating dentist.

Considerable cost savings

Dentists who are participants of the Washington Dental PPO network agree to provide care based on a lower average fee schedule. They agree to never charge more than the PPO dentist-filed fees.

These unique features along with the following plan design will allow HEWT participants to receive top quality dental benefits with the opportunity to reduce out-of-pocket costs.

Fact: Washington Dental Services coverage encourages preventive care, which improves overall health and reduces long-term costs for everyone.



SUMMARY OF BENEFITS (Buy -Up Option)



Washington Dental Service is a member of the
Delta Dental Plans Association

HANFORD EMPLOYEES WELFARE TRUST
Washington Dental Service, a Delta Dental Plan
Delta Dental PPO
GROUP NUMBER: 00522
Effective Date: January 1, 2007

	PAYMENT LEVELS		
	Delta Dental Member PPO Dentist	Delta Dental Member Non-PPO Dentist	Not a Delta Dental Member Dentist
Class I - Diagnostic & Preventive Exams, Prophys, Fluoride, X-rays, Sealants	80%	60%	60%
Class II - Restorative Restorations, Endodontics, Periodontics, Oral Surgery	70%	60%	60%
Class III – Major Crowns, Dentures, Partial, Bridges	50%	40%	40%
Annual Maximum Per Person Benefit Period(January 1 – December 31)	\$1,500	\$1,500	\$1,500
Deductible (Waived on Class I) Per person/per benefit period Annual family maximum	\$50 \$100	\$50 \$100	\$100 \$200
Orthodontia Adults and Dependent Children Lifetime maximum per child	50% \$1,200	50% \$1,200	50% \$1,200

MySmile® is a unique online tool that provides personalized strategies for employees to use to improve their oral health. It is accessed through the Washington Dental Service Web site www.DeltaDentalWA.com

Please Note: This is a brief summary of benefits only and does not constitute a contract. You will receive a benefits booklet that completely details your Delta Dental PPO dental benefits. Please feel free to call our Customer Service Department if you have any questions.

Delta Dental/Washington Dental Service
PO Box 75983
Seattle, WA 98175-0983
Customer Service Toll-free (800) 554-1907
Monday – Friday 8 a.m. to 5 p.m., Pacific Standard Time
Web site: www.DeltaDentalWA.com

QUESTIONS AND ANSWERS FOR CHANGING DENTAL PLANS

What do I do if I or someone in my family under CIGNA Dental is currently in the middle of Orthodontia treatment?

If an individual has started orthodontic treatment prior to January 1, 2008, payment will be determined and processed as services are provided based on your treatment plan. You or your orthodontist will need to submit your treatment plan information to WDS. From that, WDS will calculate any additional benefits based on your remaining lifetime maximum available balance. ***You do not have to change orthodontists – any licensed orthodontist, whether a WDS member or a non-member, is accepted under this plan.***

Willamette Dental Service to Washington Dental Services:

Although each situation is different, typically, if you have treatment started with Willamette you have already paid your portion of the treatment and changing plans would not benefit you at this time.

What do I do if I or someone in my family under CIGNA Dental is currently in the middle of treatment?

Many dental procedures require more than one appointment, i.e., crowns, bridges, etc. You should work with your dentist to try to get these procedures completed before the end of the year. If the treatment is completed after January 1, 2008, the claim should be submitted to Washington Dental Services. Also, if you had the treatment preauthorized with your previous carrier, please have your dental office include a copy of the preauthorization form with the claim. Washington Dental Services will honor that preauthorization.

