



2022 | Delta Dental Plan of Oregon



Welcome to Delta Dental of Oregon

This is the place you come when you want more than a dental plan — because a healthy smile and better overall health is about so much more than just the plan details.

Table of contents

| | |
|---------------------------------|----|
| Plan overview | 5 |
| Coverage options | 6 |
| Benefit tables | 7 |
| Member care resources | 8 |
| Special Programs | 10 |
| Glossary | 12 |





Plan overview

Quality coverage for your smile

Healthy teeth are happy teeth. With the Delta Dental of Oregon plan, you'll have access to quality in-network dentists.

Dental benefit highlights

Our Delta Dental of Oregon plan connects you with great benefits. You can count on:

- Freedom to choose a dentist
- No waiting periods for preventive care
- Savings from in-network dentists
- Cleanings twice a year
- Predetermination of benefits if requested
- Fast and accurate claims payment
- Superior customer service

Our dental plan also includes useful online tools, resources and special programs for those of you who may need a little extra attention for your pearly whites.

Delta Dental networks go wherever you go

The Delta Dental of Oregon plan comes with the Delta Dental network. It includes thousands of dentists with statewide and national access.

You can access the Delta Dental PPO or Delta Dental Premier network with your plan. However, your benefit dollar goes further on the Delta Dental PPO™ Network.

Delta Dental Premier® Network

- Broader choice of providers
- The largest dental network nationally and one of the largest in Oregon
- Access to more than 2,300 providers in Oregon and over 154,000 dentists nationwide

Delta Dental PPO™ Network

- More cost control
- One of the largest PPO networks in Oregon and nationwide
- Access to more than 1,200 participating dentists in Oregon and over 113,000 dentists nationwide

Save when you stay in network

In-network dentists agree to accept our contracted fees as full payment, which means they don't balance bill. This can help you save on out-of-pocket costs. If you see providers outside the network, you may pay more for care.

How do I find a dentist in the network?

To find a participating dentist in your area, visit Find Care on modahealth.com/pers.

Delta Dental of Oregon

| Dental plan benefits | |  Subject to balance billing |
|---|---|--|
| Providers/Network | Premier and PPO Delta Dental providers | Non-participating providers ¹ |
| Member pays | | |
| Calendar year deductible | \$25 per individual (deductible waived for preventive services) | |
| Calendar year benefit maximum | \$1,750 per individual ² | |
| Preventive care available twice in a calendar year | | |
| Exams | Covered in full ² | Covered in full ² |
| Cleanings | Covered in full ² | Covered in full ² |
| Diagnostic | Covered in full ^{2, 3} | Covered in full ^{2, 3} |
| Basic services | | |
| Restorative | 20% after deductible ⁴ | 20% after deductible ⁴ |
| Oral surgery (extractions) | 20% after deductible ⁴ | 20% after deductible ⁴ |
| Endodontic/periodontic | 20% after deductible ⁴ | 20% after deductible ⁴ |
| Major services | | |
| Crowns | 50% after deductible ⁴ | 50% after deductible ⁴ |
| Cast restorations | 50% after deductible ⁴ | 50% after deductible ⁴ |
| Dentures/bridge work | 50% after deductible ⁴ | 50% after deductible ⁴ |
| Implants | 50% after deductible ⁴ | 50% after deductible ⁴ |
| Out-of-area coverage | Worldwide for emergency services only ⁴ | Worldwide for emergency services only |

This is a summary of benefits only, for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this guide and the health plan document, the information in the health plan document shall prevail.

¹ For non-participating providers, the maximum amount is based on the PPO fee allowable. Non-participating providers may balance bill.

² Charges for preventive services do not apply to the calendar year benefit maximum.

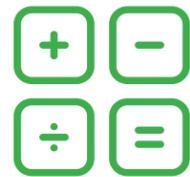
³ Some limitations apply.

⁴ There is a 12-month waiting period for basic and major services following enrollment unless member has had continuous employer-sponsored dental coverage for the previous 12 months immediately preceding PHIP dental enrollment.

Please note that there are some common limitations and exclusions for our 2022 Delta Dental of Oregon plan. For a full list of limitations and exclusions, please see your member handbook.

Tools for your health journey

The Delta Dental of Oregon plan comes with tools and resources to help you manage your oral health and well-being. Once you are an active member, use these care resources to help you be your healthy best!



Cost Calculator

Learn the cost of dental care before the bill arrives. The Cost Calculator offers you a simple way to understand:

- Procedure costs
- Cost comparisons across providers
- Your specific out-of-pocket costs

Use this tool to shop for cost-effective alternatives and make better, well-informed decisions.



Member Dashboard

Your member dashboard is a personalized member website that gives you access to health tools and resources to help you manage your health and benefits. As a member, simply log in to your member dashboard at modahealth.com/pers to:

- Find in-network providers
- See your benefits and Member Handbook
- Check claims and find claim forms
- Review electronic explanations of benefits (EOBs)
- Download your member ID card



Extra care!

We want to make sure all our members receive the care they need. That's why we offer two special programs just for those who may need extra dental care.

Health through Oral Wellness®

When it comes to oral health, we know some people need more care than others. Delta Dental of Oregon's Health through Oral Wellness® program offers extra benefits to members who have a greater risk for oral diseases.

The program uses an oral health assessment to find out your risk of tooth decay, gum disease and oral cancer. Based on your risk score, you may qualify for additional cleanings, fluoride treatments, sealants, and periodontal maintenance.*

With extra benefits and related care, you can:

- Take charge of your oral health
- Prevent oral health issues before they happen
- Access resources to manage your oral health
- Learn how to achieve and maintain better oral wellness

Ready to get started?

Follow these simple steps to see if you qualify for extra benefits with the Health through Oral Wellness® Program:

1. Visit modahealth.com/pers to learn more about the program and take a free oral health risk self-assessment. You can choose to share your results with your dentist to start the conversation.

2. Talk to your dentist about the program. If they're not registered, ask them to call our toll-free Health through Oral Wellness provider line at 844-663-4433. Once registered, they can perform an oral health risk exam and can let you know if you qualify.

3. To look for providers registered with the program, go to modahealth.com/pers and choose Find Care. Dental providers registered with Health through Oral Wellness will have a badge icon next to their name that looks like this:



Oral Health, Total Health

Seeing your dentist on a regular basis and keeping your mouth healthy is critical to keeping the rest of your body healthy. The Oral Health, Total Health program offers individuals diagnosed with diabetes additional cleanings throughout the year. To find out more, contact our dental customer service.

Questions? *We're here to help.*

Contact us toll free at 844-827-7379.
TTY users, please call 711.

modahealth.com/pers



Delta Dental of Oregon & Alaska

These benefits and Delta Dental policy are subject to change in order to be compliant with state and federal guidelines. Dental plans in Oregon provided by Delta Dental Plan of Oregon.

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