

Benefits Guide



A healthy mouth is a healthy you.

Congratulations on your new dental benefits! Oral health can directly affect your overall health, so make sure you take full advantage of your plan. Getting started is easy; just follow these simple steps:

01

Sign up for MySmile

MySmile is a super handy online tool that offers the best way for managing your benefits. You can use it anywhere, anytime. Not only does it clearly explain your benefits, it also gives you access to a range of helpful, easy-to-use resources.



Find a Dentist



Digital ID Card



And more!



Cost Estimator



Benefit info

Going digital with MySmile not only saves time and paper, it gives you instant access to your ID card and benefit info wherever you are. It's safe and secure and makes managing your plan even simpler!

Visit DeltaDentalWA.com/MySmile to get started.

02

Choose a dentist

Our Find a Dentist tool makes it easy to find an in-network dentist who's right for you. Choosing a dentist who's in-network has lots of advantages. They'll follow your plan's guidelines and file all claim forms for you. And they can't bill for any discrepancy between their standard fees and what they've agreed to charge patients in the network. If you already have a preferred dentist, you can use the Find A Dentist tool to verify if your dentist participates in Delta Dental's network.



Members who use an in-network dentist save 20%–30% more per year than those who don't.



03

Keep your mouth healthy for better overall health

Good oral health can help reduce the risk of:



Heart Disease



Diabetes



Respiratory Infections



Pregnancy Complications



Alzheimer's

Plus, regular dental visits can enhance your nutrition, boost your confidence, and increase your self-esteem. So, see your dentist! With many of our plans covering preventive care at 100% with no out-of-pocket costs, there's no reason not to.

04

Making sense of benefit terms

Wondering what the dental benefit terms mean? We've put together the **5 key terms** you should know and explain them here.



Annual Maximum is the total amount your plan pays for your dental care within one benefit period. For some plans, preventive and diagnostic services don't count toward your annual maximum, which means you won't pay for things like cleanings and X-rays.



Coinsurance is what you pay toward your dental bill after we've covered our share. For example, if your plan covers 80% of the cost for fillings, we'll pay 80% and you're responsible for the remaining 20%.



Deductible is the initial out-of-pocket amount you pay before your plan begins covering your expenses. For instance, if you get a bill for \$1,000 and your deductible is \$250, you're responsible for \$250 before we pay the remaining \$750.



Confirmation of Treatment and Costs (COTC), also known as predetermination, is a document that gives a detailed breakdown of the costs associated with the treatment, including what portion will be covered by your plan and what your out-of-pocket costs might be. Ask your dentist for a COTC before any major dental treatment so you fully understand your expenses in advance. Once available, you can access your COTC through your MySmile account.



04

Making sense of benefit terms, cont.



Explanation of Benefits (EOB) is a document you receive after your treatment. It shows how much of your coverage was applied to your treatment, how much coverage you have left, and the amount of out-of-pocket costs you may be responsible for.

05

Have vision benefits through Delta Dental?



If you have vision benefits through our DeltaVision plan, your Delta Dental ID number also serves as your vision ID. To access your vision benefits, log in to your MySmile account and click “Vision Login” under “Quick Links” on your dashboard. This will take you to your VSP dashboard, where you can view your vision benefit details.

Note: If you have vision coverage only (no dental), your MySmile account will not show dental benefits, but you can still use your ID number to access your VSP information through the Vision Login link.

Want to review your coverage?

Sign up for MySmile at DeltaDentalWA.com/MySmile



Still need help? Contact us; we're happy to assist you.
Call 800-554-1907, text 833-604-1246, or
Visit DeltaDentalWA.com



Delta Dental of Washington