

SMILE

FOR TOTAL HEALTH

A GUIDE TO YOUR DENTAL BENEFITS



Dental Choice PPO

Dental Choice PPO Plan

Your dental plan emphasizes healthy smiles through prevention and early detection of dental problems to avoid costly procedures in the future. With our Dental Choice PPO plan, you have the freedom to see any dentist inside or outside of the plan. You have your choice of convenient, private dental offices where you can receive care.

In-plan

You receive 100% in-network coverage for preventive care procedures such as:

- Oral evaluations
- Routine cleanings
- Bitewing X-rays

The preventive care procedures covered in this plan account for over 65% of dental services most frequently performed for adults.¹

Out-of-plan

Depending on the service, you will receive 60% out-of-network coverage for preventive services if you choose to visit a licensed dentist not included in the network of participating dentists. The dentist may charge above

the amount covered by your PPO plan, and the balance is your responsibility. For a complete coinsurance schedule, and a list of exclusions and limitations, please refer to your *Dominion Certificate of Coverage*.

Choose a dentist

In-plan dental providers

You may select any general dentist from among our network of participating dentists. When you choose an in-plan dentist, your out-of-pocket expenses are lower.

You can be confident that your in-plan dentist was carefully selected to offer quality care. All participating dentists go through a strict quality assurance program developed in accordance with the National Association of Dental Plans' recommendations. This process confirms that each dentist has the required credentials.

For a list of participating in-plan dentists including office hours, directions, languages spoken, etc., visit dominionnational.com/kaiserdentists or call Dominion Member Services at **855-733-7524 (TTY 711)**, Monday through Friday, 7:30 a.m. to 6 p.m.

Out-of-plan dental providers

You can visit any licensed dentist not included in the network of participating dentists.

¹Dominion National, based on annual review of utilization data, network survey and analysis report, third quarter 2018.

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Deductibles and annual maximums

Deductibles apply per member, per plan year, and are \$25 in-plan (\$75 family maximum) and \$50 out-of-plan (\$150 family maximum). The deductible is the amount of charges that you must pay for covered dental services during a plan year before the plan begins paying its share for those services. There is also a maximum annual benefit that applies to all in-plan and out-of-plan benefits per member, per plan year. The annual maximums are \$1,000 in-plan and \$500 out-of-plan.

Make appointments

On or after your effective date of coverage, you can make an appointment with any participating (in-plan) dentist. You can also choose to visit a licensed dentist not in the network of participating dentists (out-of-plan). Make sure you bring your Kaiser Permanente medical ID card for your in-network appointments only. There is no separate dental ID card.

Do I need to submit claims?

In-plan claims are submitted by the dentist. For out-of-plan claims, you may be expected to pay the dentist the full amount at the time of service and then submit a claim to Dominion National. You must submit the claim within 365 days of the date of service.

Claims should be mailed to:

Dominion National
P.O. Box 1126
Elk Grove, IL 60009

Claims can be faxed to:

888-208-8290

New member? Get started by choosing a dentist.

Visit dominionnational.com/kaiserdentists

or call Dominion Member Services at

855-733-7524 (TTY 711), Monday through Friday, 7:30 a.m. to 6 p.m.

Dedicated customer service

Quality service is an important part of any dental plan. Knowledgeable Dominion Member Services specialists are available Monday through Friday, 7:30 a.m. to 6 p.m., to answer questions about coverage or to help you find a participating dentist. Dominion's interactive voice response system is available 24 hours a day for information about participating dental providers in your area or to help you select a dental provider. The most up-to-date list of participating dental providers can be found online.

Toll-free phone: **855-733-7524 (TTY 711)**

Fax: **855-485-0115**

Mailing address:

Dominion National
251 18th St., Suite 900
Arlington, VA 22202

Web: dominionnational.com/kaiserdentists

Online self-service options

Dominion provides members with secure online access to:

- Plan information
- Dentist search
- Contact information
- Member services requests and general correspondence

All changes are confirmed by return email.

In the event of ambiguity, or a conflict between this summary and the *Certificate of Coverage*, the *Certificate of Coverage* shall control.

The Dental Choice PPO is underwritten by Dominion Dental Services, Inc. (hereinafter referred to as "Dominion"). Certain administrative services are provided by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., under contract with Dominion.

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