

2020 | Individual dental plan application

for Oregon individuals and families

Please fill out all sections of this application and send it to us. If the application is incomplete or we need more information, your effective date may be delayed. Be sure information is clearly written. If we can't read something, we will return your application to you. We must receive your complete application before the requested effective date. For special enrollment, we must receive this application and supporting documentation within 60 days of the special enrollment event date. Your application process could be delayed or denied if supporting documentation is not provided.

Section 1 ▶ Application type

The reason I am applying or making a change is:

Open enrollment

- New policy/subscriber
- Add dependent to existing plan
- Plan change only

Existing Delta Dental subscriber name

Existing subscriber ID

Special enrollment

Date of event (mm/dd/yyyy)

- Marriage or registered domestic partnership (RDP)
- Birth, adoption or placement for adoption
- Placement of foster child
- Loss of coverage because I turned 26
- Loss of coverage due to end of marriage or RDP
- Loss of eligibility for group coverage
- COBRA ended due to expiration of coverage
- Loss of Oregon Health Plan (OHP) coverage
- Loss of Dental coverage due to Medicare coverage
- Other: _____

Your completed application must include proof of the life event that made you eligible for a special enrollment. Your application process could be delayed or denied if supporting documentation is not provided.

A list of acceptable documentation to support your life event can be found at modahealth.com/shop/special-enrollment.

You will need a special enrollment event for changes or new policies made outside of the open enrollment period.

Section 2 › Eligibility and residency

To be eligible to apply for one of our Oregon individual dental plans, you must be an Oregon resident and reside in our service area for at least six months out of the year. If you had Delta Dental individual dental coverage that ended during the past two years, you won't be eligible unless you have a special enrollment qualifying event or have had continuous group dental coverage since leaving Delta Dental.

I confirm I meet these requirements.

Section 3 › Plan selection

I select the following dental plan and deductible for the requested effective date of ___ / ___ / ____ :

- Delta Dental PPO – \$0 deductible
- Delta Dental EPO – \$0 deductible
- Delta Dental PPO Bright Smiles – \$0 deductible

If you are changing from one Delta Dental of Oregon individual plan to another outside of open enrollment, any amount applied to the annual maximum plan payment limit will be transferred to your new plan.

Section 4 › Subscriber information

This section must be completed with subscriber information.

Is this a child- or children-only plan?

No Yes. If yes, please list the youngest child as the subscriber.

Children age 26 or older must be on their own policy.

| | | | |
|---|------------------------|--|--------|
| Last name | First name | M.I. | Suffix |
| Date of birth (mm/dd/yyyy) | Social Security number | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female | |
| Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Other (please specify) _____ | | | |
| Language preference <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Other (please specify) _____ | | | |
| Residence address | City | State | ZIP |
| Mailing address (if different) | City | State | ZIP |
| Email address | Phone | | |

Section 5 ▶ Dependent Information – spouse or registered domestic partner (RDP)

Please complete this section for spouse or RDP to be covered on this dental plan.

| | | | | |
|---|-----------|------------------------|---|--------|
| Relationship <input type="checkbox"/> Spouse <input type="checkbox"/> RDP | Last name | First name | M.I. | Suffix |
| Date of birth (mm/dd/yyyy) | | Social Security number | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female | |
| Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Other (please specify) _____ | | | | |
| Preferred spoken and written language <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Other (please specify) _____ | | | | |

Section 6 ▶ Dependent Information – children

Please list all children to be covered on this dental plan (children must be under age 26 years old) and living in the service area (no dependent coverage outside the service area). Attach additional copies of this page, if necessary, to list other family members to be included on this application.

| | | | |
|----------------------------|------------|------------------------|---|
| Last name | First name | M.I. | Suffix |
| Date of birth (mm/dd/yyyy) | | Social Security number | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Last name | First name | M.I. | Suffix |
| Date of birth (mm/dd/yyyy) | | Social Security number | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Last name | First name | M.I. | Suffix |
| Date of birth (mm/dd/yyyy) | | Social Security number | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Last name | First name | M.I. | Suffix |
| Date of birth (mm/dd/yyyy) | | Social Security number | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Last name | First name | M.I. | Suffix |
| Date of birth (mm/dd/yyyy) | | Social Security number | Gender <input type="checkbox"/> Male <input type="checkbox"/> Female |

If any children listed above have a different race or primary language than the subscriber, please list their name, race and primary language here.

Section 7 > Other insurance

Will you have other dental insurance?

- Yes No

Section 8 > Credit toward benefit exclusion period (for new dental coverage)

For subscribers and dependents age 19 and over:

Do you have 12 continuous months of prior dental coverage with no more than a 90-day break in coverage from the end of the old policy to the expected effective date of the new policy?

- No Yes. Was this coverage through Delta Dental of Oregon? If yes, we'll automatically waive the exclusion period on your dental coverage. If this coverage was through a different carrier, please provide a letter from your prior carrier or employer documenting the start and end dates of your prior dental coverage. This documentation of prior coverage is required for credit to be applied toward the benefit waiting period. Please email, fax or mail documentation.

E-mail: indunit@modahealth.com

Fax: 503-219-3696

Standard mail: Delta Dental Plan of Oregon
601 SW 2nd Avenue
Portland, OR 97204

Section 9 > Payment method

We offer several payment options for you to choose from, including:

1. Automatic eBill payment through Member Dashboard.
2. Electronic fund transfer (EFT), see authorization agreement below.
3. Personal check, money order or cashier's check.

EFT authorization agreement

EFT initiates around the fifth of the month and usually takes one or two days to post to your account. Your initial payment may initiate on a later date if your enrollment is processed after the 5th of the month. Your premium invoice will be paperless and located in the eBill section of myModa.

1. Complete and sign below as the account holder for monthly automatic premium deductions from your bank.
2. Attach a photocopy of a voided personal check from the account, or provide the bank routing and account numbers below.

| | | | |
|--------------|----------------|----------------|--|
| Subscriber | | Account holder | |
| Name of bank | Routing number | Account number | Account type <input type="checkbox"/> Checking <input type="checkbox"/> Savings |

I authorize Delta Dental of Oregon to charge my checking account for monthly premiums for the above named individual. I also authorize my bank, named here, to honor these monthly charges. This authority will remain in effect until I give my bank a reasonable chance to act upon it. I can stop payment by notifying my bank before my account has been charged.

| | |
|-------------------------------|----------------|
| Account holder signature X | Signature date |
|-------------------------------|----------------|

Section 10 > Billing options

If you are set up for EFT your premium invoice will be paperless. If you are not set up for EFT you will receive paper invoices in the mail. You may change your billing preference to paperless by going to the eBill section of your Member Dashboard.

If the bill needs to go to an address other than your mailing address, please note the billing address below.

| | | | |
|-----------------|------|-------|-----|
| Billing address | City | State | ZIP |
|-----------------|------|-------|-----|

Section 11 > Agent (to be completed by agent only)

I (the agent) certify that I have explained the eligibility provisions to the subscriber. I have not made any statements about benefits, conditions or limitations of the contract except through written material furnished by Delta Dental. I have informed the subscriber that the effective date of coverage is assigned only by Delta Dental.

For you to become the agent of record, you must be actively appointed with Moda Health/Delta Dental.

Please sign and date below.

| | | | | |
|------------|-------------|-------|------------------|-----|
| Agent name | Agency name | Phone | Agent/Agency NPN | |
| Address | | City | State | ZIP |

I certify that the information supplied to me by the subscriber has been truly and accurately recorded.

| | |
|---------------------------------|----------------|
| Agent signature (required) X | Signature date |
|---------------------------------|----------------|

Note to agent: Payment does not have to be included with the application, but the first payment is required to activate coverage.

Section 12 > Basic terms of enrollment

- > I understand and agree that this application is not an offer of coverage, and coverage does not begin until this application is received and reviewed by Delta Dental and an effective date of coverage is assigned.
- > I understand if my previous policy ended because I did not pay premiums when due, this new coverage may not begin until I have paid my past-due premium amounts from the last 12 months in addition to the first month's premium for this new policy.
- > I understand and agree that this application becomes a part of my plan.
- > I understand that no benefits are available under this plan for services or supplies that were received prior to the effective date of coverage.
- > I understand that acceptance for coverage requires that individuals listed on this application must be residents of the state of Oregon to apply for and maintain coverage under this plan.
- > **"Resident"** means a person who lives in the state of Oregon and intends to live in the state permanently or indefinitely. Delta Dental may require proof of residency from time to time. Such proof shall include, but not be limited to, the street address of the individual's residence and not a post office box.
- > I understand that I may receive benefits that are less than the amount billed by my provider when treatment is not received from a contracted provider.
- > I have the right to examine and return the policy within 10 days of receipt.
- > Potential changes due to state or federal mandates, effective in January, may alter the benefits or rates of my current plan.
- > Regardless of my enrollment date, my plan rate will renew January 1.
- > I have read the Moda privacy statement that is available on modahealth.com.

Section 13 > Go paperless!

You can view your explanation of benefits (EOBs) online by logging in to Member Dashboard. After your application is approved, you will receive a welcome letter with your member ID number. With this ID number, simply set up a Member Dashboard account by visiting DeltaDentalOR.com and opt to receive electronic EOBs.

Section 14 > Certification of completion and correctness

Be sure to sign and date the application below. Your spouse, RDP and any dependents over age 18 are required to sign the application.

I affirm that the answers given on this application are complete and correct to the best of my knowledge. I have provided these answers as part of the application process required by Delta Dental to enroll in insurance coverage. I understand that if this application contains any intentional misrepresentations of material fact that Delta Dental may deny coverage, modify or cancel the contract, rescind the contract or take other legal action. I will promptly inform Delta Dental in writing if anything happens before my coverage takes effect that makes this application incomplete or incorrect. I understand and agree that no coverage will be in force until approved by Delta Dental. If approved, coverage will be in force as of the effective date determined by Delta Dental. Delta Dental may contact me to clarify answers on this application. As the subscriber, I understand I have the right to inspect the information in my file.

I acknowledge that I have read and understand this application, terms and certification and privacy statement.

| | |
|--|---------------------------|
| Print name of responsible party ¹ if child- or children-only policy X | Relationship ² |
| Signature of subscriber (if subscriber is under age 18, signature of responsible party) X | Signature date |
| Signature of subscriber's legal spouse or RDP, if applying for coverage X | Signature date |
| Signature of dependent(s), age 18 and older, if applying for coverage X | Signature date |
| Signature of dependent(s), age 18 and older, if applying for coverage X | Signature date |

1 *Responsible party: If you are an adult not covered by this plan and you bear financial responsibility or act as the primary caregiver for the subscriber and others covered by this plan, then you are the responsible party*

2 *If not a parent, please attach legal documentation if you are the legal guardian or holder of Power of Attorney.*

Ready to submit? Mail, fax or email this form to Delta Dental.

Mail: Delta Dental/Moda, Membership Accounting, 601 SW Second Ave., Portland, OR 97204-3156

Fax: 503-219-3696 **Email:** Scan and send to individualapp@modahealth.com.

New to Delta Dental of Oregon? Visit DeltaDentalOR.com to log in to your Member Dashboard and view your member handbook and bill. Once you sign up for your Member Dashboard and go paperless (see Section 13), you'll receive an email when your first bill is ready.

Questions? Contact us at 855-718-1767.

DeltaDentalOR.com

Dental plans in Oregon provided by
Oregon Dental Service, dba Delta Dental Plan of Oregon.

Moda does not discriminate

Moda, Inc. follows 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, 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, 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.

Dave Nessler-Cass coordinates our nondiscrimination work:

Dave Nessler-Cass,
Chief Compliance Officer
601 SW Second Ave.
Portland, OR 97204
855-232-9111
compliance@modahealth.com

