

# 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.

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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:

- 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.

## Tools for better oral health

Once you are an active member, log in to your Member Dashboard, myModa, and look for Dental Tools, then try out tools like risk assessment quizzes and a treatment cost calculator. Use these dental tools to:

- Ask a dentist questions
- Learn about preventing dental diseases
- Look up new and effective treatments
- Find out how to lower your costs

# 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 both Delta Dental networks on your plan. However, your benefit dollar goes further on the Delta Dental PPO<sup>SM</sup> Network.

## Delta Dental Premier<sup>®</sup> Network

- Broader choice of providers
- The largest dental network nationally and one of the largest in Oregon
- Access to more than 2,400 providers in Oregon and over 157,000 dentists nationwide

## Delta Dental PPO<sup>SM</sup> Network

- More cost control
- One of the largest PPO networks in Oregon and nationwide
- Access to more than 1,400 participating dentists in Oregon and over 114,000 dentists nationwide



Save when you stay in network


In-network dentists agree to accept our contracted fees as full payment.

**This means they don't balance bill** – the difference between the allowed amount and the dentist's billed charge. 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](http://modahealth.com/pers).

## Delta Dental of Oregon

Dental plan benefits and rates		 Subject to balance billing
Providers/Network	Premier and PPO Delta Dental providers	Non-participating providers <sup>1</sup>
<b>Member pays</b>		
Calendar year deductible	\$25 per individual (deductible waived for preventive services)	
Calendar year benefit maximum	\$1,500 per individual <sup>2</sup>	
<b>Preventive care available twice in a calendar year</b>		
Exams	Covered in full <sup>2</sup>	Covered in full <sup>2</sup>
Cleanings	Covered in full <sup>2</sup>	Covered in full <sup>2</sup>
Diagnostic	Covered in full <sup>2,3</sup>	Covered in full <sup>2,3</sup>
<b>Basic services</b>		
Restorative	20% after deductible <sup>4</sup>	20% after deductible <sup>4</sup>
Oral surgery (extractions)	20% after deductible <sup>4</sup>	20% after deductible <sup>4</sup>
Endodontic/periodontic	20% after deductible <sup>4</sup>	20% after deductible <sup>4</sup>
<b>Major services</b>		
Crowns	50% after deductible <sup>4</sup>	50% after deductible <sup>4</sup>
Cast restorations	50% after deductible <sup>4</sup>	50% after deductible <sup>4</sup>
Dentures/bridge work	50% after deductible <sup>4</sup>	50% after deductible <sup>4</sup>
Implants	50% after deductible <sup>4</sup>	50% after deductible <sup>4</sup>
Out-of-area coverage	Worldwide for emergency services only	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.*

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

<sup>2</sup> Charges for preventive services do not apply to the calendar year benefit maximum.

<sup>3</sup> Some limitations apply.

<sup>4</sup> 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.

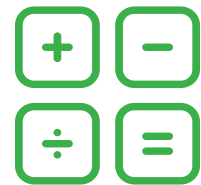
Please note that there are some common limitations and exclusions for our 2020 Delta Dental of Oregon plan. For a full list of limitations and exclusions, please see your member handbook.



# 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. Using your personal Member Dashboard, myModa, you can find dentists in your network, view your explanation of benefits and more.

Once you are an active member, use these care resources to help you be your healthy best! Simply log in to your Member Dashboard, myModa, at [modahealth.com/pers](http://modahealth.com/pers) to get started.

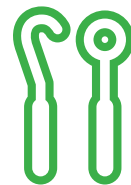


## Cost Calculator

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.



## 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. This program offers individuals diagnosed with diabetes additional cleanings throughout the year. To find out more, contact our dental customer service.



## Ask a dentist

Ask questions and get guidance or treatment for any non-urgent illness or health concern. Board-certified dentists are available to communicate with you online for free for:

- Advice about non-critical dental issues
- Guidance about treatment
- Answers to oral health questions



## Health through Oral Wellness®

Delta Dental offers extra benefits and related care to members who have a greater risk for oral diseases. Based on a risk score, members may qualify for enhanced dental benefits that include:

- Additional cleanings
- Fluoride treatments
- Sealants
- Periodontal maintenance

# Healthcare lingo explained

## Balance billing

Charges for out-of-network care beyond what your dental plan allows. Out-of-network providers may bill members the difference between the maximum plan allowance and their billed charges. In-network providers don't do this for covered services.

## Calendar year benefit maximum

The maximum dollar amount a dental plan will pay toward the cost of dental care within a calendar year.

## Coinsurance

The percentage members pay for a covered dental service after they meet their deductible, if any. For example, they may pay 20 percent of an allowed \$200 charge, or \$40.

## Deductible

The amount members pay in a calendar year for care that requires a deductible before the dental plan starts paying. Disallowed charges do not apply toward the deductible.

## Maximum plan allowance (MPA)

MPA is the maximum amount that we will reimburse providers.

A non-contracted provider may bill a member for any amount over and above the MPA. This may leave members with a high out-of-pocket balance.

## Out-of-pocket costs

What members pay in a calendar year for care after their dental plan pays its portion. These expenses may include deductibles, coinsurance for covered expenses and cost of care after the calendar year benefit maximum has been reached.

## PPO dentist

A dentist contracted in the Delta Dental PPO network. By choosing a PPO dentist, members' out-of-pocket expenses will be less. As PPO dentists contract with us at lower rates, the savings can be passed on to you.

## Premier dentist

A dentist contracted with Delta Dental who has agreed that their charges will not exceed their contracted rate with Delta Dental.

# Nondiscrimination notice

**We follow federal civil rights laws. We do not discriminate based on race, color, national origin, age, disability, gender identity, sex or sexual orientation.**

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

**If you need any of the above, call Customer Service at:**

888-217-2363 (TDD/TTY 711)

**If you think we did not offer these services or discriminated, you can file a written complaint. Please mail or fax it to:**

Moda Partners, Inc.  
Attention: Appeal Unit  
601 SW Second Ave.  
Portland, OR 97204  
Fax: 503-412-4003

**If you need help filing a complaint, please call Customer Service.**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone:

U.S. Department of Health and Human Services  
200 Independence Ave. SW, Room 509F  
HHH Building, Washington, DC 20201  
800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html).

**Dave Nesseler-Cass coordinates our nondiscrimination work:**

Dave Nesseler-Cass,  
Chief Compliance Officer  
601 SW Second Ave.  
Portland, OR 97204  
855-232-9111  
[compliance@modahealth.com](mailto:compliance@modahealth.com)

ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

注意：如果您說中文，可得到免費語言幫助服務。請致電1-877-605-3229（聾啞人專用：711）

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

بولتے ہیں تو لسانی (URDU) توجہ دیں: اگر آپ اردو -3229 (TTY: 711) اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں (711) 1-877-605-3229

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ صورت رایگان برای شما موجود است. با 1-877-605-3229 تماس بگیرید. (TTY: 711)

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentenzdienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意：日本語をご希望の方には、日本語サービスを無料で提供してあります。1-877-605-3229 (TTY、テレタイプライターをご利用の方は711)までお電話ください。

ਅਗਵਾਨ: ਜੇ ਤੁਸੀਂ (भाषांतर करेले भाषा अर्थ) एशिया) भाषा) छी तौ ते भाषामें तमारे माटे बिना मुफ्त सहाय उपलब्ध छे. 1-877-605-3229 (TTY: 711)

પર કોલ કરો  
ไปดลลลล: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ.

ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ៖ បើអ្នកនិយាយភាសាខ្មែរ ឬភាសាត្រូវការសេវាភាសាដើម ឬភាសាដើមឥតគិតថ្លៃ គឺមានផ្តល់ជូនសេវាភាសាសម្រាប់សម្រាប់ទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาไทยได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le togotia. Val'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka ito Ilocano, sidadaan ti tulong iti lengguage para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)

**Questions?** *We're here to help.*

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

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



Delta Dental of Oregon & Alaska

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

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