

2010 Plan year #1001 summary of dental benefits

Group Health’s Clear Care Plans

Your dental plan

Oral health is an important part of your overall health. Group Health* has partnered with the Washington Dental Service (WDS) PPO Program to offer you this dental plan as part of your complete Clear Care plan when you choose dental benefits. The dental plan is designed to provide you with full coverage for your semiannual dental checkups when you see a PPO provider so that dental health problems can be detected early.

Plan benefits

The summary below outlines the coverage areas and the percentage of coverage that applies. This program will pay a maximum of \$1,500 in covered benefits for each covered person in any calendar year. A \$100 annual deductible is applicable to everything except preventive dental care. There is a monthly \$48 premium in addition to the plan premium each month.

This plan includes the services in Class I, Class II, and Class III for a combined annual benefit of \$1,500.

The following chart is a list of your covered services according to type of service and cost share.**

	IN-NETWORK PPO PROVIDER	OUT-OF-NETWORK NON-PPO PROVIDER
Class I: Preventive and diagnostic care <ul style="list-style-type: none"> • Routine exams and cleanings (two times in a calendar year) • Fluoride treatment (two times in a calendar year) • Dental X-rays • Periodontal cleanings 	Covered at 100%, no deductible	Covered at 80%, no deductible
Class II: Basic dental expenses <ul style="list-style-type: none"> • Fillings/stainless steel crowns • Oral surgery • Endodontics (i.e., root canal therapy) • Periodontics 	Covered at 80%, with a \$100 per person per calendar year deductible	Covered at 70%, with a \$100 per person per calendar year deductible
Class III: Major expenses <ul style="list-style-type: none"> • Crowns, implants, and onlays • Dentures, bridges, and partials • Denture adjustments and relines 	Covered at 50%, with a \$100 per person per calendar year deductible	Covered at 40%, with a \$100 per person per calendar year deductible

* Group Health refers to Group Health Cooperative

** Based on WDS provider’s filed fees

About Washington Dental Service

Our records show that WDS is the largest dental benefit provider in Washington state, serving more than two million people. WDS works closely with our customers and the dental profession to incorporate the best and most cost-effective treatment techniques into our plans.

How to use your Washington Dental Service plan

Your dental care program through WDS gives you the freedom to use any dentist in Washington. Using this plan is very simple. Give your dentist your social security number and your plan number, which is #1001 for Group Health Cooperative. This information will be used to submit claim forms.

Group Health's Clear Care HMO plan members are eligible to enroll in the Washington Dental Service (WDS) PPO program with slightly better benefits if you see a PPO dental provider. This WDS dental plan gives you the freedom to use any dentist. Check with your dentist to see if they are part of the PPO network. The plan will pay a maximum of \$1,500 in covered benefits in any calendar year. If you seek treatment from a WDS dentist, your dentist will submit claim forms, and WDS's payment will be made directly to your dentist based on the dentist's pre-approved fees.

You are only responsible for ensuring that your dentist completes and mails claim forms to WDS. More than 90 percent of the dentists in Washington State are WDS participants. If you receive treatment from a dentist who is not a participant of WDS, you will be responsible for submitting the claim form. Payment will be based on actual charges or maximum allowable fees for nonparticipating dentists, whichever is less.

If you have questions

If you have questions regarding your benefits or claims payment, please contact the Customer Service Department at WDS and reference plan #1001 for Group Health Cooperative. Members who are hearing- or speech-impaired may contact WDS by first calling the Washington Relay Service at 1-800-833-6384 or 711. Representatives are available to assist you Monday through Friday from 8 a.m. to 5 p.m.

Washington Dental Service

Customer Service:

1-800-554-1907

www.deltadentalwa.com

**This is a brief summary of benefits and does not constitute a contract.
Clear Care plans are Group Health's Medicare Advantage plans.**