



The KPIC Adult Dental Insurance Plan

Oral health for total health

We bet you brush like the best of them, but did you know oral health goes beyond a great smile? On top of fighting tooth decay, gum disease, and bad breath, regular dental visits can help:

- Detect early symptoms of osteoporosis, diabetes, cancer, and other conditions.
- Manage oral health problems related to existing conditions like diabetes.
- Keep you heart healthy. Studies suggest that gum disease is linked to some heart conditions.

A great combination of choice and convenience

With the KPIC Adult Dental Insurance Plan, you get access to over 25,000 Delta Dental providers in California, as well as any Delta Dental-associated dentist nationwide. You also have the freedom to see any other licensed dentist in the state. Plus, there's no deductible for preventive or diagnostic services like cleanings and X-rays – and no claims to file when you see a Delta Dental provider.

How to enroll

To enroll in the dental plan, simply select it during the current open enrollment period. If you choose not to enroll now, you'll have to wait until next year's open enrollment period to do so.

How the dental plan works

Your provider options

As a member, you can see any licensed dentist, but your benefits are better when you see a Delta Dental provider such as the Delta Dental PPO network providers.

- With Delta Dental providers, you won't have to file a claim and you may pay less for services.
- With any other provider, you may have to pay the entire bill up front and then have to file a claim for reimbursement. You also may pay more for services.

Deductible payments

You'll get preventive and diagnostic services like cleanings and X-rays at no cost. For other services, there's just a \$25 annual deductible per person, up to a maximum of \$75 for the whole family.

Service charges

The plan covers a set amount, called an allowance, for each type of dental service. You'll pay the difference between that amount and what the dentist charges.

- For example, if the dentist charges \$75¹ for a cleaning and the plan covers \$43.20, you'll pay \$31.80.
- See the chart on the next page for a SAMPLE list of allowances. After you enroll, you'll get a Certificate of Insurance that includes the complete Table of Allowances.²

Annual maximum

The plan covers up to \$1,000 of dental services for each covered member per year.

Requirements to keep in mind

- You can only purchase the dental plan if you're enrolled in a Kaiser Permanente health plan.
- The dental plan is only available to members 19 and older. Those under 19 have dental benefits built into their medical plans.
- If you enroll in the dental plan, every family member who's covered by your regular health plan (including anyone who recently turned 19) must also be enrolled. In other words, you can't enroll some members of your family in the dental plan and not others.
- Once enrolled in dental coverage, you can't cancel it without canceling your regular health coverage, except during open enrollment or a special enrollment period.

Questions?

If you have questions before enrolling, call Delta Dental at **1-800-933-9312**, 8 a.m. to 4 p.m., Monday through Friday, or visit deltadentalins.com for a list of PPO and Premier Providers in your area. Please reference the group number when calling: #50146 for NCAL, 50147 for SCAL.

Sample list³

Procedure	What the plan pays
Diagnostic procedures	
Oral exam – new or existing patient	\$25.20
X-rays – complete series including bitewings	\$54.00
Preventive procedures	
Cleaning	\$43.20
Restorative procedures	
Fillings (Note: Fillings are subject to a 6-month waiting period. ⁴)	
Amalgam – one surface, primary or permanent	\$35.00
Resin-based composite – one surface, anterior	\$46.00
Crowns (Note: Crowns are subject to a 6-month waiting period. ⁴)	
Resin with high noble metal	\$182.00
Endodontic procedures	
Root canal (Note: Root canals are subject to a 6-month waiting period. ⁴)	
Anterior (excluding final restoration)	\$193.00
Bicuspid (excluding final restoration)	\$227.00
Molar (excluding final restoration)	\$306.00
Oral and maxillofacial surgical procedures (Note: Oral and maxillofacial surgical procedures are subject to a 6-month waiting period. ⁴)	
Extraction, erupted tooth, or exposed root (elevation and/or forceps removal)	\$39.00
Surgical removal of erupted tooth requiring removal of bone and/or section of tooth	\$74.00



A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

¹Service charges vary.

²The Table of Allowances lists the maximum amount, or allowance, that the plan will pay for each covered dental service. The plan will pay the lowest dollar amount among the following three: the dentist's usual, customary, and reasonable fee; the fee actually charged; or the allowance. Any difference between the allowance and the dentist's fee will be the responsibility of the patient.

³Plan payment amounts are only a sample and are to be used for illustrative purposes only. Please refer to the Table of Allowances in the *Certificate of Insurance* for an accurate and complete list of benefits and allowances, as well as treatments and services not covered. To receive a *Certificate of Insurance*, call Delta Dental of California.

⁴The waiting period is the period of time you and your covered dependents are required to be continuously covered under the Dental Insurance Plan before a specific dental service becomes a covered benefit. Some covered dental services are subject to a waiting period. See the Table of Allowances in your *Certificate of Insurance* for the specific dental services subject to waiting periods.

The KPIC Adult Dental Insurance Plan is administered by Delta Dental of California, one of the nation's largest and most experienced dental benefits providers. The plan is underwritten by Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc.