



**Evergreen Security Trust - Plan III
Delta Dental Premier Plan**

Program # 00255

Effective Date: January 1, 2010

Plan Summary	PAYMENT LEVELS		
	Delta Dental Premier Dentist	Nonparticipating Dentist in Washington State	Out-of-State Dentist
Class I - Diagnostic & Preventive Exams, Prophys, Fluoride, X-rays, Sealants	80%	80%	80%
Class II - Restorative Restorations, Endodontics, Periodontics, Oral Surgery	80%	80%	80%
Class III – Major Crowns, Dentures, Partial, Bridges and Implants	50%	50%	50%
Annual Maximum Per Person Benefit Period: (January 1 – December 31)	\$2,000	\$2,000	\$2,000
Deductible (Waived on Class I) Per person/per benefit period Annual family deductible maximum	\$25 \$75	\$25 \$75	\$25 \$75
Orthodontia (Additional Cost) Dependent Children Only Ortho Lifetime maximum per child	50% \$1,000	50% \$1,000	50% \$1,000

MySmile® personal benefits center is a unique online tool that provides personalized strategies for employees to use to improve their oral health. It is accessed through the Washington Dental Service Web site www.DeltaDentalWA.com.

Please Note: This is a brief summary of benefits only and does not constitute a contract. You will receive a benefits booklet that completely details your Delta Dental Premier dental benefits. Please feel free to call our Customer Service Department if you have any questions.

Delta Dental/Washington Dental Service

PO Box 75983

Seattle, WA 98175-0983

Customer Service Toll-free (800) 554-1907, Monday – Friday 8 a.m. to 5 p.m., Pacific Standard Time

ACCESSING CARE

How to use your Delta Dental Premier program

You may select any licensed dentist under this plan. You can find a participating dentist in your area by visiting the Washington Dental Service Web site at www.DeltaDentalWA.com. Go to Looking for a Dentist and click on Read More. This will bring up the WDS Dentist Directory. **Be sure to select the Delta Dental Premier plan and follow the prompts.**

Until you receive your identification card(s), tell your dentist you are covered by Washington Dental Service/Delta Dental and give him or her your Social Security number, the program name and program number.

Delta Dental Premier dentists

If your dentist is a Delta Dental participating dentist, he or she will submit your claims directly to Washington Dental Service. Payment will be based on the approved fees your dentist has on file with us. You are responsible only for your stated deductibles, copayments and/or amounts in excess of the program maximums.

Nonparticipating dentists in Washington state

If you choose a nonparticipating dentist, you will be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are sent to Washington Dental Service. Claim payments will be based on actual charges or Washington Dental Service's maximum allowable fees for nonparticipating dentists, whichever is less. You will be responsible for any balance remaining.

Out-of-state dentists

If you receive dental treatment from a dentist outside Washington state, you will be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are sent to Washington Dental Service. Claim payments will be based on actual charges or on Washington Dental Service's maximum allowable fees for participating dentists, whichever is less.

Predetermination (estimate) of benefits

If your dental care will be extensive, you may ask your dentist to complete and submit a request for an estimate, sometimes called a "predetermination of benefits." This will allow you to know in advance what procedures are covered, the amount Washington Dental Service will pay and your financial responsibility.