

SMILE FOR TOTAL HEALTH

A guide to your dental benefits: Small Group Adult PPO 1 and PPO 3 (Maryland)

Your dental plan emphasizes healthy smiles through the prevention and early detection of dental problems to avoid costly procedures in the future. With our Dental PPO Plan, you have the freedom to see any licensed dentist inside or outside of the plan. That means 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 cleaning
- Bitewing X-rays

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

Out-of-plan

Depending on the service, you will receive 80% (PPO 1) or 100% (PPO 3) 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 *Evidence of Coverage* or you can find your plan on [dominionnational.com/kaiserdentists](https://www.dominionnational.com/kaiserdentists).

New member? Get started by choosing a dentist.

Visit [dominionnational.com/kaiserdentists](https://www.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.

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](https://www.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, 3rd Quarter 2018.

Deductibles and annual maximums

There is a single combined deductible for services covered in-plan and out-of-plan, per member, per plan year, of \$50 (\$150 adult 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 combined per member, per plan year. The annual maximum is \$1,000 (PPO 1) or \$2,000 (PPO 3) combined in-plan and 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-plan 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**

Dedicated customer service

Quality customer service is an important part of any dental plan. 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)**

Mailing address:
Dominion National
251 18th St. S., 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 and dental office transfers
- Contact information
- Member Services requests and general correspondence

All changes are confirmed by email.

In the event of ambiguity, or a conflict between this summary and the *Evidence of Coverage*, the *Evidence of Coverage* shall control. Dental benefits are underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., and administered by Dominion National. This program also includes fixed fees for certain dental services that are not covered benefits.