In-Network Dental Services Maximize Affordability, Access, and Protections for Patients.

Delta Dental of Washington
November 21, 2025

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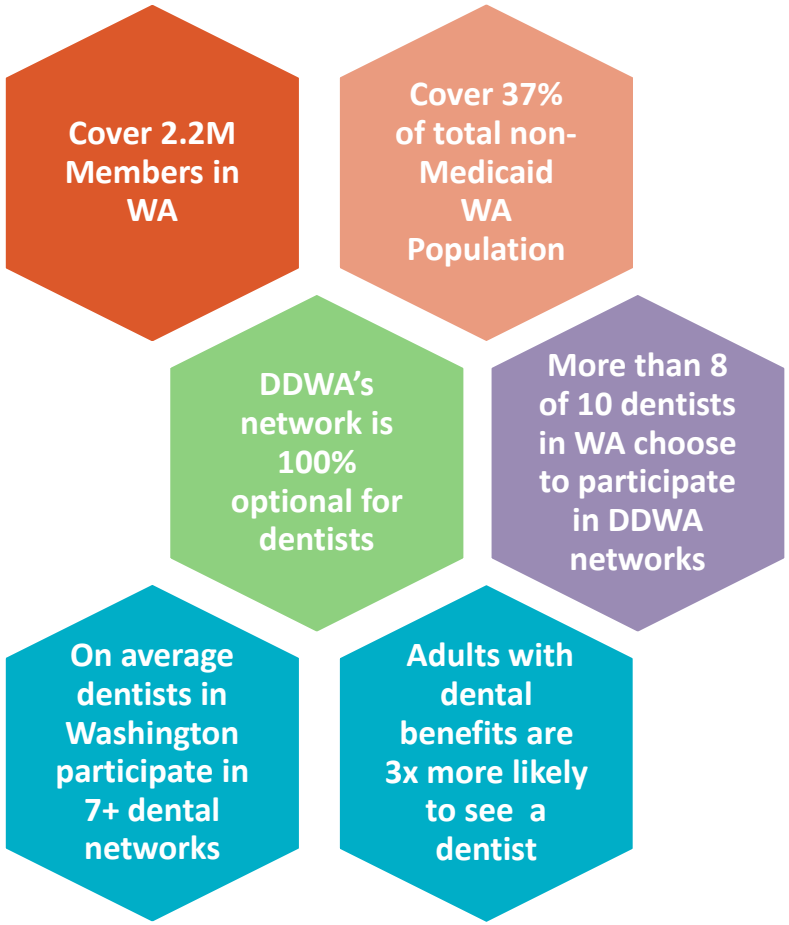
Delta Dental of Washington (DDWA) is a not-for-profit company and Washington's leading dental benefits carrier.



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In-network / contracted dentists are fundamental to patient access, affordability, and protections

Patient Benefits	In-network dentist	Out-of-network dentist
Zero co-pay preventive care	Yes	No
Negotiated, contractually guaranteed dental service fees	Yes	No
Protections from balance billing/surprise billing	Yes	No
Rigorous credentialing process	Yes	No
Dedicated customer service protecting customer experience	Yes	No
Regulated oversight by the WA Insurance Commissioner	Yes	No

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DDWA Benefit Booklet statement regarding out-of-network dentists

Non-Participating Dentists

If you prefer a Dentist that does not participate in the Delta Dental PPO or Delta Dental Premier Networks, we will pay the benefits for covered services up to the Maximum Allowable Fee for Non-Participating Dentists, or the actual charge, whichever is less. Dentists that do not participate in the Delta Dental PPO Network or Delta Dental Premier Network have not contracted with DDWA to charge established fees for covered services; DDWA has no control over the prices they charge you or their billing practices.

As a result, your out-of-pocket costs may be substantially higher if you use a Non-Participating Dentist than with a Delta Dental PPO or Delta Dental Premier Dentist. You will be responsible for payment of any balance remaining after the DDWA benefit is paid.

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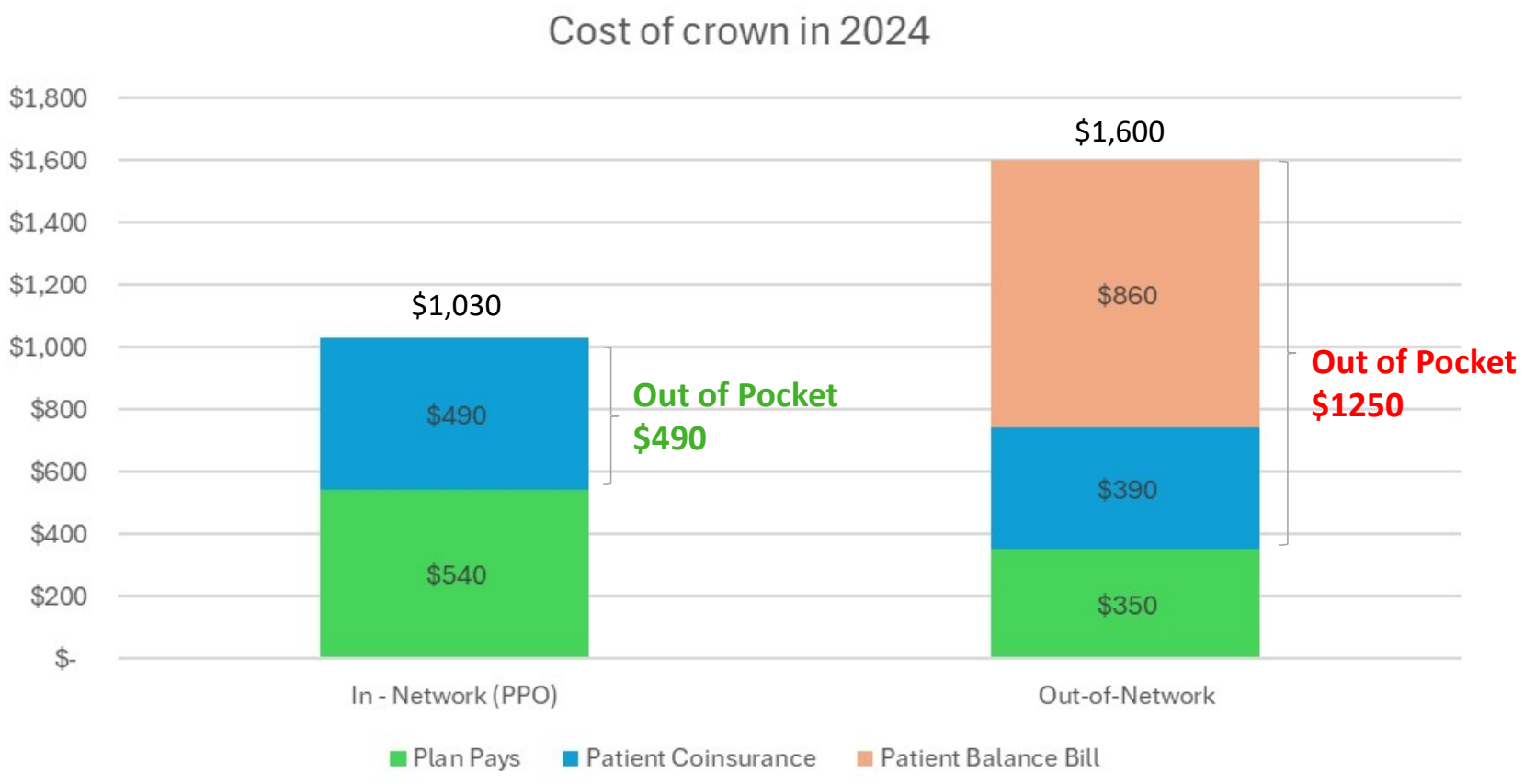
Out-of-network care dramatically increases patients' out of pocket costs and total costs for the same procedures.



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Artificial Out-of-network payment requirements hurt patients

- Out-of-network reimbursements within a plan design vary based on market position, the number of network providers available and customer preference. There is **NO standard out-of-network reimbursement level** (based upon UCR or otherwise) for dental carriers.
- **Artificial out-of-network payment requirements incentivize providers to leave networks, disrupts patients care, eliminating patient protections and exposing patients to higher out-of-pocket costs and balance billing.**
- Dentist participation in dental networks, including participation in Delta Dental of Washington's network is **100% voluntary.**
- Given a choice, DDWA Members choose care from in-network providers, in fact **over 90% of DDWA Member care in WA is provided by in-network dentists**.

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DDWA is open to collaborating with Denturists to explore network participation

- Historically, only dentists (as Members of Washington Dental Service) have been part of DDWA's networks.

- DDWA pays for denturist services, which account for very small number of claims (3,000 denturist claims in 2024 of a total of 7.7M claims, or <.04%).

- DDWA is open to meeting and collaborating with denturists to explore the potential for a network option in the future (subject to appropriate contracting, credentialing, and systems implementation considerations).

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Thank you.