

Employee Painters' Trust

Delta Dental Frequently Asked Questions

What is Delta Dental?

Delta Dental is the nation's largest and most trusted dental benefits carrier. We cover more Americans than any other dental benefits provider. Delta Dental of Washington is pleased to administer Employee Painters' Trust dental plan starting 1/1/2025. Delta Dental of Washington will handle all customer service and claims processing for your dental plan.

How does this dental plan work?

You can choose any dentist at the time of treatment. However, if you select a dentist who is part of the *Delta Dental PPO Plus Premier* network, your out-of-pocket expenses will be lower, and you can stretch your annual maximum benefit further.

What are the advantages of seeing a *Delta Dental PPO Plus Premier* dentist?

Delta Dental PPO Plus Premier dentists have agreed to a lower average fee schedule, so your financial responsibility towards your treatment cost will be lower than seeing a non-network dentist. Our network dentists receive payment based on their allowable fees with Delta Dental and they cannot charge you more than these pre-approved fees. They also agree to complete and submit claim forms directly to Delta Dental. You are responsible only for your coinsurance and/or amounts in excess of the annual benefit maximums.

How do I find a *Delta Dental PPO Plus Premier* network dentist in my area?

You can find a Delta Dental In-Network, dentist in your area by visiting DeltaDentalWA.com and using our Find a Dentist tool. Under "Choose Your Network," scroll down our list of networks and select the *Delta Dental PPO Plus Premier*® network.

What if my dentist is not part of either network?

You are not limited to visiting a Delta Dental dentist. If you choose a non-network dentist, you may 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 Delta Dental. Claim payments will be based on actual charges or the maximum allowable fees for non-network dentists, whichever is less. Any difference between the dentist's actual charges and the plan's maximum allowable fees for non-network dentists is your responsibility and can be billed to you. This is in addition to any coinsurance responsibility.

Will I receive an ID card for this dental plan?

Yes, you will be receiving new dental ID cards from BeneSys with your Delta Dental plan information.

Once you receive your new ID card, be sure to share it with your dentist so they can submit your claims to Delta Dental of Washington.

What happens if someone in my family is currently in the middle of treatment when I initially become enrolled under the dental plan?

A few dental procedures require more than one appointment, i.e., crowns, bridges, dentures, and root canals. If the treatment is completed *after* your effective date under Delta Dental, the claim should be submitted to Delta Dental of Washington, not BeneSys.

Will orthodontia lifetime maximums met to date under our prior dental carrier be transferred to Delta Dental?

Yes, any orthodontia maximum accumulated under Employee Painters' Trust dental plan will be transferred to Delta Dental. Employee Painters' Trust Plan has a lifetime orthodontia maximum of \$2,000. Any orthodontia payment made by Delta Dental will be based off your remaining orthodontia lifetime maximum. Please have your orthodontist submit your child's orthodontia treatment plan to Delta Dental of Washington.

How do I access information about my dental coverage?

Once you are enrolled in the dental plan, you will have access to numerous online tools that will help you manage your oral health. To enhance the level of security for our users and to comply with recent legislation, we have adopted a password-protected security infrastructure at

www.DeltaDentalWA.com. When you use our secured online application, such as the "MySmile[®] personal benefits center" — which is your personalized portal to your dental benefits, eligibility, and claims information — you will be required to register and will be prompted through a one-time registration process to set up your username and password.

How do I contact Delta Dental?

For information on your dental benefits, you may call our customer service team at (800) 554-1907 or text at (833) 604-1246 Monday – Friday between 6 am – 5 pm PST or visit us at

www.DeltaDentalWA.com. Our mailing address is:

Delta Dental of Washington
PO Box 75983
Seattle, WA 98175-0983