

# Summary of Benefits



Bend Chamber Of Commerce – 1/1/2027

| COVERED BENEFITS                            | COPAYS                                               |
|---------------------------------------------|------------------------------------------------------|
| Annual maximum                              | No annual maximum*                                   |
| Deductible                                  | No deductible                                        |
| General & ortho office visit                | You pay \$20 per visit                               |
| <b>DIAGNOSTIC &amp; PREVENTIVE SERVICES</b> |                                                      |
| Routine & emergency exams                   | Covered with the office visit copay                  |
| X-rays                                      | Covered with the office visit copay                  |
| Teeth cleaning                              | Covered with the office visit copay                  |
| Fluoride treatment                          | Covered with the office visit copay                  |
| Sealants (per tooth)                        | Covered with the office visit copay                  |
| Head and neck cancer screening              | Covered with the office visit copay                  |
| Oral hygiene instruction                    | Covered with the office visit copay                  |
| Periodontal charting                        | Covered with the office visit copay                  |
| Periodontal evaluation                      | Covered with the office visit copay                  |
| <b>RESTORATIVE DENTISTRY</b>                |                                                      |
| Fillings                                    | You pay a \$35 copay                                 |
| Porcelain-metal crown                       | You pay a \$350 copay                                |
| <b>PROSTHODONTICS</b>                       |                                                      |
| Complete upper or lower denture             | You pay a \$450 copay                                |
| Bridge (per tooth)                          | You pay a \$350 copay                                |
| <b>ENDODONTICS &amp; PERIODONTICS</b>       |                                                      |
| Root canal therapy - anterior               | You pay a \$200 copay                                |
| Root canal therapy - bicuspid               | You pay a \$225 copay                                |
| Root canal therapy - molar                  | You pay a \$275 copay                                |
| Osseous surgery (per quadrant)              | You pay a \$250 copay                                |
| Root planing (per quadrant)                 | You pay a \$115 copay                                |
| <b>ORAL SURGERY</b>                         |                                                      |
| Routine extraction (single tooth)           | You pay a \$35 copay                                 |
| Surgical extraction                         | You pay a \$150 copay                                |
| <b>ORTHODONTIA TREATMENT</b>                |                                                      |
| Pre-orthodontia treatment                   | You pay a \$150 copay***                             |
| Comprehensive orthodontia treatment         | You pay a \$2,800 copay                              |
| <b>DENTAL IMPLANTS</b>                      |                                                      |
| Dental implant surgery                      | Implant benefit maximum of \$1,500 per calendar year |
| <b>MISCELLANEOUS</b>                        |                                                      |
| Local anesthesia                            | Covered with the office visit copay                  |
| Dental lab fees                             | Covered with the office visit copay                  |
| Nitrous Oxide                               | You pay a \$40 copay                                 |
| Specialty office visit                      | You pay \$30 per visit                               |
| Out of area emergency care reimbursement    | You pay charges in excess of \$100                   |

\*Benefits for implant surgery have a benefit maximum, if covered. \*\*Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit. \*\*\*Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan.

## Underwritten by Willamette Dental Insurance, Inc.

Presented are just some of the most common procedures covered in your plan. The certificate of coverage contains a complete description of covered benefits and copays.

# 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 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 services, prosthetic services, and implants that were provided prior to the effective date of coverage.
- 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.
- General anesthesia or moderate sedation.
- Hospitalization care outside of a dental office for dental procedures, physician services, or facility fees.
- Maintenance, repair, replacement, or completion of an existing implant 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 started or placed prior to the member's effective date of coverage.
- Nightguards.
- Orthognathic surgery.
- 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.
- Services for the treatment of an injury or disease that is covered under workers' compensation or that are an 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 of the teeth and supporting structure will be covered if primarily for the purpose of controlling or eliminating infection, controlling or eliminating pain, or restoring function.
- Crowns, casts, or other indirect fabricated restorations are covered only if dentally necessary and if recommended by the Willamette Dental Group, P.C. dentist.
- When the initial root canal therapy was performed by a Willamette Dental Group, P.C. dentist, the retreatment of such root canal therapy will be covered as part of the initial treatment for the first 24 months. When the initial root canal therapy was performed by a non-participating provider, the retreatment of such root canal therapy by a Willamette Dental Group, P.C. dentist will be subject to the applicable copays.
- The services provided by a dentist in a hospital setting are covered if: a hospital or similar setting is medically necessary; the services are authorized in writing by a Willamette Dental Group, P.C. dentist; the services provided are the same services that would be provided in a dental office; and applicable copays are paid.
- 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.

## Offices & Specialty Locations

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

for up-to-date information about our dental offices and providers,  
including addresses, directions, hours and patient ratings & comments.

### Oregon Offices

#### **Albany**

2225 Pacific Boulevard. SE,  
Suite 201  
Albany, OR 97321  
*General Dentistry*

#### **Beaverton**

4925 SW Griffith Drive  
Beaverton, OR 97005  
*General Dentistry*  
*Dentures*  
*Orthodontics*

#### **Bend**

62968 O.B. Riley Road,  
Suite 12  
Bend, OR 97703  
*General Dentistry*  
*Orthodontics*

#### **Corvallis**

2420 NW Professional Drive,  
Suite 150  
Corvallis, OR 97330  
*General Dentistry*  
*Orthodontics*

#### **Eugene**

2703 Delta Oaks Drive,  
Suite 300  
Eugene, OR 97408  
*General Dentistry*

#### **Gresham**

1107 NE Burnside Road  
Gresham, OR 97030  
*General Dentistry*

#### **Hillsboro**

5935 SE Alexander Street  
Hillsboro, OR 97123  
*General Dentistry*

#### **Lincoln City**

1105 SE Jetty Avenue,  
Suite B  
Lincoln City, OR 97367  
*General Dentistry*

#### **Medford**

773 Golf View Drive  
Medford, OR 97504  
*General Dentistry*  
*Orthodontics*

#### **Milwaukie**

6902 SE Lake Road,  
Suite 200  
Milwaukie, OR 97267  
*General Dentistry*

#### **Portland – Jefferson**

1933 SW Jefferson Street  
Portland, OR 97201  
*General Dentistry*

#### **Portland – Lents**

8931 SE Foster Road.,  
Portland, OR 97266  
*General Dentistry*  
*Dentures*  
*Endodontics*  
*Orthodontics*  
*Pediatric Dentistry*

#### **Portland – Stark 1**

13255 SE Stark Street  
Portland, OR 97233  
*General Dentistry*  
*Dentures*

#### **Portland – Stark 2**

405 SE 133rd Avenue  
Portland, OR 97233  
*General Dentistry*

#### **Salem – Lancaster**

3490 NE Lancaster Drive  
Salem, OR 97305  
*General Dentistry*  
*Dentures*  
*Endodontics*  
*Oral Surgery*  
*Orthodontics*

#### **Salem – Liberty**

142 Pembroke Street SE  
Salem, OR 97302  
*General Dentistry*

#### **Springfield**

2510 Game Farm Road  
Springfield, OR 97477  
*General Dentistry*

#### **Springfield Specialty**

2530 Game Farm Road  
Springfield, OR 97477  
*Endodontics*  
*Oral Surgery*  
*Orthodontics*

#### **Tigard**

7095 SW Gonzaga Street  
Tigard, OR 97223  
*General Dentistry*  
*Endodontics*  
*Oral Surgery*  
*Periodontics*

#### **Tualatin**

17130 SW Upper Boones  
Ferry Road  
Durham, OR 97224  
*General Dentistry*

Plan coverage also extends if you are referred to an outside dentist or specialist by your Willamette Dental dentist. If referred to an outside dentist or specialist, your copayments remain the same as shown in your Summary of Benefits.

For Appointments or Member Services, please call 1.855.433.6825

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### Washington Offices

#### **Bellevue**

626 120th Avenue NE,  
Suite B210  
Bellevue, WA 98005  
*General Dentistry  
Orthodontics*

#### **Bellingham**

4164 Meridian Street, Suite 300  
Bellingham, WA 98226  
*General Dentistry  
Endodontics  
Orthodontics*

#### **Everett**

3216 Norton Avenue  
Everett, WA 98201  
*General Dentistry  
Endodontics  
Orthodontics*

#### **Kent**

510 Washington Avenue N  
Kent, WA 98032  
*General Dentistry  
Orthodontics*

#### **Longview**

1461 Broadway Street, Suite A  
Longview, WA 98632  
*General Dentistry*

#### **Mountlake Terrace**

6505 216th Street SW, Suite 200  
Mountlake Terrace, WA 98043  
*General Dentistry*

#### **Olympia**

4550 3rd Avenue SE,  
Lacey, WA 98503  
*General Dentistry  
Dentures  
Endodontics  
Implants  
Orthodontics  
Periodontics*

#### **Pullman**

1646 S Grand Avenue  
Pullman, WA 99163  
*General Dentistry  
Orthodontics*

#### **Puyallup**

702 South Hill Park Drive,  
Suite 201  
Puyallup, WA 98373  
*General Dentistry  
Orthodontics*

#### **Richland**

1426 Fowler Street  
Richland, WA 99352  
*General Dentistry  
Implants  
Endodontics  
Orthodontics  
Periodontics*

#### **Seattle North**

11011 Meridian Avenue North,  
Suite 104  
Seattle, WA 98133  
*General Dentistry  
Endodontics  
Implants  
Orthodontics  
Periodontics*

#### **Silverdale**

3505 NW Anderson Hill Road  
Silverdale, WA 98383  
*General Dentistry*

#### **Spokane – Northpointe**

9717 N Nevada  
Spokane, WA 99218  
*General Dentistry*

#### **Spokane Valley**

9019 E Mission Avenue  
Spokane Valley, WA 99212  
*General Dentistry  
Endodontics  
Orthodontics  
Periodontics*

#### **Tacoma**

3866 S 74th Street, Suite 200  
Tacoma, WA 98406  
*General Dentistry  
Dentures  
Endodontics  
Implants  
Oral Surgery  
Orthodontics  
Periodontics*

#### **Tumwater**

6120 SE Capitol Blvd.  
Tumwater, WA 98501  
*General Dentistry*

#### **Vancouver – Hazel Dell**

910 NE 82nd Street  
Vancouver, WA 98665  
*General Dentistry  
Orthodontics*

#### **Vancouver – Mill Plain**

9609 E Mill Plain Boulevard.  
Vancouver, WA 98664  
*General Dentistry*

#### **Yakima**

1200 Chesterly Drive, Ste 230  
Yakima, WA 98902  
*General Dentistry  
Orthodontics*

### Idaho Offices

#### **Boise**

607 N. Mitchell Street  
Boise, ID 83704  
*General Dentistry  
Implants  
Orthodontics*

#### **Coeur d'Alene**

943 W Ironwood Drive,  
Suite 200  
Coeur d'Alene, ID 83814  
*General Dentistry  
Orthodontics*

#### **Idaho Falls**

2860 Valencia Drive  
Idaho Falls, ID 83404  
*General Dentistry  
Orthodontics*

#### **Meridian**

1075 S Wells Street  
Meridian, ID 83642  
*General Dentistry  
Endodontics  
Orthodontics*

#### **Nampa**

16145 N High Desert St  
Nampa, ID 83687  
*General Dentistry*

#### **Twin Falls**

452 Cheney Drive West,  
Suite 150  
Twin Falls, ID 83301  
*General Dentistry  
Endodontics  
Orthodontics*

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