

# Summary of Dental Benefits

**KP WA Adult Choice - \$1500/\$50 Ded**

**2025 Contract**

Dental Services are only covered for Members age 19 years and older.

|                                                                                                         | In-network benefit<br>(reimbursement is<br>based on MAC) * | Out-of-network<br>benefit<br>(reimbursement is<br>based on 90% UCC) * |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------|-----------------------------------------------------------------------|
| You pay                                                                                                 |                                                            |                                                                       |
| Benefit Maximum                                                                                         |                                                            |                                                                       |
| Per Member per Year                                                                                     | \$1,500                                                    | \$1,500                                                               |
| Deductible                                                                                              |                                                            |                                                                       |
| For one Member per Year                                                                                 | \$50                                                       |                                                                       |
| For an entire Family per Year                                                                           | \$150                                                      |                                                                       |
| Preventive and Diagnostic Services (not subject to or counted toward the Deductible or Benefit Maximum) |                                                            |                                                                       |
| Oral exam, including evaluations and diagnostic exams                                                   | \$0                                                        | \$0                                                                   |
| Fluoride treatments                                                                                     | \$0                                                        | \$0                                                                   |
| Teeth cleaning                                                                                          | \$0                                                        | \$0                                                                   |
| Space maintainers                                                                                       | \$0                                                        | \$0                                                                   |
| X-rays                                                                                                  | \$0                                                        | \$0                                                                   |
| Minor Restoration Services                                                                              |                                                            |                                                                       |
| Routine fillings                                                                                        | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |
| Simple extractions                                                                                      | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |
| Restorations (composite / acrylic and steel)                                                            | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |
| Oral Surgery Services                                                                                   |                                                            |                                                                       |
| Major oral surgery                                                                                      | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |
| Surgical tooth extractions                                                                              | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |
| Periodontics                                                                                            |                                                            |                                                                       |
| Scaling and root planing                                                                                | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |
| Periodontal surgery                                                                                     | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |
| Treatment of gum disease                                                                                | 20% Coinsurance after Deductible                           | 20% Coinsurance after Deductible                                      |

|                                                                                            | In-network benefit<br>(reimbursement is<br>based on MAC) *                  | Out-of-network<br>benefit<br>(reimbursement is<br>based on 90% UCC) * |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------|
| You pay                                                                                    |                                                                             |                                                                       |
| Endodontics                                                                                |                                                                             |                                                                       |
| Root canal and related therapy                                                             | 20% Coinsurance after<br>Deductible                                         | 20% Coinsurance after<br>Deductible                                   |
| Major Restoration Services                                                                 |                                                                             |                                                                       |
| Bridges abutments                                                                          | 50% Coinsurance after<br>Deductible                                         | 50% Coinsurance after<br>Deductible                                   |
| Noble metal gold or porcelain crowns                                                       | 50% Coinsurance after<br>Deductible                                         | 50% Coinsurance after<br>Deductible                                   |
| Inlays & Pontics                                                                           | 50% Coinsurance after<br>Deductible                                         | 50% Coinsurance after<br>Deductible                                   |
| Removable Prosthetic Services                                                              |                                                                             |                                                                       |
| Full upper and lower dentures                                                              | 50% Coinsurance after<br>Deductible                                         | 50% Coinsurance after<br>Deductible                                   |
| Partial dentures                                                                           | 50% Coinsurance after<br>Deductible                                         | 50% Coinsurance after<br>Deductible                                   |
| Rebases                                                                                    | 50% Coinsurance after<br>Deductible                                         | 50% Coinsurance after<br>Deductible                                   |
| Relines                                                                                    | 50% Coinsurance after<br>Deductible                                         | 50% Coinsurance after<br>Deductible                                   |
| Emergency Dental Care or Urgent Dental Care                                                | The Cost Share that normally applies for non-emergency dental care Services |                                                                       |
| Other Dental Services (not subject to or counted toward the Deductible or Benefit Maximum) |                                                                             |                                                                       |
| Nightguards (limit one every five years)                                                   | 35% Coinsurance                                                             | 35% Coinsurance                                                       |
| Nitrous oxide                                                                              | \$25                                                                        | \$25                                                                  |
| Orthodontic Services (not subject to or counted toward the Benefit Maximum)                |                                                                             |                                                                       |
| Orthodontic treatment for abnormally aligned or positioned teeth                           | Not covered                                                                 | Not covered                                                           |
| Dental Implant Services                                                                    | Not covered                                                                 | Not covered                                                           |

\* "UCC" means Usual and Customary Charge. "MAC" means Maximum Allowable Charge. For the Services that are subject to a Benefit Maximum, it is your responsibility to pay the full amount of any Charges (MAC) or Usual and Customary Charges (UCC) incurred above the applicable Benefit Maximum.

Your dentist must submit a request for prior authorization for any procedure over \$500. Plan is subject to exclusions and limitations. A complete list of the exclusions and limitations is included in the Evidence of Coverage (EOC). Sample EOCs are available upon request or you may go to [kp.org/plandocuments](https://kp.org/plandocuments).

Visit: [kp.org/dental/nw/ppo](https://kp.org/dental/nw/ppo) for a searchable provider directory.

**Questions? Call Member Services** (M-F, 8 am-6 pm) or visit [kp.org](https://kp.org) All areas: 1-800-813-2000. **Dental Choice Customer Service** (M-F, 7 am-7 pm): 1-866-653-0338 TTY, all areas: 711. Language Interpretation Services, all areas: 1-800-324-8010

This is not a contract. This benefit summary does not fully describe your benefit coverage with Kaiser Foundation Health Plan of the Northwest. For more details on benefit coverage, claims review, and adjudication procedures, please see your EOC or call Member Services. In the case of a conflict between this summary and the EOC, the EOC will prevail.