

# 2025 pediatric dental coverage

Although coverage for adults 19 and older is optional, the federal government requires dental coverage for any person 18 and younger. This coverage is referred to as pediatric dental coverage. When you select a 2025 Kaiser Permanente medical plan, it will be paired with the pediatric dental plan that is offered by Delta Dental of Washington unless you select one of the 2 Delta Dental family plans that include this coverage. Here is a summary of Delta Dental’s pediatric dental plan benefits.

## Summary of dental benefits

	PEDIATRIC PLAN – 18 and younger Maximum allowed amount paid by Delta Dental of Washington	
	Delta Dental participating dentist	Nonparticipating dentist
<b>Maximum benefit</b>	No annual maximum	
<b>Annual deductible</b> Deductible is waived for diagnostic, preventive, and medically necessary orthodontia	\$50 per child per year	
<b>Annual out-of-pocket maximum</b> Does not apply to services performed by nonparticipating dentists	\$350 per child per year \$700 per year for families with 2 or more children	Not applicable
<b>Diagnostic and preventive</b> Deductible is waived for exams, prophylaxis, fluoride, X-rays, sealants	100%	100%
<b>Restorative</b> Restorations (includes posterior composites), endodontics, periodontics, oral surgery	80%	80%
<b>Major</b> Crowns, dentures, partials, bridges	50%	50%
<b>Medically necessary orthodontia*</b> Coinsurance Lifetime maximum Deductible is waived for medically necessary orthodontia	50% Unlimited	

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

\$700 per family maximum out-of-pocket limit only applies to members 18 and younger.

\*Requires preauthorization.

## 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.

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## Finding a Delta Dental network dentist

Visit [deltadentalwa.com](https://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](https://deltadentalwa.com/mysmile)

## Questions?

Call Delta Dental of Washington at **1-800-554-1907**, Monday to Friday, 7 a.m. to 5 p.m., or go online to [deltadentalwa.com](https://deltadentalwa.com) for answers.

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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.