



**How To Use this Dental Plan**

For **In Network** benefits, members select a dentist from the Preferred Professional Directory or website at [www.modahealth.com](http://www.modahealth.com). Each family member may choose a different dentist. If you receive care from a dental provider not in the Preferred Professional Panel, Out of Network coverage levels apply.

	In Network	Out of Network
<b>Calendar year maximum, per member</b>	<b>\$1,500</b>	
<b>Calendar year deductible, per member</b>	<b>\$50</b>	<b>\$100</b>
<b>Calendar year maximum deductible, per family</b>	<b>\$150</b>	<b>\$300</b>

SERVICE	In Network	Out of Network
<b>PREVENTIVE*</b> - <u>Examination/X-rays</u> (routine exam & bitewing x-rays) - <u>Prophylaxis</u> (cleanings) - <u>Fissure Sealants</u> - <u>Space Maintainers</u> - <u>Fluoride</u>	<b>100%*</b>	<b>80%</b>
<b>BASIC</b> - <u>Restorative Fillings</u> - <u>Oral Surgery</u> (extractions & certain minor surgical procedures) - <u>Endodontic</u> (pulp therapy & root canal filling) - <u>Periodontics</u> (treatment of tissues supporting the teeth)	<b>80%</b>	<b>80%</b>
<b>MAJOR</b> - <u>Implants</u> - <u>Crowns</u> - <u>Cast Restorations</u> - <u>Dentures and Bridge Work</u> (construction or repair of fixed bridges, partials, and complete dentures)	<b>50%</b>	<b>50%</b>

\* **Deductible waived for In-Network preventive services**

**When the member visits:**

**Preferred Dentists** : Benefits are paid at the In Network benefit level. Members are held harmless from balance billing by professionals.

**Non Preferred, Delta Dental Participating Dentists** : Benefits are paid at the Out of Network benefit level. Members are held harmless from balance billing by professionals (will not be billed for the difference between the dentist's fee and the Delta Dental negotiated fee).

**Non Preferred, Non Participating Dentists** : Benefits are paid at the Out of Network level. Members may be held liable for the difference between the Non-Preferred rate and the Dentists Filed Fee or Maximum Plan Allowance, whichever is less.

**Advantages**

- **Freedom to choose your dentist** Delta Dental of Oregon offers a large network of dentists, having over 2,000 contracted licensed dentists in Oregon participating in our Delta Dental Premier network. As the Delta Dental Plan of Oregon, we offer access to over 139,000 Delta Dental Premier dentists nationwide.
- **Professional Arrangements** Delta Dental of Oregon has specific fee arrangements with our participating dentists to ensure that actual charges made by the dentist do not exceed his or her accepted fees on file with Delta Dental of Oregon and our Delta Dental affiliates. We believe that the underlying unique feature inherent to all Delta Dental of Oregon programs is every participating dentist becomes a party to cost control as well as the quality of care. Participating dentists will update your records with your new information and will submit claims to Delta Dental of Oregon for you.
- **myModa** is a customized member website with current, accurate and easy to understand information about the member's plan. Log onto [www.modahealth.com/members](http://www.modahealth.com/members) to access myModa.

**Dependent Eligibility**

- Dependents are lawful spouse, Oregon registered domestic partners and eligible children to age 26, including children an employee is required to enroll due to a court or administrative order.

## LIMITATIONS

If a more expensive treatment than is functionally adequate is performed, Delta Dental of Oregon will pay the applicable percentage of the maximum plan allowance for the least costly treatment.

### **Preventive (Class I Services)**

- . **Diagnostic** Routine examination and bitewing x-rays limited to once every six (6) months. Full mouth x-rays limited to once every 3 years.
- . **Preventive** Prophylaxis (cleaning) or periodontal maintenance limited to once every six (6) months. Topical application of fluoride is covered once every six (6) months for members age 18 and under. For members age 19 and up, topical application of fluoride is covered once every six (6) month period if there is a history of periodontal surgery or high risk of decay. Sealant benefits are limited to the unrestored, occlusal surfaces of permanent molars. Benefits will be limited to one sealant, per tooth, during any five (5) year period.

### **Basic (Class II Services)**

- . **Oral Surgery** Limited to extractions and other minor surgical procedures.
- . **Restorative** A separate charge for general anesthesia and/or IV sedation is not covered when used for non-surgical procedures.
- . **Periodontic** Scaling and root planning is limited to once per quadrant in any twenty-four (24) month period.

### **Major (Class III Services)**

- . **Implants** and implant removal are limited to once per lifetime per tooth space. A crown over an implant is covered once per lifetime.
- . **Restorative** If a tooth colored filling is used to restore posterior (back) teeth, benefits are limited to the amount paid for a silver filling. You are responsible for paying the difference. Cast restorations (including pontics) are covered once in a seven (7) year period on any tooth.
- . **Prosthodontic** A bridge or denture (full or partial, including alternate benefits) will be covered once in a seven (7) year period only if the tooth, tooth site, or teeth involved have not received a cast restoration benefit in the past seven (7) years. Specialized or personalized prosthetics are limited to the cost of standard devices.

## EXCLUSIONS

- . Services covered under worker's compensation or employer's liability laws and services covered by any federal, state, county, municipality or other governmental agency, except Medicaid.
- . Services with respect to congenital (hereditary) or developmental (following birth) malformations or cosmetic reasons; including, but not limited to cleft palate, upper and lower jaw malformations, enamel hypoplasia (lack of development), fluorosis and disturbance of the temporomandibular joint.
- . Services for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing the teeth.
- . Services started prior to the date the individual became eligible for services under the program.
- . Hypnosis, prescribed drugs, premedications or analgesia (e.g. nitrous oxide) or any other euphoric drugs.
- . Hospital costs or any additional fees charged by the dentist because the patient is hospitalized.
- . General anesthesia and/or IV sedation except when administered by a dentist in conjunction with covered oral surgery in his or her office.
- . Plaque control and oral hygiene or dietary instructions.
- . Experimental procedures.
- . Missed or broken appointments.
- . Precision attachments.
- . Orthodontic services.
- . Services for cosmetic reasons.
- . Claims submitted more than 12 months after the date of service are not covered.
- . All other services or supplies, not specifically covered.

**This is a benefit summary only.**

**For a more detailed description of benefits, refer to your member handbook.**

Visit our website at [www.modahealth.com](http://www.modahealth.com)



## Dental visits: good for your health and your wallet

Health research has shown a strong link between good oral health and good overall health. In addition, regular dental checkups help cut down on expensive dental procedures, saving you money.



### WHAT IS THE PURPOSE OF PREVENTIVE DENTAL CARE?

Visiting the dentist regularly is a great way to catch problems before they become serious or painful. Taking good care of your teeth, gums and mouth helps prevent serious dental problems from developing.

In addition, good oral health can have a positive affect on the rest of your body. Today, more than 100 diseases show early signs in the mouth and may first be detected by a dental exam.

Dental health affects some of the body's most essential functions, including speaking, chewing and swallowing. Untreated oral health conditions can lead to cardiovascular disease, respiratory illness, diabetes and pregnancy complications.

### HOW CAN PREVENTIVE CARE SAVE YOU MONEY?

Reports show that for every dollar spent on preventive care, you can save between \$4 and \$50 in restorative care.<sup>1</sup>

Receiving regular preventive care and dental checkups can help reduce the need for restorative dental care or emergency room visits in connection with oral health. By preventing the need for restorative care, you can save money.

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### KEEP TRACK OF YOUR ORAL HEALTH

Dental Optimizer™ features easy-to-use, interactive tools, including risk assessment quizzes and a treatment cost calculator. Online tools help members:

- › Understand how to prevent dental disease
- › Learn about the latest and most effective treatments
- › Lower out-of-pocket costs

Created by ODS and powered by Microsoft HealthVault, Dental Optimizer allows members to store dental health information and share it with caregivers to facilitate more coordinated and effective care.

*1. Ways to take a bite out of your dental bills  
University of Rochester Medical Center*

For a list of ODS  
dental providers, visit  
[www.odskompanies.com](http://www.odskompanies.com)  
and click on Find Care.



## ORAL HEALTH, TOTAL HEALTH\*

Through our Oral Health, Total Health program, ODS offers additional preventive benefits to individuals with diabetes and pregnant women in their third trimester.

Diabetes increases the risk of cavities, gum disease, tooth loss, dry mouth and infection. Members who have this disease are eligible for a total of four dental cleanings or periodontal maintenance sessions per year to help them maintain a healthy mouth.

Pregnant women who have periodontal disease are more likely to have a premature or underweight baby. The Oral Health, Total Health program allows pregnant women to receive a dental cleaning during their third trimester, regardless of their normal plan benefits.

Dental decay is a communicable disease usually passed from parent to child. Good oral health by the parent can minimize bad bacteria being passed to the baby offering a brighter dental future for our children.

*\*Not available to all plans. Please check your Member Handbook for your specific plan benefits.*

*Insurance products provided by Oregon Dental Service.*