

Dental Benefits Guide



A healthy mouth is a healthy you.





As a **T-Mobile member** with Delta Dental of Washington dental benefits, we want to help you get the most from your plan! 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

Printed ID cards are no longer mailed, access your digital ID through 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**
-  **Benefit info**
-  **Digital ID Card**
-  **And more!**

Visit [DeltaDentalWA.com/MySmile](https://www.deltadentalwa.com/mysmile) to get started.

02

Choose a dentist

Check out the **Find a Dentist tool**:

www.deltadentalwa.com/fad/search

For those with a PPO Network Plan, under "Choose Your Network", select "Delta Dental PPO".

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. 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.

PPO Network Plan

With this plan, you'll need to receive care from a **PPO dentist** to receive coverage. PPO dentists agree to lower fees for members like you, helping stretch your dental benefits further.

Open Network Plan

This plan lets you see any licensed dentist you choose. However, choosing a PPO or Delta Dental Premier dentist helps maximize your benefits—these dentists agree to discounted fees, which means lower out-of-pocket costs for you.



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! Don't forget that your T-Mobile dental plan provides two routine cleanings per year and two routine exams covered at 100% with no deductible.

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. The annual maximum resets when the plan renews in January every year.



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 \$300 and your deductible is \$50, you're responsible for \$50 before we process the remaining \$250.



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%.



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.

Want to review your coverage?
Sign up for MySmile at DeltaDentalWA.com/MySmile



We're on a mission to make every mouth 100% cavity-free. Because a healthy mouth is a healthy you!



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