

# Summary of Benefits



School Employees Benefit Board Program – WA733 – 1/1/2026

COVERED SERVICES	BENEFIT COST
Annual maximum	No annual maximum for most benefits <sup>1</sup>
Deductible	No deductible
General & orthodontia office visits	No visit charge
<b>DIAGNOSTIC &amp; PREVENTIVE SERVICES</b>	
Routine & emergency exams	Covered at 100%
X-rays	Covered at 100%
Teeth cleaning	Covered at 100%
Fluoride treatment	Covered at 100%
Sealants (per tooth)	Covered at 100%
Head and neck cancer screening	Covered at 100%
Oral hygiene instruction	Covered at 100%
Periodontal charting	Covered at 100%
Periodontal evaluation	Covered at 100%
<b>RESTORATIVE DENTISTRY</b>	
Fillings	You pay a \$10-\$50 copay
Porcelain-metal crown	You pay a \$100-\$175 copay <sup>2</sup>
<b>PROSTHODONTICS</b>	
Complete upper or lower denture	You pay a \$140 copay <sup>2</sup>
Bridge (per tooth)	You pay a \$125-\$175 copay <sup>2</sup>
<b>ENDODONTICS &amp; PERIODONTICS</b>	
Root canal therapy - anterior	You pay a \$100 copay
Root canal therapy - bicuspid	You pay a \$125 copay
Root canal therapy - molar	You pay a \$150 copay
Osseous surgery (per quadrant)	You pay a \$75-\$100 copay
Root planing (per quadrant)	You pay a \$15-\$35 copay
<b>ORAL SURGERY</b>	
Routine extraction (single tooth)	You pay a \$10 copay
Surgical extraction	You pay a \$10-\$50 copay
<b>ORTHODONTIA TREATMENT</b>	
Pre-orthodontia treatment	You pay a \$50 copay <sup>3</sup>
Comprehensive orthodontia treatment	You pay a \$1,500 copay
<b>DENTAL IMPLANTS</b>	
Dental implant surgery	You pay charges over \$1,500 per calendar year <sup>4</sup>
<b>MISCELLANEOUS</b>	
Local anesthesia	Covered at 100%
Dental lab fees	Covered at 100%
Specialty office visit	No visit charge
Out of area emergency care reimbursement	You pay charges more than \$200 <sup>5</sup>

<sup>1</sup>Benefits for TMJ, implant surgery, and orthognathic surgery have a benefit maximum. <sup>2</sup>Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit. <sup>3</sup>Copay credited toward the comprehensive orthodontia treatment copay if patient accepts treatment plan. <sup>4</sup>Limited to one dental implant surgery per calendar year. <sup>5</sup>Less copayments

## Underwritten by Willamette Dental of Washington, Inc.

Dental services must be provided by a Willamette Dental Group, P.C. provider, except as specified otherwise. Presented are just some of the most common procedures covered in your plan. Please see the certificate of coverage for a complete plan description, limitations, and exclusions. The certificate of coverage can be found at [willamettedental.com/sebb](http://willamettedental.com/sebb)

# Exclusions and Limitations

This is only a summary. The certificate of coverage contains a complete description of the limitations and exclusions.

## Exclusions

- Bone grafting.
- Bridges, crowns, dentures, or prosthetic devices requiring multiple treatment dates or fittings if the prosthetic item is installed or delivered more than 60 days after termination of coverage.
- The completion or delivery of treatments or services performed or initiated prior to the effective date of coverage.
- Cone beam CT X-rays and tomographic surveys.
- Dental implant-supported prosthetics or abutment-supported prosthetics (crowns, bridges, and dentures).
- A dental implant surgically placed prior to the member's effective date of coverage that has not received final restoration or a dental implant for treatment of a primary or transitional dentition.
- Endodontic therapy completed more than 60 days after termination of coverage.
- Eposteal, transosteal, endodontic endosseous, or mini dental implants.
- Exams or consultations needed solely in connection with a service not listed as covered.
- Experimental or investigational services and related exams or consultations.
- Full mouth reconstruction, including the extensive restoration of the mouth with crowns, bridges, or implants; and occlusal rehabilitation, including crowns, bridges, or implants used for the purpose of splinting, altering vertical dimension, restoring occlusions or correcting attrition, abrasion, or erosion.
- Hospitalization care outside of a dental office for dental procedures, physician services, or facility fees.
- Maintenance, repair, replacement, or completion of an existing implant that was started or placed by a non-participating provider without a referral from a Willamette Dental Group, P.C. provider.
- Maintenance, repair, replacement, or completion of an existing implant that was started or placed prior to the member's effective date of coverage.
- Maxillofacial prosthetic services.
- Nitrous Oxide.
- Personalized restorations.

- Plastic, reconstructive, or cosmetic surgery and other services, which are primarily intended to improve, alter, or enhance appearance.
- Prescription and over-the-counter drugs and pre-medications.
- Provider charges for a missed appointment or appointment cancelled without 24 hours prior notice.
- Replacement of lost, missing, or stolen dental appliances; replacement of dental appliances that are damaged due to abuse, misuse, or neglect.
- Replacement of sound restorations.
- Services and related exams or consultations that are not within the prescribed treatment plan or are not recommended and approved by a Willamette Dental Group, P.C. dentist.
- Services and related exams or consultations to the extent they are not necessary for the diagnosis, care, or treatment of the condition involved.
- Services by any person other than a licensed dentist, denturist, hygienist, or dental assistant.
- Services for the diagnosis or treatment of temporomandibular joint disorders, unless listed as covered in the contract.
- Services for the treatment of an injury or disease that is covered under workers' compensation or that are the employer's responsibility.
- Services for treatment of injuries sustained while practicing for or competing in a professional athletic contest.
- Services for treatment of intentionally self-inflicted injuries.
- Services for which coverage is available under any federal, state, or other governmental program, unless required by law.
- Services not listed as covered in the contract.
- Services where there is no evidence of pathology, dysfunction, or disease other than covered preventive services.

## Limitations

- If alternative services can be used to treat a condition, the service recommended by the Willamette Dental Group, P.C. dentist is covered.
- Services listed in the contract, which are provided to correct congenital or developmental malformations which impair functions of the teeth and supporting structures will be covered for dependent children if dental necessity has been established.
- The retreatment of root canal therapy performed by a Willamette Dental Group, P.C. dentist will be covered as part of the initial treatment for the first 24 months. The retreatment of root canal therapy performed by a non-participating provider will be subject to the applicable copays.
- General anesthesia is covered with the copays specified in the contract, if: performed in a dental office, provided in conjunction with a covered service, and dentally necessary because the enrollee is under the age of 7, developmentally disabled, or physically handicapped.
- The services provided by a dentist in a hospital setting must meet the requirements in the contract to be covered.
- The replacement of an existing denture, crown, inlay, onlay, or other prosthetic appliance is covered if the appliance is more than 5 years old and replacement is dentally necessary.
- Crowns, casts, or other indirect fabricated restorations are covered only if dentally necessary and if recommended by the Willamette Dental Group, P.C. dentist.