

2025 adult and pediatric dental coverage

When you select a 2025 Kaiser Permanente medical plan, you can choose to add dental coverage offered through Delta Dental of Washington. Adult coverage is for members and their dependents 19 and older. Mandated pediatric coverage is for members or their dependents 18 and younger.

If you purchase the Delta Dental basic family or standard family plan, both of which include pediatric and adult coverage, you fulfill the federal mandate to provide pediatric dental coverage. If you don't purchase a family dental plan, the medical plan will automatically be paired with a pediatric-only dental plan offered by Delta Dental to fulfill the federal mandate. Here is a summary of benefits for the dental plans.

Summary of dental benefits	BASIC FAMILY PLAN Maximum allowed amount paid by Delta Dental of Washington				STANDARD FAMILY PLAN Maximum allowed amount paid by Delta Dental of Washington			
	PEDIATRIC 18 and younger		ADULT 19 and older		PEDIATRIC 18 and younger		ADULT 19 and older	
	Delta Dental participating dentist	Non-participating dentist	Delta Dental participating dentist	Non-participating dentist	Delta Dental participating dentist	Non-participating dentist	Delta Dental participating dentist	Non-participating dentist
Maximum benefit	No annual maximum		\$1,000 annual plan maximum \$1,000 lifetime adult ortho maximum \$1,000 annual TMJ ¹ maximum \$5,000 lifetime TMJ ¹ maximum		No annual maximum		\$1,500 annual plan maximum \$1,000 lifetime adult ortho maximum \$1,000 annual TMJ ¹ maximum \$5,000 lifetime TMJ ¹ maximum	
Annual deductible Deductible is waived for diagnostic, preventive, and medically necessary orthodontia	\$50 per child per year		\$50 per adult per year		\$50 per child per year		\$50 per adult per year	
Annual out-of-pocket maximum	\$350 per child per year \$700 per year for families with 2 or more children	Not applicable	Not applicable		\$350 per child per year \$700 per year for families with 2 or more children	Not applicable	Not applicable	
Diagnostic and preventive Deductible is waived for exams, prophylaxis, fluoride, X-rays, sealants	100%	100%	100%	100%	100%	100%	100%	100%
Restorative Restorations (includes posterior composites), endodontics, periodontics, oral surgery	80%	80%	50%	50%	80%	80%	80%	80%
Major Crowns, dentures, partials, and bridges. Implants and TMJ ¹ are for adults 19 and older.	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontia Coinsurance Lifetime maximum Deductible is waived for medically necessary orthodontia	50% Unlimited Medically necessary ²		50% \$1,000 lifetime adult ortho maximum		50% Unlimited Medically necessary ²		50% \$1,000 lifetime adult ortho maximum	

Pediatric benefits: Only fees paid to a Delta Dental PPO Plus Premier™ dentist accrue to the annual out-of-pocket maximum. Dental premiums will be assessed and billed separately from the medical premiums.

1. TMJ = temporomandibular joint. 2. Requires preauthorization.

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Extra dental benefits for members with qualifying conditions

Regular preventive care is especially important for people with certain health conditions. To help reduce the risk of potential problems, our adult plans include a special dental benefit for members 19 and older who are pregnant, managing heart disease, or living with diabetes.

- Members with these qualifying conditions can receive an extra dental cleaning and exam with a Delta Dental PPO Plus Premier™ provider each year, at no additional charge.
- Delta Dental of Washington will notify those who qualify for this extra benefit. Importantly, the member's specific diagnosis will remain confidential.
- This extra cleaning and exam does apply to the annual maximum benefit.

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 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. Employees will be responsible for submitting their claims and paying any difference in the charges. That 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.

You can also call Delta Dental at **1-800-554-1907** for assistance finding a network dentist.

Delta Dental has its perks

Go digital with MySmile®.

MySmile is a fast and easy way to manage your dental health online. You get anytime, anywhere access to your benefits in the palm of your hand. Here's why people are choosing to use MySmile:

Get 24/7 access to your ID card and benefit information.

- Sign up for paperless notifications and avoid waiting for paper snail mail.
- Get live texting with customer service, email notifications, and helpful digital reminders.
- Find the right dentist and estimate costs – so you always know before you go.

Text JOIN to 56675 to sign up for MySmile.

To learn more about MySmile, visit:

deltadentalwa.com/mysmile

Questions?

Call Delta Dental of Washington at **1-800-554-1907**, Monday through Friday, 7 a.m. to 5 p.m., or go online to **deltadentalwa.com** for answers.

This is a brief summary of benefits and does not constitute 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 or Kaiser Foundation Health Plan of Washington Options, Inc.

Dental coverage is provided by Delta Dental of Washington, 400 Fairview Ave N., Suite 800, Seattle, WA 98109-5371.

Rates and plans are subject to Office of the Insurance Commissioner (OIC) approval.