

Dental plans to smile about

Individuals and families

Plans available Jan. 1, 2014, through Dec. 31, 2014

< moda

Alaska

 DELTA DENTAL

 moda
HEALTH



Better health starts here

Hi there. Welcome to Moda Health and Delta Dental of Alaska, the place you go for all your dental health needs – because you know that good oral health reflects good overall health.

We pioneered better ways to make dental coverage affordable and accessible to all Alaskans. Today, we're taking dental care even further. You can expect an extensive network of dentists available across the country. As a member, you'll also find useful online tools, resources and special programs for people who require a little extra attention for their pearly whites.

We're here to support you on your journey to better health. Because together, we can be more. We can be better.

Dental coverage for your total health

Healthy teeth are happy teeth. With our individual and family dental coverage, you'll have access to Delta Dental, the nation's largest dental network. Your smile will thank you, wherever you roam.

Delta Dental Premier Network

These traditional fee-for-service providers give members access to the largest dental network available in Alaska and across the nation. Members can save money by seeking care from participating Delta Dental Premier providers. The network includes more than 2,000 participating providers.

Is my dentist in the network?

Visit modahealth.com to access Find Care and search for participating dentists near you.

Individual dental plan highlights

- › No waiting periods for Class 1 services
- › Filed-fee savings from participating dentists
- › Predetermination of benefits if requested in a pretreatment plan
- › No claim forms
- › Prompt and accurate claims payment
- › Superior customer service

Protecting more than your smile

Through our Oral Health, Total Health program, ODS offers additional oral health benefits to individuals diagnosed with diabetes and pregnant women in their third trimester.

For details on the Oral Health, Total Health program, visit modahealth.com and log in to myModa. Then, simply click "Oral Health, Total Health" in the myHealth tab. Or, call us toll-free at 855-718-1767.

Dental plans	Delta Dental Premier Family Plan*	
Monthly rates (effective Jan. 1, 2014, through Dec. 31, 2014)		
Ages 0 – 20	\$29	
Ages 21+	\$32	
Calendar year costs		
Deductible per person	None	
Out-of-pocket max per person (under age 19)	\$700 for one member, \$1,400 for two or more members	
Annual benefit max (age 19+)	\$1,000	
	Members under age 19 pay	Members age 19+ pay
Class 1		
Exams & X-rays	20%	20%
Cleanings	20%	20%
Periodontal maintenance	20%	20%
Sealants, topical fluoride	20%	20%
Class 2		
Space maintainers	40%	Not covered
Restorative fillings	40% ¹	40% ¹
Class 3		
Oral surgery	50% ²	50% ²
Endodontics	50% ²	50% ²
Periodontics	50% ²	50% ²
Restorative crowns	50% ²	50% ²
Bridges	50% ²	50% ²
Partial and complete dentures	50% ²	50% ²
Anesthesia	50% ²	50% ²
Occlusal guards for members over age 13	50% ²	50% ²
Orthodontia	50% ³	Not covered
Features		
Provider network	Delta Dental Premier Network	
Balance bill	Delta Dental Premier Network: no Nonparticipating: yes	

¹ Six-month exclusion period applies for ages 19 and older

² 12-month exclusion period applies for ages 19 and older

³ This benefit is available only to dependent children aged 18 and under; two-year exclusion period applies

*The Alaska-mandated plan is also available.

Ready to enroll?

To learn more about your dental plan options, just contact us. Our friendly staff is here to help. Call us toll-free at 855-718-1767, Monday through Friday, 7:30 a.m. to 5:30 p.m.

Eligibility requirements

- › You must be an Alaska resident and reside in Alaska at least six months out of the year.
- › Eligible members include you, your legal spouse or domestic partner, and any children up to age 26.

How to enroll

To enroll in a 2014 dental plan, visit modahealth.com to download an application. First, select "Alaska." Then, choose "Individual and family plans" from the right sidebar. Go to "dental only" to find and download a PDF.

You can submit your application via mail, fax or email to the contact listed on the application form.

Not an online type of person? No worries. We've still got you covered. Our friendly and knowledgeable team members are here to help. Just call us toll-free at 855-718-1767, Monday through Friday, 7:30 a.m. to 5:30 p.m.

Terminating your plan

If you terminate this coverage, you will be required to wait two years before you may re-apply, except for a special enrollment qualifying event.

Easy steps to calculate your premium

- 1 Jot down the rate for each person age 21+
- 2 Jot down the rate for each person (up to three*) under age 21
- 3 Add all of these rates together to get your family's total rate

** If you have more than three dependent children under age 21, only three need to be calculated into your rate – this helps keep your healthcare affordable.*

This is a benefit summary only. For a complete description of benefits, limitations and exclusions, refer to your policy.

Limitations and exclusions for dental plans

Limitations

- Routine examinations are limited to once every six months.
- Supplementary bitewing X-rays are covered once in any six-month period.
- Full mouth X-rays are limited to once every five years.
- Prophylaxis (cleaning) is limited to once every six months.

Exclusions

- Surgical placement or removal of implants is not covered unless dentally necessary for members age 18 and under.
- Occlusal guards are covered once every year for members over age 13.
- Orthodontic services are limited to members age 18 and under who have satisfied a two-year exclusion period.
- Services for cosmetic reasons are not covered.
- Topical application of fluoride is covered once in any six-month period for members age 18 and under.



Questions?

Contact a Moda Health–appointed producer, or call us directly at 888-374-8910.

[modahealth.com](https://www.modahealth.com)