

Affinity

Individual & family

Choose a better experience
with your **health insurance**



2026

Required filings that relate to these 2026 plans are currently under review by the applicable regulatory agencies and are subject to change until approved.



Better value and a **better experience** with the flexibility you want

When you choose Moda Health and Delta Dental Plan of Oregon, you'll receive high-quality insurance, more freedom, expert guidance, and curated wellness services, tools and programs.



Proven
experience offering insurance
plans for over 70 years

Plans that put *you first*



\$0 Preventive care

Preventive exams, women's annual exams, well-baby care, and many immunizations and screenings, so you can stay healthy



Prescription benefits

Comprehensive prescription drug coverage and an online drug list tool modahealth.com/pdl, so you can confirm what's covered



One of the largest networks of dentists

Experience top-of-the-line dental care from one of the largest networks of dentists in Oregon and across the country.
Or choose the Willamette Dental Network for personalized care and predictable costs. (see page 13 for details)



24/7 doctor access

[CirrusMD app](#), so you can connect to a doctor in under a minute, anytime, anywhere, at no cost



Choose a better experience.

Enroll today at modahealth.com/shop

Make a *better choice*

Insurance can be confusing. We want to make the experience better by helping you understand your choices.

When selecting your plan, you want to know:



- ? **Is my provider in my network?**
Learn more on page 10.
- ? **How does the plan work?**
Look at our plan comparison chart on page 14.
- ? **Are my medications covered?**
Look them up on the medication search page at modahealth.com/pdl.
- ? **Where can I find medical plan rates and premium details for my family?**
Visit modahealth.com/shop.

Affinity plans are Exclusive Provider Organization (EPO) plans with a premier network of local providers.

Affinity prioritizes both your well-being and your budget. If your current doctor isn't in-network, our selection process makes it easy to switch to one who is.



In-network means the doctors and facilities meet certain requirements and agree to accept a discounted rate for services under your plan.



Out-of-network means the doctor or facility is not contracted with your health plan and can charge you full price for services. Care from out-of-network providers is not covered on Affinity plans.

Find a health plan that *fits your life*

Jessica likes **Affordability.**
Great if she doesn't see her doctor much but wants protection from big bills.

Bronze

- Lower monthly premium
- You pay more when you get care

Dave likes **Stability.**
A smart choice if he wants more coverage without paying too much each month.

Silver

- Balanced monthly premium and care costs
- You might save more if you qualify for extra help

Karin likes **Security.**
This is her best option if she sees doctors often and takes medicine every day.

Gold

- Higher monthly premium
- You pay less when you get care

Not sure which plan to pick?

Ask yourself these questions. If you answer "yes," the checked plan might be right for you.

	Bronze	Silver	Gold
Will I see a doctor or specialist often?		✓	✓
Will I have higher medical bills this year?			✓
Do I take ongoing medications?		✓	✓
Am I covering a spouse or family?		✓	
Do I mostly need checkups?	✓		
Do I like knowing what I'll pay (like copays)?		✓	✓
Do I qualify for extra help paying for care?		✓	✓



See if your doctor is in network at modahealth.com/ProviderSearch

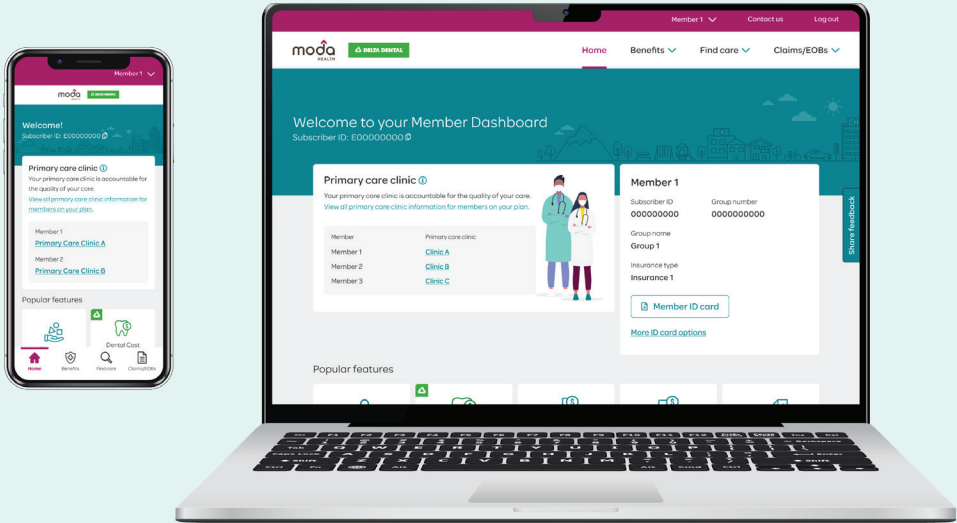


Still unsure? Just call us at **855-718-1767**. We're here to help you find the right fit.

Member perks to reach *your health goals*

Save money as you work toward better health with exclusive discounts, programs and tools for members.

These additional services are not insurance, may not be available in all areas, and may be discontinued at any time.



Support
for life's everyday
challenges —
at no cost to you



Tools

- Health assessments
- Prescription price check
- Text a doctor 24/7



Discounts

- Gym memberships
- Alternative care (acupuncture, chiropractic and therapeutic massage)
- Popular health and fitness brands (Vitamix® and Garmin®)



Coaching and care

- Health coaching
- Care coordination
- Individual Assistance Program (see page 7 for details)
- Emergency medical assistance when traveling



Mental health support

- 12 weeks of mobile therapy from a private therapist through your smartphone

We all need a little help sometimes.

Your plan includes free, confidential help through the Individual Assistance Program (IAP). You and your eligible family members can use this support for a variety of personal concerns, including:

- Marital/relationship issues
- Feeling stressed or anxious
- Dealing with grief or loss
- Finding childcare or eldercare
- Legal advice
- And more

You'll talk with professional counselors who can help you identify problems, set goals and make a plan that works for you.

You also get free mental health care when you need it, including:

- 4 free virtual therapy visits from in-network providers
- You can keep seeing the same provider after the 4 free visits
- 24/7 support and help finding care



Choose a better experience.
Enroll today at modahealth.com/shop



Choose a better experience.
Enroll today at modahealth.com/shop



Quality coverage *for your smile*

We also offer dental insurance options.
This way, your whole health is covered.

With Delta Dental, you'll have access to one of the nation's largest dental networks. That means you can choose from thousands of dentists across the state and the country. We also offer the Willamette Dental Network, a self-contained network of nearly 50 locations across the Pacific Northwest.



Savings from
in-network
dentists



Annual
cleanings

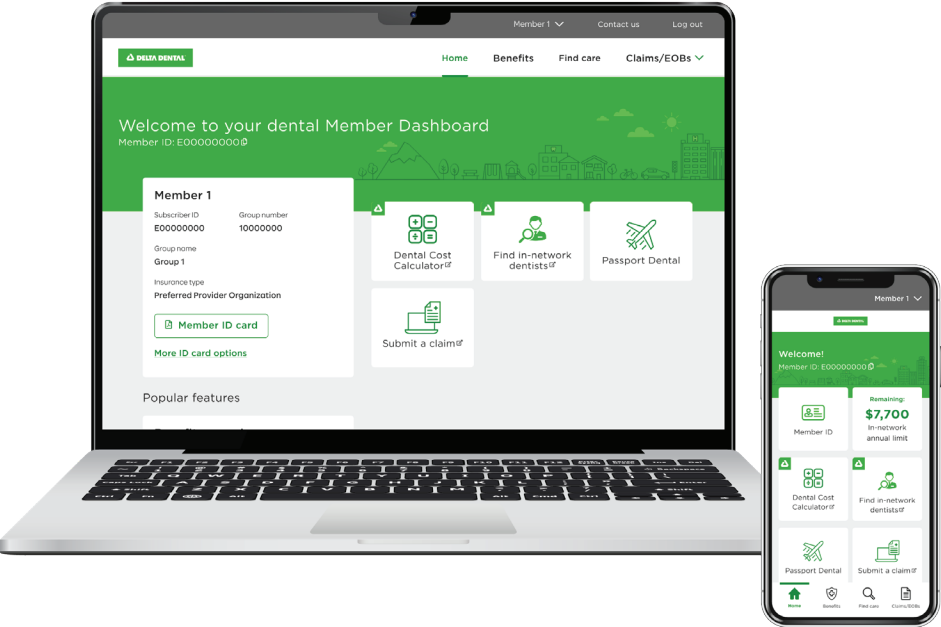


Superior
customer service

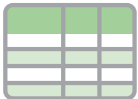


Freedom to
choose a dentist

Our dental plans include **useful online tools**, resources and special programs for those of you who may need extra attention for your pearly whites.



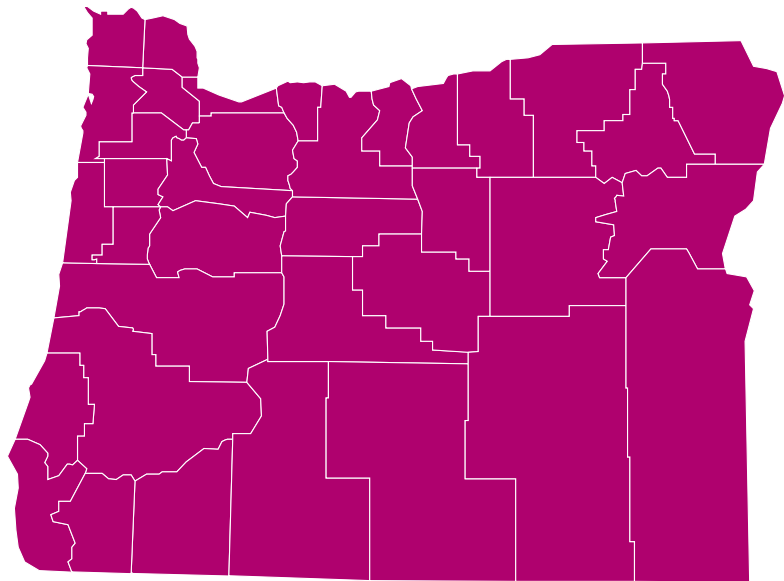
Ready to choose?
Make your selection at DeltaDentalOR.com/shop



Review your dental plan
options on page 18

A network that connects you to care

The **Moda Health Affinity** EPO plans cover care when you see providers in the Moda Health Affinity Network. We've carefully selected a community of primary care providers (PCPs), specialists and partner health systems, so you'll have better value and better care.



The **Moda Health Affinity** Network is available statewide



Care when *outside* of Oregon

When you're traveling outside of Oregon, you'll get full-service medical care with in-network benefits through:

- **Moda Select Network** service areas in Alaska, Idaho and Texas
- **Aetna® PPO Network** through **Aetna Signature Administrators®** nationwide. This includes service areas *outside* the **Moda Select Network** in Alaska, Idaho and Texas and *outside* the **Affinity Network** in Oregon.

To get started, go to modahealth.com/findcare and select your network.

Here are some of our larger in-network hospital partners:



 **See if your doctor** is in-network at modahealth.com/ProviderSearch

Dental networks *that work for you*

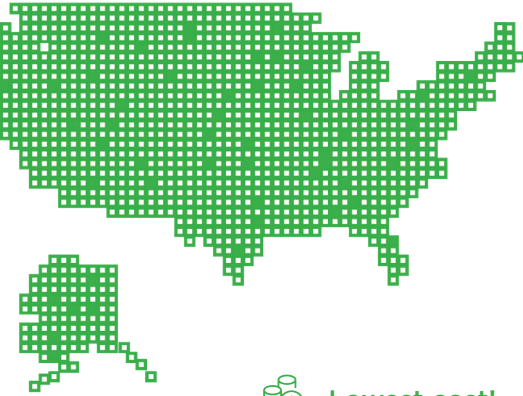
Delta Dental Networks


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 **PPO**™ Network

bigger savings

The Delta Dental PPO™ Network offers these dental plans:
Delta Dental EPO • Delta Dental PPO™
Delta Dental PPO™ MAC
Delta Dental PPO™ Bright Smiles



 **Lowest cost!**

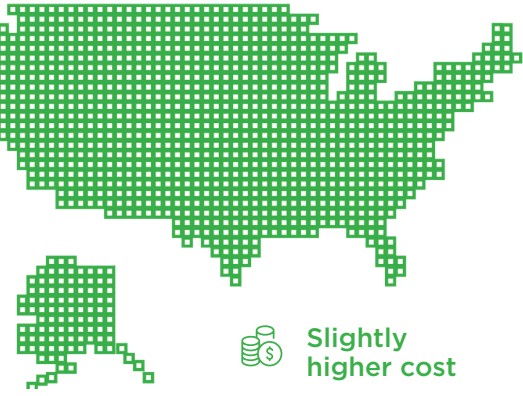
 **Large network of dentists**


OR


Delta Dental **Premier**® Network

more choice

The Delta Dental Premier® Network offers this dental plan:
Delta Dental Premier® 1000



 **Slightly higher cost**

 **Largest dental network in Oregon**

See if your **dentist** is in-network at DeltaDentalOR.com/DentistSearch
click on Search now > select your dental network

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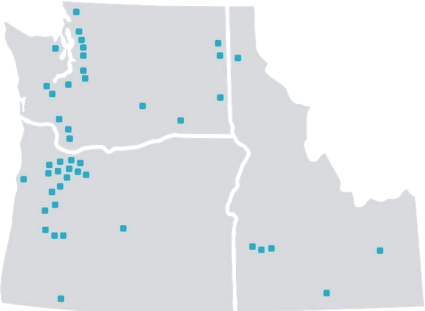
Willamette Dental Network


Visit any Willamette Dental dentist at nearly 50 offices across the Pacific Northwest for personalized care at predictable costs. You'll feel at ease knowing exactly what to expect.


Willamette Dental Network


predictable costs

The Willamette Dental Network offers this plan:
Willamette EPO





 **Fixed, known costs**

 **Connected network for a consistent experience**

See **Willamette Dental** locations at locations.willamettedental.com

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2026 *Medical plan* benefit table

	Gold plans				Silver plans								
	Moda Health Oregon Standard Gold Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Oregon Standard Silver Affinity	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct
What you pay for the <i>in-network</i> care you receive each year													
Deductible per person	\$1,800	\$250	\$1,000	\$1,500	\$6,100	\$3,000	\$3,400	\$4,500	\$6,000	\$2,900	\$3,500	\$3,650	\$4,400
Deductible per family	\$3,600	\$500	\$2,000	\$3,000	\$12,200	\$6,000	\$6,800	\$9,000	\$12,000	\$5,800	\$7,000	\$7,300	\$8,800
Out-of-pocket max per person	\$8,150	\$8,500	\$8,850	\$7,900	\$9,200	\$8,000	\$8,250	\$8,000	\$8,250	\$8,700	\$8,700	\$9,000	\$8,150
Out-of-pocket max per family	\$16,300	\$17,000	\$17,700	\$15,800	\$18,400	\$16,000	\$16,500	\$16,000	\$16,500	\$17,400	\$17,400	\$18,000	\$16,300
Out-of-network benefits available*	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕	✕
Benefits that make up your plan and what you pay													
Primary Care Provider (PCP) office visit ¹	\$20 per visit	\$20 per visit	\$15 per visit	\$15 per visit	\$40 per visit	\$35 per visit	\$30 per visit	\$35 per visit	\$15 per visit	\$35 per visit	\$35 per visit	\$40 per visit	\$35 per visit
Specialist office visit	\$40 per visit	\$40 per visit	\$30 per visit	\$30 per visit	\$100 per visit	\$70 per visit	\$65 per visit	\$70 per visit	\$70 per visit	\$70 per visit	\$70 per visit	\$80 per visit	\$70 per visit
Urgent care visit	\$60 per visit	\$40 per visit	\$30 per visit	\$30 per visit	\$70 per visit	\$70 per visit	\$65 per visit	\$70 per visit	\$70 per visit	\$70 per visit	\$70 per visit	\$80 per visit	\$70 per visit
Virtual care visit ¹	\$20 per visit	\$10 per visit	\$10 per visit	\$10 per visit	\$40 per visit	\$10 per visit	\$10 per visit	\$10 per visit	\$10 per visit	\$10 per visit	\$10 per visit	\$40 per visit	\$10 per visit
Outpatient diagnostic X-ray and lab	20% after deductible	25% after deductible	15% after deductible	20% after deductible	30% after deductible	35% after deductible	35% after deductible	35% after deductible	20% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible
Emergency room visit	20% after deductible	25% after deductible	15% after deductible	20% after deductible	30% after deductible	35% after deductible	35% after deductible	35% after deductible	20% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible
Acupuncture and spinal manipulation services	\$20 per visit	\$20 per visit	\$15 per visit	\$15 per visit	\$40 per visit	\$35 per visit	\$30 per visit	\$35 per visit	\$15 per visit	\$35 per visit	\$35 per visit	\$40 per visit	\$35 per visit
Behavioral health office visit ¹	\$20 per visit	\$20 per visit	\$15 per visit	\$15 per visit	\$40 per visit	\$35 per visit	\$30 per visit	\$35 per visit	\$15 per visit	\$35 per visit	\$35 per visit	\$40 per visit	\$35 per visit
Physical, speech or occupational therapy visit	\$20 per visit	\$40 per visit	\$30 per visit	\$30 per visit	\$40 per visit	\$70 per visit	\$65 per visit	\$70 per visit	\$70 per visit	\$70 per visit	\$70 per visit	\$40 per visit	\$70 per visit
Inpatient/outpatient care	20% after deductible	25% after deductible	15% after deductible	20% after deductible	30% after deductible	35% after deductible	35% after deductible	35% after deductible	20% after deductible	35% after deductible	35% after deductible	35% after deductible	35% after deductible
Pharmacy benefits ²													
Value	\$10	\$2	\$2	\$2	\$15	\$2	\$2	\$2	\$2	\$2	\$2	\$15	\$2
Select	\$10	\$10	\$10	\$10	\$15	\$20	\$20	\$20	\$20	\$20	\$20	\$15	\$20
Preferred	\$30	40%	40%	40%	\$60	40%	40%	40%	40%	40%	40%	\$60	40%
Non-Preferred	50%	50%	50%	50%	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50%	50% after deductible
Preferred Specialty ³	50%	40%	40%	40%	50%	40%	40%	40%	40%	40%	40%	40%	40%
Non-Preferred Specialty ³	50%	50%	50%	50%	50%	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50%	50% after deductible
Things to consider when choosing your plan													
Features and special benefits included in your plan													

1 For non-HDHP plans, first 3 visits (including in-person or virtual primary care visits and behavioral health office visits) \$5/visit
2 One copay per 30-day supply. \$35 maximum per 30-day supply of insulin
3 For Standard Gold plan, specialty medications up to \$500 cost share maximum for each 30-day prescription fill



Direct plans

These benefits and Moda Health Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Plan highlights



Choose a PCP

To help you manage your health, you will be required to select an in-network PCP.



EPO plans

Providers outside of the Moda Health Affinity Network are not covered, and you will be responsible for the full cost of out-of-network care, except for the following: medical emergency services, retail pharmacy services and services at an in-network facility when you cannot choose an in-network provider.* Some exceptions do apply.

Scan the QR code, then click on Oregon to view Summaries of Benefits and Coverage (SBCs) with detailed information on each plan.



Direct plans

Direct plans are *only* available for purchase through Moda Health. They are not available at healthcare.gov. If you are not eligible for tax credits, you may save on premiums by purchasing these plans at modahealth.com/shop.



Included with *all* plans:



Unlimited behavioral health in-person office visits



Up to 30 outpatient rehabilitation and 30 habilitation visits in a calendar year



Up to 12 acupuncture and 20 spinal manipulation visits in a calendar year



Pediatric vision under age 19, including vision exam, glasses, lenses or contacts once per calendar year

2026 *Medical plan* benefit table

	Bronze plans			
	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDHP 7500
What you pay for the <i>in-network</i> care you receive each year				
Deductible per person	\$9,200	\$8,000	\$9,000	\$7,500
Deductible per family	\$18,400	\$16,000	\$18,000	\$15,000
Out-of-pocket max per person	\$9,200	\$9,250	\$9,500	\$7,500
Out-of-pocket max per family	\$18,400	\$18,500	\$19,000	\$15,000
Out-of-network benefits available*	✕	✕	✕	✕
Benefits that make up your plan and what you pay				
Primary Care Provider (PCP) office visit ¹	\$50 per visit	\$85 per visit	\$80 per visit	0% after deductible
Specialist office visit	\$150 per visit	\$140 per visit	\$135 per visit	0% after deductible
Urgent care visit	\$100 per visit	\$140 per visit	\$135 per visit	0% after deductible
Virtual care visit ¹	\$50 per visit	\$10 per visit	\$10 per visit	0% after deductible
Outpatient diagnostic X-ray and lab	0% after deductible	45% after deductible	20% after deductible	0% after deductible
Emergency room visit	0% after deductible	45% after deductible	20% after deductible	0% after deductible
Acupuncture and spinal manipulation services	\$50 per visit	\$85 per visit	\$80 per visit	0% after deductible
Behavioral health office visit ¹	\$50 per visit	\$85 per visit	\$80 per visit	0% after deductible
Physical, speech or occupational therapy visit	\$50 per visit	\$140 per visit	\$135 per visit	0% after deductible
Inpatient/outpatient care	0% after deductible	45% after deductible	20% after deductible	0% after deductible
Pharmacy benefits ²				
Value	\$25	\$2	\$2	\$2
Select	\$25	40%	40%	0% after deductible
Preferred	0% after deductible	40% after deductible	40% after deductible	0% after deductible
Non-Preferred	0% after deductible	50% after deductible	50% after deductible	0% after deductible
Preferred Specialty ³	0% after deductible	40% after deductible	40% after deductible	0% after deductible
Non-Preferred Specialty ³	0% after deductible	50% after deductible	50% after deductible	0% after deductible
Things to consider when choosing your plan				
Features and special benefits included in your plan	! PCP +	! PCP +	! PCP +	HSA ! PCP +

1 For non-HDHP plans, first 3 visits (including in-person or virtual primary care visits and behavioral health office visits) \$5/visit
2 One copay per 30-day supply. \$35 maximum per 30-day supply of insulin
3 For Standard Gold plan, specialty medications up to \$500 cost share maximum for each 30-day prescription fill

Plan highlights

PCP

Choose a PCP
To help you manage your health, you will be required to select an in-network PCP

!

EPO plans
Providers outside of the Moda Health Affinity Network are not covered, and you will be responsible for the full cost of out-of-network care, except for the following: medical emergency services, retail pharmacy services and services at an in-network facility when you cannot choose an in-network provider.*
Some exceptions do apply.

HSA

Health savings account (HSA)
Our HSA-compatible, high-deductible health plan (Bronze HDHP 7500) gives you flexibility and choice. You have the freedom to choose any financial institution for your HSA. You can use HSA tax-free dollars to pay for deductibles, coinsurance and other qualified expenses not covered by your health plan.

+

Included with *all* plans:

!

Unlimited behavioral health in-person office visits

PT

Up to 30 outpatient rehabilitation and 30 habilitation visits in a calendar year

!

Up to 12 acupuncture and 20 spinal manipulation visits in a calendar year

!

Pediatric vision under age 19, including vision exam, glasses, lenses or contacts once per calendar year

QR code

Scan the QR code, then click on Oregon to view Summaries of Benefits and Coverage (SBCs) with detailed information on each plan.

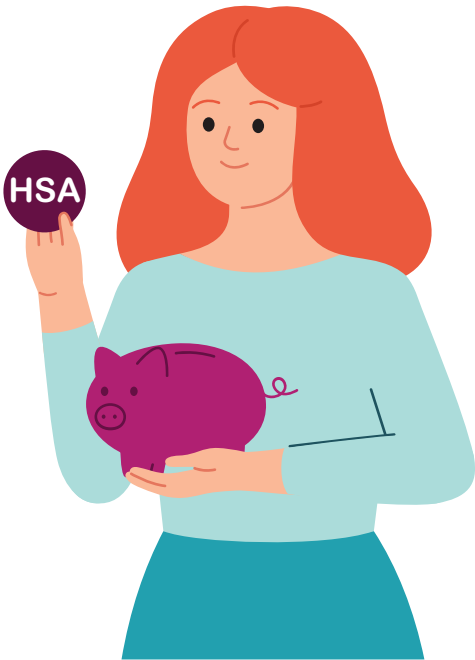
These benefits and Moda Health Plan policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various health plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.



Choose a better experience.
Enroll today at modahealth.com/shop

How can an HSA work for me?
A health savings account (HSA) is a great way to save money for medical expenses now and in the future. It offers three tax advantages:

- 1 No taxes when you put money in
- 2 No taxes on earnings
- 3 No taxes when you use it for qualified medical expenses



2026 *Dental plan* benefit table

							 Special Youth-Only Plan	 Direct Only Non-Certified Plan	
	Delta Dental EPO ^{1,2,3}		Delta Dental PPO™ ^{1,2,3}		Delta Dental PPO™ MAC ^{1,2,3}		Delta Dental PPO™ Bright Smiles ³	Delta Dental Premier® 1000 Direct Only Non Certified Plan ^{1,2,4}	
Benefits covered for	Age 0-18	Age 19+	Age 0-18	Age 19+	Age 0-18	Age 19+	Age 19+	All ages	
What you pay for the <i>in-network</i> care you receive each year — out-of-network services may be covered at a different rate									
Deductible (per person/family)	\$0		\$0		\$0		\$0	Not covered	\$50/\$150 for all ages
Annual maximum (ages 19+)	\$1,500		\$1,000		\$1,200		N/A	Not covered	\$1,000 for all ages
Out-of-pocket maximum per person (ages 0-18)	\$450 for 1 member / \$900 for 2+ members (in-network only)		\$450 for 1 member / \$900 for 2+ members (in-network only)		\$450 for 1 member / \$900 for 2+ members (in-network only)		\$450 for 1 member/ \$900 for 2+ members (in-network only)	Not covered	N/A
Out-of-network benefits available	✕		✔		✔		✔	Not covered	✔
Class 1									
General office visit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Specialist office visit	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Exams and X-rays	0%	0%	0%	25%	0%	0%	0%	Not covered	0%
Cleanings	0%	0%	0%	25%	0%	0%	0%	Not covered	0%
Periodontal maintenance	0%	0%	0%	25%	0%	0%	0%	Not covered	0%
Sealants	0%	0%	0%	25%	0%	0%	0%	Not covered	0%
Topical fluoride	0%	0%	0%	25%	0%	0%	0%	Not covered	0%
Class 2									
Space maintainers	30%	Not covered	75%	Not covered	30%	Not covered	75%	Not covered	20% after deductible
Restorative fillings	30%	30%	75%	40%	30%	40%	75%	Not covered	20% after deductible
Class 3									
Oral surgery	50%	50%	75%	50%	50%	50%	75%	Not covered	50% after deductible
Endodontics	50%	50%	75%	50%	50%	50%	75%	Not covered	50% after deductible
Periodontics	50%	50%	75%	50%	50%	50%	75%	Not covered	50% after deductible
Restorative crowns	50%	50%	75%	50%	50%	50%	75%	Not covered	50% after deductible
Bridges	Not covered	50%	Not covered	50%	Not covered	50%	Not covered	Not covered	50% after deductible
Partial and complete dentures	50%	50%	75%	50%	50%	50%	75%	Not covered	50% after deductible
Implants	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Anesthesia	50%	50%	75%	50%	50%	50%	75%	Not covered	50% after deductible
Orthodontia	50%	Not covered	75%	Not covered	50%	Not covered	75%	Not covered	Not covered
Features									
Provider network (in-network)	Delta Dental PPO™ Network		Delta Dental PPO™ Network		Delta Dental PPO™ Network		Delta Dental PPO™ Network		Delta Dental Premier® Network
Service area	All except Grant, Harney, Union and Wheeler		Statewide		Only in Grant, Harney, Union and Wheeler		Statewide		Statewide

Plan highlights



Bright Smiles

Bright Smiles is a special youth-only Delta Dental PPO™ plan for ages 0-18. No benefits will be paid for members 19+ enrolled in this plan.



Premier® 1000

Delta Dental Premier® 1000 is a non-certified dental plan, that does not include the ACA Pediatric benefits. Members of any age can enroll in this plan. Only available directly at DeltaDentalOR.com/shop.



Out-of-network available

For out-of-network benefits, scan the QR code, then click on Oregon to view Summaries of Benefits (SOBs) with detailed information on each plan.



1 For Class 2 services, 6-month exclusion period applies for ages 19 and over. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy. For PPO plans, the exclusion period also applies to out-of-network services for under age 19. For Non Certified plans, the exclusion period applies to all ages.

2 For Class 3 services, 12-month exclusion period applies for ages 19 and over. Exclusion periods may be waived with one year of prior dental coverage, and no more than a 90-day break in coverage from the end of the old policy to the effective date of the new Delta Dental policy. For PPO plans, the exclusion period also applies to out-of-network services for under age 19. For Non Certified plans, the exclusion period applies to all ages.

3 Only medically necessary orthodontia to treat cleft palate is covered.

4 Pediatric limitations do not apply. Follow Delta Dental standard limitations.

These benefits and Delta Dental Plan of Oregon policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various dental plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Great value for individuals and families

Discover the value of personalized, evidence-based care and predictable costs. Willamette Dental makes dental care better and easier for individuals and families.

When selecting your dental plan, you want to know:



What will my dental costs be?

With this plan, you always know your out-of-pocket costs. No surprises, no guessing. It’s clear and simple.



What if I need more than preventive dental care?

This plan has no annual maximums.



Does this plan cover braces for me and my kids?

This is our only Delta Dental plan that covers orthodontic treatment for both kids and adults. Everyone’s covered for braces and more, no matter your age.



What happens if I visit a different dentist in the network?

Every Willamette Dental dentist in the network is connected and follows the same philosophy of care. This way, whatever dentist or location you choose, you don’t have to fill out new forms or answer extra questions. It’s easy and familiar every time.



	With Willamette Dental Network
	Willamette EPO 1, 2, 3, 4, 5
Benefits covered for	All ages
What you pay for the <i>in-network</i> care you receive each year	
Deductible (per person/family)	\$0
Annual maximum	No annual maximum
Out-of-pocket maximum per person	N/A
Out-of-network benefits available	Emergency only
Class 1	
General office visit	\$25 per visit
Specialist office visit	\$35 per visit
Exams and X-rays	\$0
Cleanings	\$0
Periodontal maintenance	\$0
Sealants	\$15 per tooth
Topical fluoride	\$15
Class 2	
Space maintainers	\$0
Restorative fillings	\$45 to \$80 per tooth
Class 3	
Oral surgery	\$50 to \$190 per tooth
Endodontics	\$70 to \$425 per tooth
Periodontics	\$100 to \$325 per quadrant
Restorative crowns	\$500 per tooth
Bridges	\$500
Partial and complete dentures	\$600
Implants	Not covered
Anesthesia	Not covered
Orthodontia	\$2,800
Features	
Provider network (in-network)	Willamette Dental Network
Service area	Oregon, Washington and Idaho locations

Plan highlights



EPO
Our Willamette EPO plan offers a network of dentists that provide personalized care with predictable costs. You can visit any dentist or office in the Willamette Dental Network that’s convenient for you and know what to expect – every time.



No annual maximum
Enjoy *peace of mind* with no annual maximum and predictable costs for covered services.



Orthodontic care for all ages
Need braces or aligners? Orthodontic treatment is covered for both kids and adults.



No out-of-network benefits
You **must** seek care from a Willamette Dental dentist or office to enjoy the benefits.

1 General office visit copay applies to each office visit for emergency, general or orthodontic treatment.
2 Specialist office visit copay applies to each office visit for specialty treatment including endodontic services, oral surgery, periodontic services or prosthodontic services.
3 Crowns, in-lays, onlays, dentures, bridges and orthodontic services available after a 12-month exclusion period. The exclusion period applies if the member does not have one year of prior dental coverage with no break in coverage on the effective date of the new Delta Dental policy.
4 Pre-orthodontic service copay applies to comprehensive orthodontia copay if the member accepts treatment plan.
5 Out-of-network benefit is only available for a dental emergency when the member is 50 miles or more from any Willamette Dental office.

These benefits and Delta Dental Plan of Oregon policies are subject to change in order to be compliant with state and federal guidelines. This document provides summaries of various dental plans and is not a contract. If there is any discrepancy between the summaries and the contract, it is the contract that will control.

Calculate what you *pay each month*

Our plans offer competitive premiums – the amount you pay each month for coverage. If you want great benefits and value, you’re in good hands.

When selecting your dental plan, you want to know:



Who are these premiums for?

These premiums apply to members who live in Oregon.



What affects my premium?

The plan, your age and the ages of your dependents may affect your premium amount. If you have more than three dependents under age 21 on the plan, you will only be charged a premium for the first three. Child dependents ages 21 through 25 have a premium based on their actual age. Having a birthday during a plan year won’t affect your current premium. When you renew your plan in January, your premium will reflect the current plan amount for your age.


2026 plan rates						
(Premiums effective Jan. 1, 2026 through Dec. 31, 2026)						
Age	Delta Dental EPO	Delta Dental PPO™	Delta Dental PPO™ MAC	Delta Dental PPO™ Bright Smiles	Delta Dental Premier® 1000	Willamette EPO
0-18	\$46.00	\$41.00	\$40.00	\$41.00	XXX	XXX
19-24	\$34.00	\$28.00	\$27.00	N/A	XXX	XXX
25-29	\$34.00	\$28.00	\$27.00	N/A	XXX	XXX
30-34	\$36.00	\$30.00	\$29.00	N/A	XXX	XXX
35-39	\$39.00	\$33.00	\$32.00	N/A	XXX	XXX
40-44	\$40.00	\$34.00	\$33.00	N/A	XXX	XXX
45-49	\$41.00	\$35.00	\$34.00	N/A	XXX	XXX
50-54	\$44.00	\$38.00	\$37.00	N/A	XXX	XXX
55-59	\$48.00	\$41.00	\$40.00	N/A	XXX	XXX
60-63	\$52.00	\$45.00	\$44.00	N/A	XXX	XXX
64+	\$55.00	\$48.00	\$47.00	N/A	XXX	XXX

Value

Get great benefits and value with our plans




Ready to choose better health?

- 1 Select a health plan
- 2 Decide on dental 
- 3 Enroll and get started...

Shop our plans at modahealth.com/shop

Call us at 855-718-1767 or your agent to enroll

Enroll online at modahealth.com/shop



What happens after you enroll?

1. After you enroll...

You'll get your welcome materials and member ID card in the mail. It tells you what's in your plan and how to use it to get the most out of your benefits. Be sure to keep your ID card handy when you visit your doctor or pick up medicine.

2. Create your Member Dashboard account

Go to modahealth.com and select "Create an account." Your personal dashboard helps you see your claims, search for doctors and manage your plan. It's quick and easy to set up.

3. Pay your first bill

After you sign up, we'll send you an invoice. Your first payment starts your plan, so make sure to pay it on time to start your coverage.

ATENÇÃO: Se você fala Português do Brasil, serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-877-605-3229 (TTY: 711) ou fale com seu provedor.



Individual & family

Medicare Supplement

Small group

Large group

Questions? *We're here to help.*

Contact a Moda Health/Delta Dental-appointed agent or call us at 855-718-1767. TTY users, please call 711.

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Portland, OR 97204-3156

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ModaHealth.com

DeltaDentalOR.com



These benefits and Moda Health/Delta Dental policies are subject to change in order to be compliant with state and federal guidelines. Health plans provided by Moda Health Plan, Inc. Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. Delta Dental is a trademark of Delta Dental Plans Association.