WASHINGTON FIRE COMMISSIONERS ASSOCIATION

Group Number: 00226 – PPO INCENTIVE PLAN

OPTIONAL ORTHODONTIC BENEFITS FOR COVERED ADULTS AND CHILDREN

The following has been added to your Benefits Booklet:

Section A – Summary of Benefits

Reimbursement Levels for Allowable Benefits

In-Network – Delta Dental PPO Dentists

Orthodontic procedures 50%

Out-of-Network – Non-Delta Dental PPO Dentist

Orthodontic procedures 50%

Plan Maximum

Lifetime Orthodontic Maximum per Person $1,750

All Enrolled Employees and Enrolled Dependents are eligible for Class I, Class II, Class III Covered Dental Benefits, Orthodontic Benefits, Temporomandibular Joint Benefits (TMJ), and Accidental Injury Benefits.

Section B – Your Benefits

Class II Sedation

Limitations

- General Anesthesia is covered only in conjunction with certain covered endodontic, periodontic and oral surgery procedures, as determined by DDWA, or when medically necessary, for children through age six, or for a physically or developmentally disabled person, when in conjunction with Class I, II, III, TMJ or Orthodontic Covered Dental Benefits.

Orthodontic Benefits for Covered Adults and Children

Orthodontic treatment is the appliance therapy necessary for the correction of teeth or jaws that are positioned improperly.

The lifetime maximum amount payable by DDWA for Orthodontic benefits provided to an Enrolled Person shall be $1,750. Not more than $875 of the maximum, or one-half of DDWA's total responsibility shall be payable at the time of initial banding. The final payment of DDWA's responsibility shall be made during the 7th month following the initial banding.

Additionally, payment for Orthodontic benefits is based upon eligibility. If individuals become dis-enrolled prior to the payment of benefits, subsequent payment is not made.

Covered Dental Benefits

- Fixed or removable appliance therapy for the treatment of teeth or jaws.

- Orthodontic records: exams (initial, periodic, comprehensive, detailed and extensive), X-rays (intraoral, extraoral, diagnostic radiographs, panoramic), diagnostic photographs, diagnostic casts (study models) or cephalometric films.

Limitations

- Payment is limited to:
  - Completion of the treatment plan, or any treatment that is completed while you are eligible for the Orthodontic benefit, whichever occurs first.
  - Treatment received after coverage begins (claims must be timely submitted to DDWA). For orthodontia claims, the initial banding date is the treatment date considered in the timely filing.
- Treatment that began prior to the start of coverage will be prorated. Allowable payment will be calculated based on the balance of treatment costs remaining on the date of eligibility.
- In the event of termination of the treatment plan prior to completion of the case, or termination of this Plan, no subsequent payments will be made for treatment incurred after such termination date.

Exclusions

- Charges for replacement or repair of an appliance.
- Direct-to-consumer Orthodontics.
- No benefits shall be provided for services considered inappropriate and unnecessary, as determined by DDWA.

It is strongly suggested that a request for a Confirmation of Treatment and Cost, including your Orthodontic treatment plan, be submitted to DDWA prior to commencement of treatment. A Confirmation of Treatment and Cost is not a guarantee of payment. Additionally, payment for Orthodontic benefits is based upon your eligibility. If you become ineligible prior to the subsequent payment of benefits, subsequent payment is not covered. If you have any questions about your Covered Dental Benefits or Plan Maximums, please see the "Questions Regarding Your Plan" section on how to contact Customer Service.

Section E – Claim Review

Claim Forms

DDWA is not obligated to pay for treatment performed for which claim forms are submitted for payment more than six months after the date of such treatment. For orthodontia claims, the initial banding date, which is the date the appliance is placed, is the treatment date used to start this six-month period.