



Family Dental Plans | 2025 Adult Dental Benefits, Limitations and Exclusions

⚠ This Matrix represents a summary of the benefits offered by QDP carriers.

Covered Services by Frequency	Companion Life EMI		Delta Dental	Dentegra	Kaiser Permanente NW		LifeWise
	Individual Premier PPO	Individual Advantage PPO	WA Family Plan	Dentegra Dental PPO Family Basic	KP WA Family Dental 1000/50	KP WA Family Dental 2000/100	LifeWise Family Dental Plan
Oral Exam	2 per year	2 per year	2 per benefit period	2 each calendar year	1 every 6 months.	1 every 6 months.	2 visits per calendar year
Teeth Cleaning	2 per year	2 per year	2 per benefit period (2 more cleanings available if pocket depth reads 5mm+)	2 each calendar year	1 every 6 months.	1 every 6 months.	2 visits per calendar year
Fluoride	Not a benefit for adults	Not a benefit for adults	2 per benefit period	Not a benefit	2 in a 12-month period	2 in a 12-month period	1 treatment per calendar year
Full Mouth X-Rays	1 every 3 years	1 every 3 years	1 every 5 years (benefit is either full mouth X-ray or panoramic X-ray)	1 per 60 months	1 full mouth complete series or one panoramic radiographic image every 3 years.	1 full mouth complete series or one panoramic radiographic image every 3 years.	A panoramic film or complete series (full mouth) x-ray once every 5 calendar years, but not both
Bitewing X-Rays	Up to 4, twice per year	Up to 4, twice per year	1 per benefit period	1 per calendar year	2 sets once a year (4 total)	2 sets once a year (4 total)	1 per calendar year
Composite Front Tooth	1 every 2 years, adults subject to 6 month waiting period	1 every 2 years, adults subject to 6 month waiting period	1 every 2 years	6 month waiting period for enrollees; no limit	1 per tooth surface every 24 months for the same tooth	1 per tooth surface every 24 months for the same tooth	Fillings, consisting of amalgam and composite resins on any given tooth surface are covered once every 2 calendar years.
Composite Back Tooth	1 every 2 years, adults subject to 6 month waiting period	1 every 2 years, adults subject to 6 month waiting period	1 every 2 years	6 month waiting period for enrollees; no limit	1 per tooth surface every 24 months for the same tooth	1 per tooth surface every 24 months for the same tooth	Fillings, consisting of amalgam and composite resins on any given tooth surface are covered once every 2 calendar years.
Fillings	1 every 2 years, adults subject to 6 month waiting period	1 every 2 years, adults subject to 6 month waiting period	1 every 2 years	6 month waiting period for enrollees; no limit	1 per tooth surface every 24 months for the same tooth	1 per tooth surface every 24 months for the same tooth	Once every 24 months
Periodontal Maintenance/ Cleaning	1 per quadrant per year, adults subject to 6 month waiting period	Not a benefit for adults	2 in a benefit period 2 more cleanings available if pocket depth reads 5mm+)	Not a benefit	1 per quadrant in a 12-month period	1 per quadrant in a 12-month period	As a follow-up to active periodontal treatment is limited to 4 visits per calendar year
Surgical Extraction	Adults subject to 6 month waiting period	Adults subject to 6 month waiting period	Not covered on this plan	Not a benefit	No limit if dentally necessary.	No limit if dentally necessary.	Not covered
Excluded Services (include but are not limited to)	Adult orthodontia, Cosmetic services or supplies, Myofunctional therapy, Plaque control programs and dietary instruction, Surgical placement of implants	Adult orthodontia, Cosmetic services or supplies, Myofunctional therapy, Plaque control programs and dietary instruction, Surgical placement of implants, Major services for adults	Non-medically necessary orthodontia; Cosmetic services or supplies; Implants; Crowns; Root canals; Oral surgery; Replacement of Teeth (Dentures); Major Services	Major Services, orthodontia, implants, cosmetic services	Braces (not medical necessary), Full mouth reconstruction; Dental implants; and, Cosmetic services	Braces (not medical necessary), Full mouth reconstruction; Dental implants; and, Cosmetic services	Major services and orthodontia