



YOUR DENTAL HEALTH IS OUR CAUSE

DENTAL CHOICE (PPO)

kp.org/dental/nw



All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.
500 NE Multnomah St., Ste. 100, Portland, OR 97232.

ALL THE OPTIONS, AND THEN SOME



Everyone needs a primary care physician and a personal dentist. With Dental Choice (PPO), you can choose anyone in our dental network as your personal dentist.

UNPARALLELED CHOICE

Dental Choice (PPO) has all the advantages of other preferred provider dental plans on the market. With Dental Choice (PPO), you can:

- **See any dentist you want.** Our Dental Choice (PPO) covers care from any licensed dentist. So if you want to stay with your current dentist, you're already covered.
- **Find a great dentist.** Need a new dentist? We can help. Dentists in our network must meet rigorous standards before they can join. Our dentists combine personalized care with the best available scientific research on prevention and treatment.
- **Save money.** You'll pay lower out-of-pocket costs when you see a participating dentist.

- **Get care when traveling.**

With 92,000 network dentists nationwide, you can find a participating provider almost anywhere. Or you can see a non-participating dentist if you wish.

- **Get care without a referral.**

You won't need a referral to see an oral surgeon, periodontist, or other specialist. (However, some individual specialists may not see patients without a referral from a general dentist.)

Dentists have different policies, hours of operation, and procedures for accepting new patients and making appointments. Some charge fees for emergency appointments or missed appointments. These fees are not covered by this plan. They are between you and the dentist. You should discuss these fees with your dentist and/or dental office staff.



THE CARE YOU NEED WHERE YOU NEED IT

There are 1,200 participating dentists in our network in Oregon and Washington. This includes the dentists in our own dental offices. Nationwide, there are nearly 92,000 dentists in our network. Each of these dentists has met rigorous standards for credentialing.

Find a participating dentist online at kp.org/dental/nw. Click on "Getting Care." Information about Dental Choice will be listed under "Dental Choice (PPO) Member." You can also call Dental Choice Customer Care toll free at 1-866-498-7912.

Tell us if your dentist isn't a member of our PPO. We'll contact the dentist and explain the benefits of joining our network. If your dentist joins, you'll have lower out-of-pocket costs for dental care. Nominate your dentist today. Go to dentemax.com and click on the "Refer a Dentist" link.

SEEING A NON-PARTICIPATING PROVIDER

You may see any licensed dentist and receive covered services in any state. That way you can stay with your current dentist or see a dentist closer to home or work.

Dentists who don't belong to our PPO haven't agreed to our contracted fee schedule. That means they may charge higher fees, and you may have higher out-of-pocket costs.

Dental Choice (PPO) includes dentists in our own dental practice. We have 16 dental offices in Oregon and Washington.



QUICK REFERENCE NUMBERS AND WEB SITES

Many questions can be answered on our Web site, kp.org/dental/nw. You may also call Customer Care at 1-866-498-7912 toll free Monday through Friday, 6:30 a.m. to 5 p.m.

To make an appointment at one of our dental offices, call our appointment center at 503-286-6868 or 360-254-9158.

FREQUENTLY ASKED QUESTIONS

How many dentists are in the Dental Choice network?

Dental Choice has nearly 92,000 participating dentists nationwide. This includes more than 22,000 specialists. You should have no problem finding a participating dentist in your area, while you are traveling, or if you need emergency care. Your eligible dependents who are away at college will also be able to get care when they need it.

All participating dentists meet strict credentialing standards. They also agree to accept negotiated discounts as payment in full. This means you will have no balance billing for any covered services you receive.

How do I locate participating dentists?

To find a participating dentist, visit kp.org/dental/nw. Or you may call Dental Choice Customer Care toll free at 1-866-498-7912 Monday through Friday, 6:30 a.m. to 5 p.m.

I already have a personal dentist. Can I still see him or her?

Yes. You may see any dentist you choose. However, you'll receive the highest level of benefits if you choose a participating provider. When you visit a participating dentist, you pay your share of negotiated fees. This means lower out-of-pocket costs for you.

The dentist I want to use does not participate in your network. Is there anything I can do to encourage him or her to participate?

Yes. Our dental network may add a dentist if he or she meets our credentialing standards. Either you or the dentist can fill out a request to add a provider to the network by e-mailing network@gdsmd.com or by calling 1-866-498-7912. Be sure to include the provider's name, and note that this is a request to add him or her to the Dental Choice network. Please keep in mind that some dentists may choose not to participate in our network, or we may choose not to accept an application.



Can my dependents visit a different dentist than I do?

Yes. You and your dependents each have the freedom to choose any dentist.

Can I change dentists?

Yes. You can change dentists as many times as you like. However, we encourage you to find a personal dentist you feel comfortable with and to stay with that dentist. He or she will become familiar with your dental history and needs.

How and when do I file a claim?

Our participating providers will file claims for you. If you see a non-participating dentist, you may need to file a claim yourself.

To get the claim form, go to kp.org/dental/nw. Click on the "Getting Care" tab and then on the "Submit a Claim" link.

When you visit a non-participating dentist, take a claim form with you. Your dentist can help you fill it out.

How do I get reimbursed if I visit a non-participating dentist?

If you see a non-participating dentist, you may need to pay the entire bill at your visit. The charges could be higher than what you would pay for the same service from a participating provider.

You or your dentist must submit a claim form to Dental Choice. We will send you an explanation of your benefits and reimbursement, according to your plan. If you have questions about claims or benefits, please call Customer Care toll free at 1-866-498-7912.

What is a negotiated network fee?

A negotiated network fee is a discounted fee that participating providers agree to accept as payment in full for services. Depending on the service, your plan may cover all or part of the discounted fee.

Do you require prior authorization for any services?

Your dentist must submit a request for a prior authorization for any service that will cost more than \$500. This typically applies to major services, like crowns, bridges, dentures, periodontal services, and oral surgery.

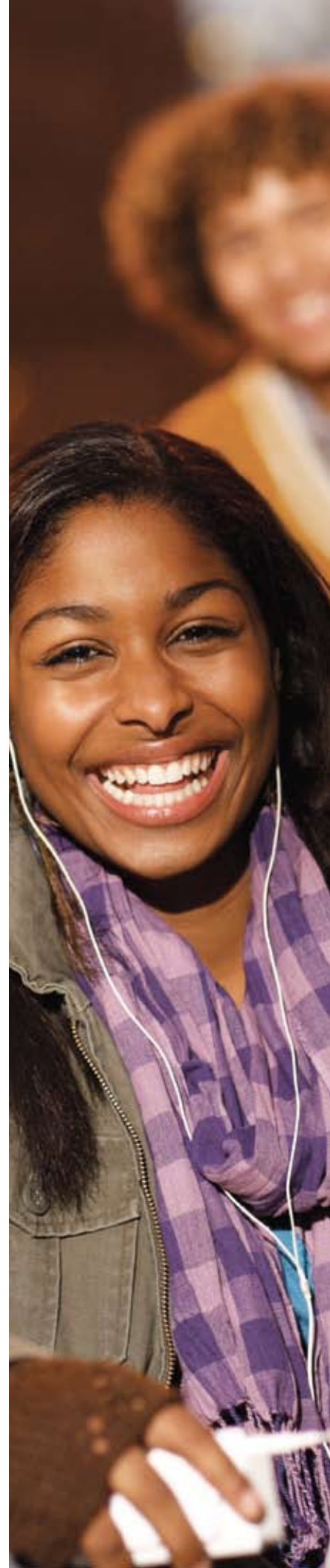
For periodontal scaling and root planing, please ask your dentist to send the treatment plan and necessary X-rays or periodontal charting to Denex Dental. The mailing address is:

Group Dental Service
P.O. Box 4360
Rockville, MD 20849

A representative will review the procedure(s) and send a response to you and your dentist within two business days.

Can I find out in advance how much a service will cost me out of pocket? Can I get an estimate of what will be covered?

Yes. You or your provider may request a pretreatment estimate to find out what your benefits will be. We'll send both of you an estimate that shows what services will be covered and at what level.



What happens after I fill out my enrollment form? How will I know when I can start using my coverage?

You will be eligible for coverage starting on your group's effective date. Check with your group's benefits administrator to find out the date.

We will send you a welcome packet with information on how to use your coverage. It will also include ID cards for the enrolled members of your family. Your *Dental Choice (PPO) Evidence of Coverage*, which explains your plan, will be mailed to you separately.

Do I need an ID card to receive services?

No. You do not need to show your ID card to receive services. Tell your dentist that you are enrolled in the Dental Choice (PPO) plan. He or she can call 1-866-498-7912 for verification. However, we encourage you to carry your ID card for your and your provider's convenience.



This brochure is not a contract. Plan details are provided in the *Evidence of Coverage (EOC)*. To obtain an *EOC* for a particular plan, contact Membership Services. Membership Services staff are available Monday through Friday, 8 a.m. to 6 p.m. From Portland, call 503-813-2000. From all other areas, call 1-800-813-2000. For TTY, call 1-800-735-2900, and for language interpretation services call 1-800-324-8010.

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