



Date

Re: ODS Individual Dental Exchange Policy Renewal – November 1, 2010  
Plan # 10005155

Dear Dental Exchange member:

It is time for the annual renewal of the Individual Dental Exchange plan. The new policy year is effective November 1, 2010, through October 31, 2011.

***We are pleased to report that there are no renewal rate increases for the next policy year.*** The current *Individual Dental Exchange* premium rates will continue, as listed below, through October 31, 2011. The rate will increase if the primary applicant has an age change that moves him or her into the next age bracket; new rates are effective the following month.

<b>Monthly premium (primary applicant age)</b>	<b>Insured only</b>	<b>Insured &amp; spouse</b>	<b>Insured &amp; child(ren)</b>	<b>Family</b>
0 – 19	\$ 36	\$ 69	\$69	\$ 105
20 – 34	\$ 38	\$ 73	\$71	\$ 109
35 – 64+	\$ 40	\$ 78	\$76	\$ 116

*There will be an administration fee of \$5 for billing statements. The \$5 will be charged monthly or quarterly depending on bill frequency preference.*  
*There is no administration fee if you choose the Monthly Electronic Funds Transfer (EFT) payment method*

***Coverage will renew with no change in benefit to the current plan design.*** This includes a \$1,000 maximum benefit per year with a \$50 deductible, coverage for Class I and II services at 80 percent, and 50 percent for Class III services subject to the Class III benefit maximum.

**Contract changes**

We frequently review our contracts to ensure you are getting the best, most cost-effective care. The following contract changes have been made for the upcoming plan year:



- Contractual changes pursuant to new evidence-based dental science will now limit fluoride to members under the age of 19 unless there is a history of specific risk factors that necessitates fluoride beyond age 19
- Crowns, bridges and dentures will now be covered every seven years instead of every five years as improvements in materials have evolved
- Sealants will no longer be covered for bicuspid teeth but only for unrestored occlusal surfaces of permanent molars once per tooth every five years

Complete administrative and contract provision changes and clarifications effective November 1, 2010, are detailed in your revised Member Handbook available online in your myODS account or in hard copy, upon request.

It is our honor and pleasure providing you Individual Dental Exchange plan benefits and services. If you have any questions regarding the renewal, please contact us at [individualplans@odscompanies.com](mailto:individualplans@odscompanies.com) or at 503-243-3973. For questions regarding billing and enrollment, please contact us at 503-265-5696.

Sincerely,



Denise N. Krueger

ODS Senior Marketing Representative, Individual and Medicare