

Dental plans to smile about

Individuals and families

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

Oregon

 DELTA DENTAL



moda
HEALTH



Better health starts here

Hi there. Welcome to the right place for all your dental needs – because you know that good oral health reflects good overall health.

Since 1955, when Oregon Dental Service (ODS) helped develop the first prepaid dental plan in the nation, we have worked to improve oral health and make dental coverage affordable and accessible to all Oregonians.

And today, we take things even further by offering 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 PPO Network

This preferred provider option offers access to the largest PPO network in Oregon and across the country. Members will enjoy better benefits using PPO network dentists. The network includes more than 600 participating providers and supports both the Delta Dental PPO and Delta Dental EPO plans.

Delta Dental Premier Network

These traditional fee-for-service providers give members access to the largest dental network available in Oregon and across the nation. Delta Dental PPO plan members can save money by seeking care from participating Delta Dental Premier providers when out of network. 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 individuals under age 19, some other high risk oral conditions may qualify for additional cleaning benefits.

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 Preferred Provider Option (PPO) Family Plan		Delta Dental Exclusive Provider Option (EPO) Family Plan	
Monthly rates (effective Jan. 1, 2014, through Dec. 31, 2014)				
Ages 0 – 20	\$23		\$24	
Ages 21+	\$27		\$25	
Calendar year costs				
Deductible per person	None		\$50 (waived for Class 1)	
Out-of-pocket maximum per person (under age 19)	\$700 for one member, \$1,400 for two or more members		\$700 for one member, \$1,400 for two or more members	
Annual maximum (age 19+)	\$1,000		\$1,000	
	In-network, you pay	Out-of-network, you pay	In-network, you pay	Out-of-network, you pay
Class 1				
Exams & X-rays	20%	40%	0%	Not covered
Cleanings	20%	40%	0%	
Sealants, topical fluoride	20%	40%	0%	
Class 2¹				
Space maintainers ²	40%	50%	20%	Not covered
Restorative fillings ³	40%	50%	20%	
Class 3¹				
Oral surgery ⁴	50%	50%	50%	Not covered
Endodontics ⁴	50%	50%	50%	
Periodontics ⁴	50%	50%	50%	
Restorative crowns ⁴	50%	50%	50%	
Bridges ^{4,5}	50%	50%	50%	
Partial and complete dentures ⁴	50%	50%	50%	
Anesthesia ⁴	50%	50%	50%	
Orthodontia ^{2,6}	50%	50%	50%	
Features				
Provider network	Delta Dental PPO Network	Delta Dental Premier Network and Nonparticipating	Delta Dental PPO Network	No out of network coverage
Balance bill	No	Delta Dental Premier Network: no Nonparticipating: yes	No	Yes

1 Waiting periods may be waived with one year of creditable coverage from a comparable plan with no more than a 90-day break in coverage.

2 Not covered for ages 19 and older

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

4 One-year exclusion period applies for ages 19 and older

5 Not covered for ages 18 and under

6 Only covered to treat cleft palate, with or without cleft lip

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

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

How to enroll

To enroll in a 2014 dental plan, visit modahealth.com to download an application. First, select "Oregon." 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.

** 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

- Examinations are limited to once every six months.
- Bitewing X-rays are limited to once every 12 months.
- Full mouth X-rays are limited to once every five years.
- Prophylaxis (cleaning) is limited to once every six months.
- Fluoride application is limited to once every 12 months up to age 19.

Exclusions

- Surgical placement or removal of implants is not covered.
- Orthodontic services are not covered except to treat cleft palate.
- Services for cosmetic reasons are not covered.



Questions? Call us at 855-718-1767. (TTY users, please dial 711.)

modahealth.com

Health plans in Oregon, Washington and Alaska provided by Moda Health Plan, Inc.
Dental plans in Oregon provided by Oregon Dental Service. Dental plans in
Alaska provided by Oregon Dental Service doing business as Delta Dental of Alaska.