

**Washington Fire Commissioners Association
2014 Dental Benefit Summary**

Summary Features	2014 Dental PPO Incentive Plan		2014 Dental PPO Basic Plan		2014 Dental Retiree Dental Plan (For LII/PERS Retirees)
	PPO	Non-PPO	PPO	Non-PPO	
Annual Deductible					
Per Individual	\$0		\$50 (waived for Class I and Orthodontia (if purchased))		\$50
Per Family	\$0		\$150 (waived for Class I and Orthodontia (if purchased))		\$150
Benefit Reimbursement Percentage:					
Class 1 (Preventive & Diagnostic)	70% - 100%*	70% - 100%*	100%	80%	100%
Class 2 (Basic Dental Services)	70% - 100%*	70% - 100%*	90%	80%	50%
Class 3 - Crowns	70%	50%	50%	40%	50%
Class 3 (Major Dental Services)	50%	50%	50%	40%	50%
Annual Maximum Benefit					
Per Individual	\$2,200	\$2,000	\$1,500		\$1,000
	*Annual Incentive Period advances 10% each year if individual sees Dentist during year, otherwise reduced 10%				
TMJ	Reimbursed at 50% to \$1,000 per Calendar year; and, limited to a \$5,000 lifetime maximum.		Reimbursed at 50% to \$1,000 per Calendar year; and, limited to a \$5,000 lifetime maximum.		Reimbursed at 50% to \$1,000 per Calendar year; and, limited to a \$5,000 lifetime maximum.
Orthodontia Coverage - Optional by District					Not Available
Deductible	None		None		
Benefit Reimbursement Percentage:	50%		50%		
Lifetime Maximum Benefit	\$1,000		\$1,000		