

Learn about vision and dental coverage

Covered eye care

All our medical plans cover adult vision exams at a copay, coinsurance, or deductible payment depending on your plan. Glasses and contact lenses for adults aren't covered. But for members 18 and younger, vision exams and glasses or contact lenses are covered at no cost.* Visit kp.org/wa/eyecare for Kaiser Permanente Eye Care locations in Washington. Or check our directory for contracted network providers at kp.org/wa/directory.

Adding dental coverage

Oral health is an important part of your overall well-being. When you choose an off-exchange Kaiser Permanente medical plan, you can also add dental coverage – for yourself, your children, or your entire family.

Visit a participating Delta Dental network dentist

To get the most from your benefits, we encourage you to see a participating dentist. These dentists contract with Delta Dental to provide services at discounted fees and file all claims for you. Dentists who are part of Delta Dental's networks will not charge more than their approved fees and usually cost you less than out-of-network dentists.

You may choose any licensed dentist to provide services under this plan. However, if you go to an out-of-network dentist, Delta Dental has no control over their fees. You will be responsible for submitting claims and paying any difference in the charges. This is called balance billing.

Finding a Delta Dental network dentist

Visit deltadentalwa.com and use the Find a Dentist tool. Remember to choose the Delta Dental PPO Plus Premier™ network.

The online directory is easy to use anytime, at home or on your smartphone. You can search

based on preferences that matter to you, including dentist name, specialty, location, and language. You can even see endorsements from other Delta Dental patients for categories including extended office hours, friendly staff, kid-friendly, and if they help ease anxiety.

For more information or to find a participating provider, visit deltadentalwa.com or call Delta Dental of Washington at **1-800-554-1907**.

Choosing your plan

You can choose from 2 kinds of dental plans.

Adult/Family Basic plan

The optional Adult/Family Basic plan includes dental coverage for everyone covered on the medical plan.

- This dental plan is available for adults or families who buy their medical plan directly from Kaiser Permanente.
- Adults or families who purchase their medical coverage through Washington Healthplanfinder may also purchase a dental plan on the Exchange.

Pediatric plan

- The Pediatric plan offers dental coverage for those 18 and younger. The state of Washington requires you to have pediatric dental coverage as part of your medical plan.
- This dental plan is available if you buy your medical plan directly from Kaiser Permanente.
- If you sign up for a pediatric dental plan with another company, complete an Attestation of Pediatric Dental Coverage form and send it to us along with proof of dental coverage within 60 days of the start date of your medical plan.
- If you do not submit this information within the 60 days, you won't meet the minimum health and dental coverage that is required by Washington state and federal regulations.

All dental plans offered and underwritten by Delta Dental of Washington.

*Vision hardware must be prescribed and purchased at a Kaiser Permanente Eye Care location or participating network provider.

Summary of dental benefits

| | Adult/Family Basic plan | | | | Pediatric plan | |
|--|---|---------------------------|---|---------------------------|---|---------------------------|
| | Amount of Maximum Allowable Fee Kaiser Permanente Member pays | | | | | |
| | Pediatric (18 and younger) | | Adult (19 and older) | | Only for those 18 and younger | |
| | Delta Dental participating dentist ² | Non-participating dentist | Delta Dental participating dentist ² | Non-participating dentist | Delta Dental participating dentist ² | Non-participating dentist |
| Maximum Benefit | No Annual Maximum | | \$1,250 Annual Plan Maximum \$1,000 Annual TMJ ¹ Maximum \$5,000 Lifetime TMJ ¹ Maximum | | No Annual Maximum | |
| Annual deductible Deductible is waived for diagnostic, preventive, and medically necessary orthodontia | \$85 per child per year | | \$50 per adult per year | | \$85 per child per year | |
| Out-of-pocket maximum | \$450 per child per year \$900 per year for families with 2 or more children | Not applicable | Not applicable | | \$450 per child per year \$900 per year for families with 2 or more children | Not applicable |
| Diagnostic and preventive Deductible is waived for exams, prophylaxis, fluoride, X-rays, sealants | 0% | 0% | 0% | 0% | 0% | 0% |
| Restorative Restorations (includes posterior composites), endodontics, periodontics, oral surgery | 30% | 30% | 50% | 50% | 30% | 30% |
| Major Crowns, dentures, partials, and bridges. Implants and TMJ ¹ are for adults 19 and older | 50% | 50% | 50% | 50% | 50% | 50% |
| Orthodontia³ Coinsurance Lifetime maximum | Medically necessary 50% Unlimited | | Not covered | | Medically necessary 50% Unlimited | |

Pediatric Benefits: Only fees paid to a Delta Dental PPO Plus Premier™ dentist accrue to the annual out-of-pocket maximum.

| Rates ⁴ | Adult/Family Basic plan | Pediatric plan | |
|--------------------------------|-------------------------|--|----------|
| Individual only | \$54.91 | This plan bills only for the first three children 18 and younger | |
| Individual + spouse | \$109.84 | 1 Individual (<19) | \$56.85 |
| Individual + child(ren) | \$122.12 | 2 Individuals (<19) | \$113.70 |
| Individual + family | \$194.20 | 3 Individuals (<19) | \$170.55 |

¹ TMJ = temporomandibular joint ² Includes dental providers in the Delta Dental PPO Plus Premier™ network ³ Requires preauthorization
⁴ The dental premium includes administrative fees and/or commissions.

This is a brief summary of benefits and is not a contract. For complete plan information, please refer to your Delta Dental of Washington benefits booklet. Kaiser Permanente refers to Kaiser Foundation Health Plan of Washington. All dental plans offered and underwritten by Delta Dental of Washington.