



How To Use this Dental Plan

When you visit your dental provider, tell him or her you are a member of a Delta Dental program.

Calendar year maximum, per member	\$1,500
Calendar year deductible, per member	\$50
Calendar year maximum deductible, per family	\$150

Service	Benefit Amount
PREVENTIVE* - <u>Examination/X-rays</u> (routine exam & bitewing x-rays) - <u>Prophylaxis</u> (cleanings) - <u>Sealants</u> - <u>Fluoride</u> - <u>Space Maintainers</u>	100%
BASIC - <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)	80%
MAJOR - <u>Implants</u> - <u>Crowns</u> - <u>Cast Restorations</u> - <u>Denture and Bridge Work</u> (construction or repair of fixed bridges, partials, and complete dentures)	50%

* Deductible waived for preventive services.

Advantages

- **Freedom to choose your dentist** Delta Dental of Oregon is unique in that we have contracts with over 2,000 licensed dentists in Oregon. As the Delta Dental Plan of Oregon, we offer access to over 139,000 dental professionals 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 us 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 ODS 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 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 will pay the applicable percentage of the maximum plan allowance for the least costly treatment. 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.

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 or developmental malformations or cosmetic reasons; including, but not limited to cleft palate, upper and lower jaw malformations, enamel hypoplasia, 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 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

> Preventive dental care

Visit the dentist and put a smile in your wallet

Taking care of your teeth and gums is a basic good health habit. Regular dental checkups can save you money by catching issues early, before they become costly. That's money in your hand.

What is preventive dental care?

Preventive care is what you and your dentist do to keep your teeth and gums healthy. The health of your teeth and gums affects the way you speak, chew and swallow.

You can prevent dental cavities and gum disease by brushing twice a day, flossing daily and visiting your dentist for regular cleanings and checkups.

See your dentist at least every year. Work with your dentist to start lifelong habits that will reduce the inflammation in your mouth.

When you prevent inflammation in your mouth, you help prevent inflammation in the rest of your body. Inflammation anywhere in your body increases your risks for serious chronic diseases, such as heart disease and diabetes.

In addition, healthy gums and teeth can help you stay healthy overall. See your dentist regularly to prevent dental diseases and you'll also work to prevent other diseases, like diabetes, from forming.

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.* Good self-care and regular checkups help reduce the need for expensive dental work down the road or emergency room visits for painful toothaches and other issues.

over >



Questions?

We're here to help. Call us toll-free at 877-277-7280. TTY users, please call 711.

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



modahealth.com

> Preventive dental care

Oral Health, Total Health*

Our Oral Health, Total Health program offers special preventive benefits to people 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 diabetes can get four dental cleanings or gum maintenance sessions per year to help maintain a healthy mouth.

Pregnant women who have gum 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 disease that can be passed from parent to child. If you're a parent, you need good dental health habits to prevent bad bacteria from being passed to your baby. Keep your child's smile bright!

For a list of dental providers, visit modahealth.com and select "Find Care."

Keep track of your oral health

As part of your dental plan, you have access to Dental Optimizer™, a set of online tools that let you easily track your dental health. Just log in to myModa and choose Dental Optimizer.

Dental Optimizer can help you:

- > Assess your personal risk for cavities and gum disease
- > Find the latest and most effective treatments
- > Lower your out-of-pocket costs
- > Use a calculator to find treatment costs

You also can store dental health information and share it with caregivers. That way, all of your doctors can work together to keep you feeling your best.

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