



Producer Roadshow

Choose a better experience
with your *health insurance*



2026



2026 RATE FILING

	Medical	Dental
SMALL GROUP	11.7%	3.0%
INDIVIDUAL	9.2%	2.5%

COMMISSIONS

	2025	2026
Medical		
Individual	\$16.00 PMPM	\$16.00 PMPM
Small Group	\$25.00 PEPM	\$25.00 PEPM
Large Group	3%	3%
AI Oregon AHP	3%	3%
Dental		
Individual	\$2.00 PMPM	\$2.00 PMPM
Small Group	\$3.00 PMPM	\$3.00 PMPM
Large Group	3%	3%
AI Oregon AHP	3%	3%
Medicare		
Medicare Supplement	15% new policies 5% existing policies	15% new policies 5% existing policies

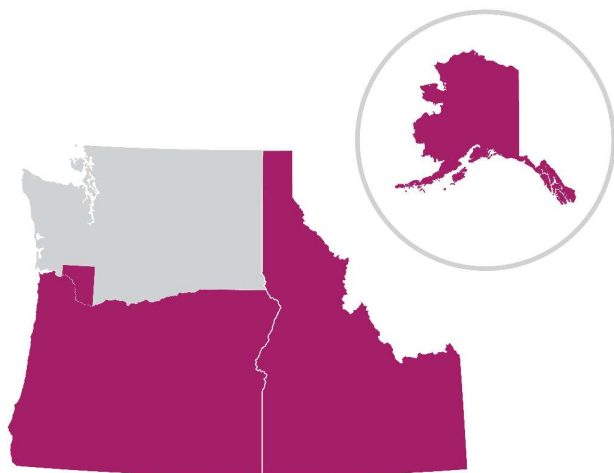
Group Medical plans offerings



Spotlight

Small group

Moda Health Network: Connexus Network



Includes all major health systems:



Adventist Health Portland | Asante | Bay Area Hospital | Blue Mountain Hospital District
CHI St. Anthony Hospital | Columbia Memorial Hospital | Good Shepherd Healthcare System
Grande Ronde Hospital | Harney District Hospital | Hillsboro Medical Center
Kadlec Regional Medical Center | Lake Health District Hospital | Legacy Silverton Hospital
Pioneer Memorial Hospital | Samaritan Health Services | Santiam Hospital
Sky Lakes Medical Center | St. Luke's Hospital | Tillamook Regional Medical Center | Trios Health
Wallowa County Healthcare District | Willamette Valley Medical Center

Moda Select Network is sunsetting. All small group plans will be replaced with Connexus

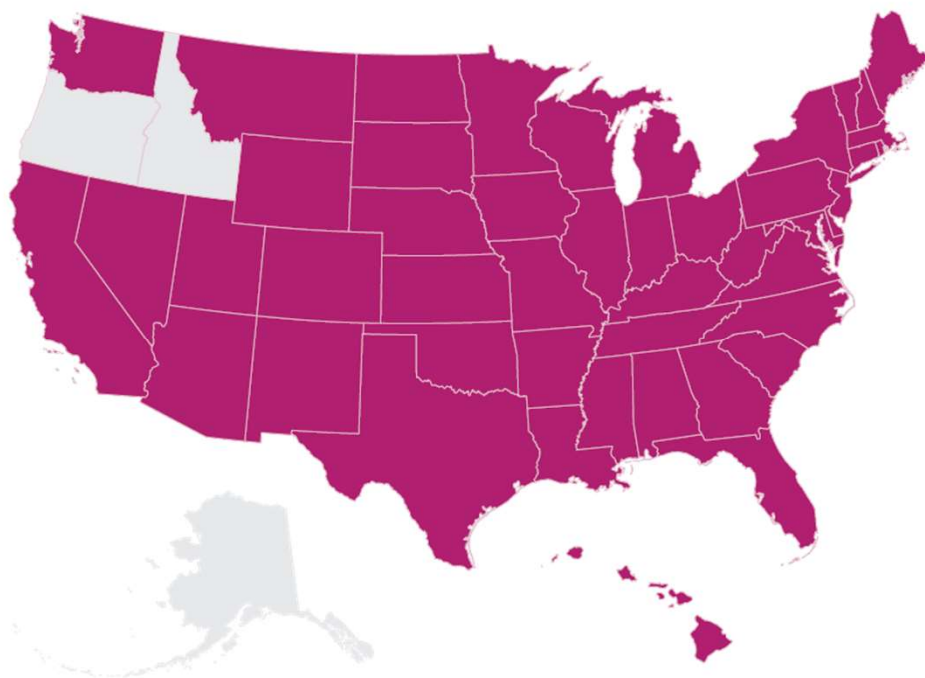
- For group medical, pharmacy and vision plans
- Largest PPO medical network in **Oregon** and includes **53,000+ unique primary care providers, specialists, medical centers and hospitals**



Spotlight

Small group

Aetna PPO® Network through Aetna Signature Administrators®



Beginning 1/1/26
Aetna PPO Network
can be accessed
outside of the
Connexus service
area for full-service
care at the in-
network benefit
level.

Members will
receive new ID cards



Spotlight

Small group

- **Network Stability**

- The Oregon Connexus network grew by 15% or 2,545 providers in 2024
 - Behavioral Health: Comprehensive Behavioral Health recruitment effort that yielded an additional 177 providers
 - Supervised Behavioral Health Providers (SBHPs) added as an allowable provider type, adding 730 Oregon providers

- **Sustainable Growth**

- Moda small group medical enrollment is up 75% since December 2024 (9,500 members to **16,900** members)
- Delta Dental insures approximately 45,000 members in the Oregon small group market and more than **1.4 million dental members statewide in Oregon**
- **96.4% average dental and 93% medical retention from 2021 – Q1 2025 for Oregon groups**
- **THANK YOU FOR YOUR PARTNERSHIP!**

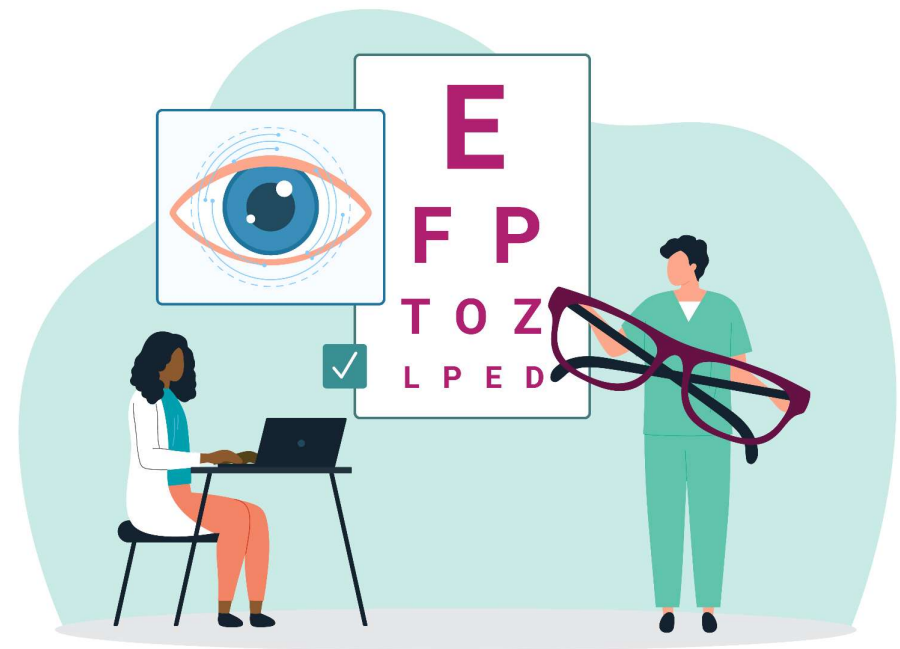
Spotlight

Small group

- **Changes:**
 - Connexus replaces Moda Select. **Simple:** we have one network for group plans in Oregon!
 - Aetna PPO Signature Administrators national network wrap starting 1/1/26
 - Medicare Part D creditability has been posted to our website
- **Federal updates**
 - ACA out-of-pocket maximum limits
 - \$10,600 self-only
 - \$21,200 family
 - HDHP (HSA qualified plans)
 - HDHP Minimum Deductible: \$1,700 self-only/\$3,400 family
 - HDHP Max out-of-pocket \$8,500 self-only/\$17,000 family
 - HDHP plans 1700 and 3200 have aggregate deductible
 - All other HDHP plans have embedded deductible

Moda Vision Rider

- Expansive Moda network access
- Easy to understand plan designs with a calendar year maximum benefit for members over age 19
 - \$200
 - \$300
 - \$400
- Enrollment for vision rider must match medical
- Members under the age of 19 have ACA compliant pediatric vision coverage included in the medical plan

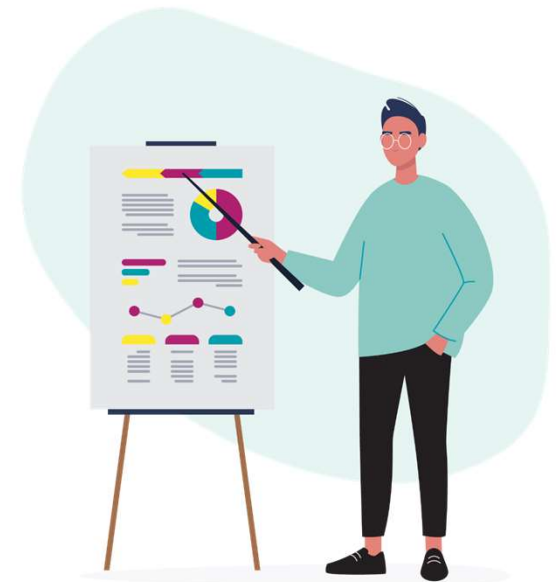




Resources for all LOBs

VALUE ADD SERVICES

Value added services Oregon	Individual	Medicare Supplement	Group
Tools			
Health Assessments	+		+
Prescription Price Check	+		+
Text a doctor 24/7	+		+
Individual Assistance Program	+	+	
Employee Assistance Program			+
Identity Protection Services	+	+	+
Nurse Line	+	+	+
Discounts			
Gym Memberships	+	+	+
Alternative Care	+	+	+
Popular Health & Fitness Brands	+	+	+
Hearing Aids & Exams	+	+	+
Prescriptions Savings*	+	+	+
Coaching & Care			
Health Coaching	+	+	+
Care Coordination	+	+	+
Tobacco Cessation			+
Diabetes Management	+		+
Kidney Care	+		+
Emergency Medical Assistance When Traveling	+	+	+
Mental Health Support			
12 weeks of mobile therapy from a private therapist through smartphone	+		+



moda
HEALTH

 **DELTA DENTAL**

Check
out all the
2026 plan
details here:



Group &
Individual plans



Medicare
plans

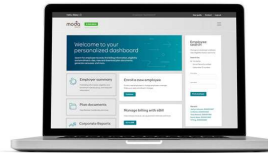


Better experience



Member Dashboard

- Find providers
- Get cost estimates for care and prescriptions
- View ID card
- View electronic bill and schedule payment
- View Member Handbooks
- View Explanation of Benefits
- Explore and access Member Perks, including:
 - Discounts
 - Value added programs
 - Tools
 - Coaching and care
 - Mental health support



Employer Dashboard

- View and manage employee enrollment and eligibility
- Generate an employee census of covered employees and/or dependents
- Update employee contact information
- Order, view and print ID cards for employees
- View electronic bill and schedule payment
- Access corporate reports
- Download an insights dashboard
- View plan documents
- View employee and dependent claims
- Update Primary Care Provider or Clinic selection
- Message us securely



Producer Dashboard

For Group business only:

- One login
- Access Rate Finder
- View eCommissions and change preference settings
- Download book of business reports
- Link to Corporate Reports
- Download enrollment census
- <https://www.modahealth.com/producerdashboard/login>
- COMING SOON! Access client dashboards with signed Broker Agreement amendment



Transition of Care

Moda takes a patient-centered approach during this vulnerable period for members. Our team will support the member and caregiver to eliminate disruptions in care.

Transition of care team can help with:

- Scheduled for a procedure
- Expecting a baby
- In the middle of chronic or complex treatment
- Taking specialty medications

Group Dental Plan Offerings



Delta Dental networks *go where you go*

With thousands of dentists across the state and country. In-network dentists agree to accept our contracted fees as full payment, saving you out-of-pocket costs.



Delta Dental Direct Option with Willamette Dental

We partner with Willamette Dental and offer a Direct Option plan that includes a network of Willamette Dental providers. We manage the enrollment, billing, claims and customer service for both plans making administration easy for everyone.

Delta Dental PPO™ Network

Potential savings
in-network

= \$\$\$

Choose from a
Large selection of dentists



Delta Dental Premier® Network

Potential savings
in-network

= \$\$

Get more choice with the
largest dental network in Oregon



Spotlight

Small Group

Statewide total access points (Network 360):

Delta Dental Premier: 76.6%

- Ameritas: 53%
- MetLife PDP Plus: 48.9%
- Guardian PPO: 48.7%

Delta Dental PPO: 43.7%

- MetLife PDP: 36.6%

National total access points (Network 360):

Delta Dental Premier: 75.2%

- Ameritas: 63%
- Guardian PPO: 60.3%
- MetLife PDP Plus: 59.8%

Delta Dental PPO: 58.5%

- MetLife PDP: 50.6%

Spotlight

Small Group

- **Networks:** Premier, PPO, Willamette Dental
- **2026 Updates:**
 - Frequency limitations on exams and cleanings from once/6 months to twice any time in the calendar year
 - Cone beam x-rays are covered (excluding images related to TMJ).
- **Local Differentiators:**
 - Great value and access to dentists
 - ***Preventive First, Voluntary and PPO Plus plan options***
 - Direct Option with Willamette Dental
 - DeltaVision



DeltaVision® Partnership with VSP
Two great products, one convenient
and affordable package





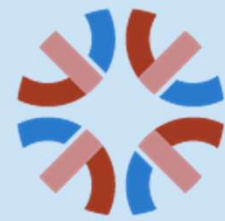
Employer paid plans:

- Offered with a Delta Dental and/or Willamette Dental direct option employer paid plan
Member can choose the dental only or dental with the vision (not a bundled election). New!
- Will follow the same eligibility requirements as the dental plan
- Will need to have the same enrollment tier as the dental (EE only, EE + child, etc.)

Voluntary plans:

- Offered with a Delta Dental and/or Willamette Dental direct option voluntary plan
- Will follow the same eligibility requirements as the dental plan
Member can choose the dental only or the dental with the vision (not a bundled election) New!
- Member cannot choose voluntary vision only
- Will need to have the same enrollment tier as the dental (EE only, ee + child etc.)





**Willamette
Dental**



Direct Option plans

- Groups with 2-99 eligible employees have a choice!
- Employees in a group choose either a Delta Dental plan or a Direct Option plan with Willamette Dental
- Offering a choice of one of the largest dental networks nationwide or the largest multispecialty group dental practice in the Pacific Northwest



WILLAMETTE DENTAL & DELTA DENTAL

- Partners since 2006
- 1400+ group clients and 22,000+ members
- No enrollment requirement between plans
- Combined billing and eligibility
 - *Eligibility received by Delta Dental via file feed*
- Dual option for small groups
- Cost savings for employees



OFFICE LOCATIONS & HOURS

Extended Office Hours

M-F, 7:00 am – 5:30 pm Select Saturdays

CONVENIENT LOCATIONS

OREGON 20 Offices

Locations on the I-5 corridor, from Portland to Medford, Bend to Lincoln City

WASHINGTON 19 Offices

Locations from Bellingham to Vancouver, Silverdale to Spokane

IDAHO 6 Offices

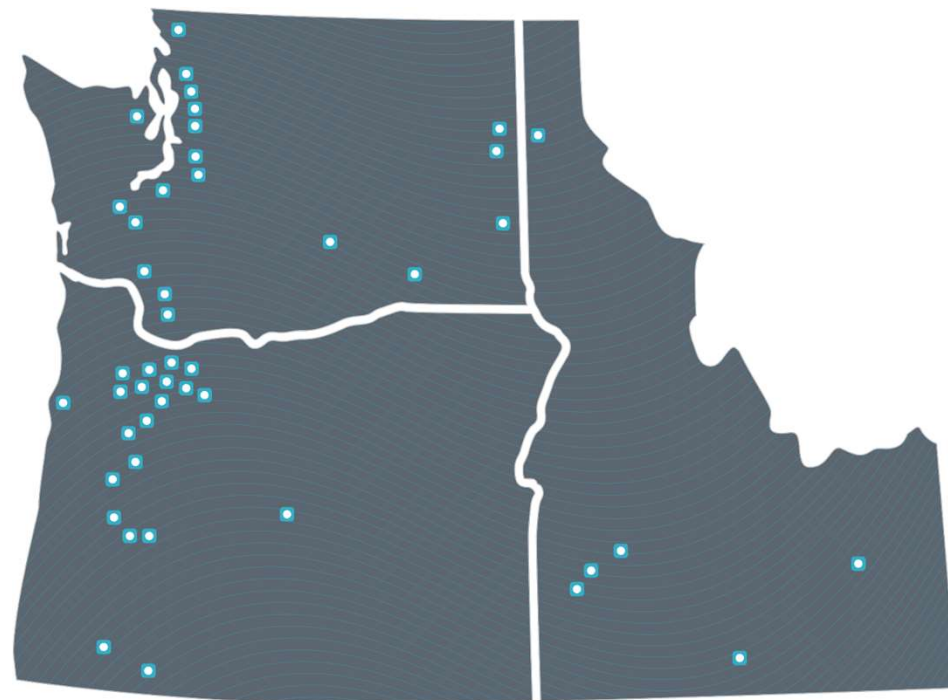
Boise, Nampa, Meridian, Twin Falls, Idaho Falls, Coeur d'Alene

GENERAL CARE All Offices

Our General Dentists provide outstanding care

SPECIALTY CARE Select Offices

High caliber specialists including Orthodontists, Endodontists, Oral Surgeons & Periodontists



2026 Dental plan benefit summary

Willamette Dental Direct Option 0 – DOOMK	Age 0-18, members pay	Age 19+, members pay
Annual maximum	No annual maximum	No annual maximum
Deductible	No deductible	No deductible
Annual out of pocket limit	\$450 for one member / \$900 for two or more members	Not applicable
General office visit	\$15 per visit	\$15 per visit
Diagnostic and preventive services		
Routine and emergency exams	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Routine X-rays	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Teeth cleaning	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Fluoride treatment	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Sealants (per tooth)	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Head and neck cancer screening	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Oral hygiene instruction	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Periodontal charting	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Periodontal evaluation	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Restorative dentistry and prosthodontics		
Fillings	\$15	\$15
Porcelain-metal crown	\$150	\$150
Complete upper or lower denture	\$150	\$150
Bridge (per tooth)	\$150	\$150
Endodontics and periodontics		
Root canal therapy – anterior	\$95	\$95
Root canal therapy – bicuspid	\$115	\$115
Root canal therapy – molar	\$165	\$165
Osseous surgery (per quadrant)	\$75	\$75
Root planing (per quadrant)	\$75	\$75
Oral surgery		
Routine extraction (single tooth)	\$15	\$15
Surgical extraction	\$75	\$75
Orthodontia treatment		
Pre-orthodontia services ¹	\$25 - exam \$125	\$25 - exam \$125
Comprehensive orthodontic services ²	\$2,400	\$2,400
Miscellaneous		
Local anesthesia	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Dental lab fees	Covered with the Office Visit Copay	Covered with the Office Visit Copay
Nitrous oxide	\$40	\$40
Specialty office visit	\$30	\$30
Out of area emergency care reimbursement	You pay charges in excess of \$100	You pay charges in excess of \$100

¹ Copayment credited towards the Comprehensive Orthodontic Service copayment if patient accepts treatment plan.

² Copayment for Comprehensive Orthodontic Services provided for treatment of cleft palate with or without cleft lip is \$450 for members under age 18. Orthodontic Services for all other purposes are not included in the Annual Out of Pocket Limit.

- No annual maximum*
- No deductible
- No waiting periods
- Predictable copays for all covered services
- Low out-of-pocket costs for members
- Orthodontic benefits for all ages



2026 PLAN CHANGES

- Plans D00, D01, D03, D05, D07
 - Plan D00 Crown copay increases \$75
 - Plan D07 Denture copay increases \$25
 - Plan D00 Orthodontia copay increases \$100
- No copay changes to Voluntary Plan 1 & 2
- Pediatric Dental (<19) Annual Limit Increase – SG Plans Only
 - \$450 single member
 - \$900 for 2+ members



CURRENT AVERAGE ACCESS TIMES

- New Patient Appointments: 27.23 days
- Operative Appointments: 24.15 days
 - Fillings, Extractions, Crowns, etc:
- Access Goal: 30 days
 - Depending on appointment type, excluding emergency and specialty care
- Emergency Services Goal: within 24-48 hours



GEOGRAPHIC AREA UPDATES

- Albany is fully staffed!
- Eugene and Springfield are fully staffed!
- Medford fully staffed with two dentists as of August 2025
- Grants Pass – closing December 31, 2025





Oregon Industry Health Trusts

Offered Through Associated Industries

For 2026 Effective Dates | **AP Insurance & Benefit Solutions**

Your General Agent - AP

Advanced Professionals Insurance & Benefit Solutions (AP) works with plan sponsors, carriers, and producers to create meaningful product offerings that are not available through other delivery systems. AP handles all transactions associated with proposal request processing, new business, and renewals.

Group Trust & Platform Management

AP handles group trust and benefit platform management, working with underwriters, carriers, and producers.

Producer-Focused Relationship

Producers maintain relationships with employer groups; Advanced Professionals maintains relationships with the producers.

24/7 Access via AP Connect

Producers have 24-hour access to benefit summaries, RFPs, and renewal tools through AP Connect and program centric content libraries.

Efficient Communication

AP addresses concerns and questions in a timely manner, ensuring a uniquely positive experience for producers and their customers.

Expert Support

A knowledgeable team provides efficient customer service by anticipating needs and responding quickly. We take pride in being strategic and proactive.

Who is Associated Industries?



Business Services • Commercial Construction
Health Industry • Manufacturing • Retail

- Formed in 1910, AI is a non-profit employer association governed by a volunteer board comprised of members from various industries.
- In 1954, recognizing a need for small employers to have access to comprehensive and affordable employer-sponsored benefits and administrative support, AI launched the Associated Employers Trust (AHP).
- In 2014, established industry-specific trusts to meet the bona fide association criteria from Dept. of Labor.

Use the dedicated program email for general inquiries. Leverage your AP Sales Representative for strategic discussions. Reference the program website for collateral, guidelines, commission details, and more!

AI-Oregon@advprofessionals.com

<https://app.strivebenefits.com/ai-oregon-producer>

Sales Representatives



Nathan

206.602.3558
Nathan.Edmondson@advprofessionals.com



Tara Reynolds
Senior Sales Representative

253.541.6538
Tara.Reynolds@advprofessionals.com



Raven Mencias
Senior Sales Representative

206.410.7107
Raven.Mencias@advprofessionals.com

Why Choose the Oregon Industry Health Trusts

Employers

- Companies with 2 to 50 employees
- 5 Industry Health Trusts:
 - Business Services
 - Commercial Construction
 - Health Industry
 - Manufacturing
 - Retail

Trusted Carriers

- Moda Health
- Delta Dental of OR
- VSP Vision Care Inc.
- Unum
- Products and pricing exclusive to AI Program!

The AI Advantage

- Large Group Governed providing unique pricing for small employers
- Rolling 12-month plan year
- Great alternative to small group products!

Service Model

- Consolidated administration
- COBRA services
- Online enrollment
- Electronic invoicing/premium payment
- High-touch service approach

Medical Plans *Overview*



2025 Plans	2026 Plans	Notes
Connexus 500	Connexus 500	OOP to \$8,000
-	Connexus 1000	New for 2026
Connexus 1500	Connexus 1500	No Change
Connexus 2000	Connexus 2000	No Change
Connexus 2500	Connexus 2500	No Change
Connexus 3750	Connexus 3750	No Change
Connexus 4750	Connexus 5000	<u>Deductible increase</u> 2026
Connexus 5500	Connexus 6000	<u>Deductible increase</u> 2026
-	Connexus HDHP 1700	New for 2026
-	Connexus HDHP 3200	New for 2026
Connexus HDHP 5500	Connexus HDHP 5500	No Change
Connexus HDHP 5500	Connexus HDHP 5500	No Change

Flexible Plan Combinations!

Groups of 5 or more enrolled may select up to 2 medical plans, and groups of 10 or more enrolled may select up to 3. Each plan requires at least 1 enrolled employee.

Let's Get to Work!

- RFPs please! Building inventory is our #1 priority.
- Communicate target price point needed to win business.
- System training and additional product overviews opportunities.
- Office hours schedule forthcoming.
- How else can we be an asset to your team?

License #0H55918 Newfront Disclaimer: The information provided is of a general nature and an educational resource. It is not intended to provide advice or address the situation of any particular individual or entity.

Any recipient shall be responsible for the use to which it puts this document. Newfront shall have no liability for the information provided. While care has been taken to produce this document, Newfront does not warrant, represent or guarantee the completeness, accuracy, adequacy or fitness with respect to the information contained in this document. The information provided does not reflect new circumstances or additional regulatory and legal changes. The issues addressed may have legal or financial implications, and we recommend you speak to your legal and financial advisors before acting on any of the information provided.