

Summary of Benefits

Direct Option 2B



Oregon Small Group Plan (5-99 EE's)

| BENEFIT | CO-PAYMENT |
|---|-------------------|
| Annual Maximum | No Annual Maximum |
| Deductible | No Deductible |
| General Office Visit | \$10 per Visit |
| DIAGNOSTIC AND PREVENTIVE SERVICES | |
| Routine and Emergency Exams | Covered at 100% |
| All X-rays | Covered at 100% |
| Teeth Cleaning | Covered at 100% |
| Fluoride Treatment | Covered at 100% |
| Sealants | Covered at 100% |
| Head and Neck Cancer Screening | Covered at 100% |
| Oral Hygiene Instruction | Covered at 100% |
| Periodontal Charting | Covered at 100% |
| Periodontal Evaluation | Covered at 100% |
| RESTORATIVE DENTISTRY AND PROSTHETICS | |
| Fillings (Amalgam) | Covered at 100% |
| Permanent Crowns | \$150 |
| Complete Upper or Lower Denture | \$150 |
| Bridge (per Tooth) | \$150 |
| Dental Lab Fees | Covered at 100% |
| ENDODONTICS AND PERIODONTICS | |
| Root Canal Therapy – Anterior | \$75 |
| Root Canal Therapy – Bicuspid | \$150 |
| Root Canal Therapy – Molar | \$225 |
| Osseous Surgery (per Quadrant) | \$150 |
| Root Planing (per Quadrant) | \$120 |
| ORAL SURGERY | |
| Routine Extraction (Single Tooth) | Covered at 100% |
| Surgical Extraction | \$120 |
| ORTHODONTIA | |
| Pre-Orthodontic Service | \$150* |
| Comprehensive Orthodontia | \$2,800 |
| MISCELLANEOUS | |
| Local Anesthesia | Covered at 100% |
| Nitrous Oxide | \$20 |
| Emergency Office Visit | \$50 per Visit |
| Specialty Office Visit | \$30 per Visit |
| Out of Area Emergency Care Reimbursement Up to \$100 | |

*Fee credited towards comprehensive orthodontic co-payment if patient accepts treatment plan.

Underwritten by Oregon Dental Service

Please refer to your Certificate of Coverage for limitations and exclusions.



Can I sign up for the Willamette Dental Plan and still go to my own dentist?

Your dental care will only be covered when it is provided by a dentist or specialist at a Willamette Dental office. Coverage is also provided if you are referred to an outside dentist or specialist by your Willamette Dental dentist. If referred to an outside dentist or specialist, your co-payments remain the same as shown in your Certificate of Coverage.

How do I schedule an appointment?

To schedule an appointment, please call our Appointment Center:

Toll Free (800) 461-8994
Portland Metro Area (503) 952-2100

Appointment Center Hours:

Monday - Thursday 7 a.m. to 8 p.m. PST
Friday 7 a.m. to 6 p.m. PST
Saturday 7 a.m. to 4 p.m. PST

How long does it generally take to get an appointment?

The length of wait-time for an appointment may vary based on your choice of provider, dental office location, appointment type and your desired day or time of appointment.

Please contact our Appointment Center at (800) 461-8994 for information regarding the next available appointment that meets your scheduling needs.

What can I expect at my first visit?

At your first visit to our office, you will receive a thorough dental examination that includes X-rays and comprehensive risk assessments. Your dentist will develop a Personal Dental Care Plan based on your immediate needs, current dental health and long term oral health goals. Your Personal Dental Care Plan will include recommendations for cleanings, restorations and preventive treatments.

Do office visit charges apply each time that I have an appointment?

Yes. The office visit co-payments, found in your Certificate of Coverage, apply to all visits, including visits for orthodontic treatment, if orthodontic treatment is covered under your plan. The office visit co-payment is in addition to other service co-payments that you may incur. Payments may be made by cash, personal check or credit card. All payments are due at the time of service.

Are orthodontia services available in every office?

Specialty services, including orthodontia for children and adults, are generally available on a regional basis. To find out if a specialty service is available in your area, simply contact our Appointment Center toll free at (800) 461-8994.

What if I have a dental emergency?

Willamette Dental provides emergency dental care during regular office hours. If you have a dental emergency, you should call the Appointment Center toll free at (800) 359-6019. If necessary, you will be scheduled to see a dentist within approximately 24 hours. You will pay an emergency office visit co-payment for this visit. After-hours, a dentist is available for dental emergency consultation over the telephone, at no cost.

Will I receive two cleanings per year?

Your Willamette Dental dentist will make a recommendation for your teeth cleaning and examination frequency based upon your risk factors and oral health condition. It could involve more than two or less than two appointments per year. Your Personal Dental Care Plan will outline the frequency and duration of your treatments and examinations. For example, the Personal Dental Care Plan for an enrollee with periodontal disease may include four or five therapeutic cleanings in a 1 year period, whereas the Personal Dental Care Plan for an enrollee with healthy teeth and gums may include one therapeutic cleaning in a 1 year period.

What if I have an emergency while I'm out of town? In Washington, Oregon or Idaho

If you're traveling in our service area, call the Appointment Center at (800) 359-6019 to make an appointment at a Willamette Dental office nearest you.

Outside Our Service Area

If you are traveling 50 miles or more from a Willamette Dental office, you may obtain emergency treatment from any licensed dentist. Emergency dental treatment may be eligible for reimbursement up to the amount stated in your Certificate of Coverage. Upon arriving home, contact our Patient Relations Department for reimbursement. You will need to schedule your follow-up care with your Willamette Dental primary care dentist.

Are the dentists experienced in their field?

Yes, each clinical professional at Willamette Dental has to meet and maintain one of the highest credentialing standards in the dental industry. This ensures that providers have the professional qualifications, licenses, endorsements, certifications and permits required by law, as well as those that meet our internal standards. Additionally, peer reviews and chart audits are routinely performed to ensure that the highest level of quality care is being provided.

Can I get major work done right away?

There are no waiting periods for benefits. Our practice philosophy is to first diagnose and treat urgent conditions that pose an immediate threat to your oral health. The next priority is prevention; controlling the disease process and motivating you to be active in maintaining good oral health. This assists in preventing future deterioration of oral and dental tissues due to progressive decay or periodontal disease. Major restorative work is normally performed once you have achieved a satisfactory state of oral health where your teeth and supporting structures are stabilized, and when you have demonstrated a commitment to maintaining your oral health. This is the best way to ensure the long-term success of whatever major restorative work that you may need.

What if I need to reschedule an appointment?

If you need to reschedule or cancel an appointment, please call our Appointment Center toll free at (800) 461-8994 as soon as possible. A missed appointment fee is applied to your account for any appointment that you miss without a minimum of 24 hours notice.

Who do I call if I need more information?

Questions about your dental plan or service should be directed to the Willamette Dental Patient Relations Department. You can reach us:

Monday - Friday 8 a.m. to 5 p.m. PST
Phone (800) 460-7644
E-mail relations@willamettedental.com