



Dental Plan 3
Oregon Educators Benefit Board
Effective October 1, 2009

How To Use this Dental Plan

When you visit your dental provider, tell him or her you are a member of an ODS dental program.

Plan year (10/1 through 9/30) maximum, per member	\$1,500
Plan year (10/1 through 9/30) deductible, per member	\$0

Service	Benefit Amount
PREVENTIVE - <u>Examination/X-rays</u> - <u>Prophylaxis</u> - <u>Topical Fluoride Application</u> - <u>Sealants</u> - <u>Space Maintainers</u>	* 1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
RESTORATIVE - <u>Fillings</u> (posterior teeth paid to amalgam fee) - <u>Inlays</u> (amalgam reimbursement fee) - <u>Oral Surgery</u> (surgical extractions & certain minor surgical procedures) - <u>Endodontics</u> - <u>Periodontics</u> (treatment of tissues supporting the teeth and implants) - <u>Brush Biopsy</u> (once in 6 month period) - <u>Extractions</u> - <u>Palliative Emergency Treatment</u>	* 1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
MAJOR - <u>Crowns</u> - <u>Onlays</u>	* 1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
PROSTHODONTIC - <u>Implants</u> - <u>Bridges</u> - <u>Dentures and partial dentures</u> - <u>Prosthodontics</u>	50%

* Under this plan, benefits start at 70% your first plan year of coverage. Thereafter, payments increase by 10% each plan year (up to a maximum benefit of 100%) provided the individual has visited the dentist at least once during the previous plan year. Failure to do so will cause a 10% reduction in payment the following plan year, although payment will never fall below 70%.

MEMBER SERVICES
<p>Through ODS' online service, myODS, you can download your member handbook, view claims status and payment information, search for participating providers, order ID cards, view personal information, and email medical customer service. Log onto www.odskompanies.com/members to access myODS.</p> <p>Dental Optimizer™ is a free resource on myODS that enables you to assess your risk level for oral health concerns and use that assessment to learn about reducing your risks and treatment costs. Dental Optimizer is comprised of a cavities risk assessment, dental health suggestions, and a Savings Optimizer based on a personal survey.</p>

**This is a benefit summary only. Any errors or omissions are unintentional.
 For a more detailed description of benefits, refer to your member handbook.**

Visit ODS' web site at www.odskompanies.com
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See reverse side of document for additional information.

ADVANTAGES



- * **Freedom to choose your dentist** ODS is unique in that we have contracts with over 1,800 licensed dentists in Oregon. As the Delta Dental Plan of Oregon, we offer access to over 100,000 dental professionals nationwide.
- * **Professional Arrangements** ODS has specific fee arrangements with our participating dentists to ensure that actual charges made by the dentist do not exceed his or her accepted fees on file with ODS and our Delta Dental affiliates. We believe that the underlying unique feature inherent to all ODS programs is every participating dentist becomes a party to cost control as well as the quality of care. Participating dentists will update your records with your new information and will submit claims to ODS for you.
- * **Pre-determination:** As a service to our customers, your dental office can submit a pre-treatment plan to ODS on your behalf, and we will return it to your dentist, indicating the dollar allowance that will be covered by your plan **before** you go forward with treatment.

LIMITATIONS

If an eligible person selects a more expensive plan of treatment than is functionally adequate, ODS will pay the applicable percentage of the maximum plan allowance for the least costly treatment. The patient will then be responsible for the remainder of the dental providers' fees.

- * A separate charge for general anesthesia and/or IV sedation is not covered when used for non-surgical procedures. A separate charge for anesthesia may be covered when, in our judgment, it is necessary for covered surgery or due to the existence of a concurrent medical condition.
- * If a tooth can be restored with a material such as amalgam, but another type of restoration is selected by the patient and dentist, the covered expense will be limited to the cost of amalgam. Crowns and other cast restorations (including onlays and replacement inlays) are covered once in a five (5) year period on any tooth.
- * A prosthetic device will be covered once in a five (5) year period provided the tooth has not been crowned within the past five (5) years. Specialized or personalized prosthetics are limited to the cost of standard devices.

EXCLUSIONS

- * Services covered under worker's compensation or employer's liability laws and services covered by any federal, state, county, municipality or other governmental agency, except Medicaid.
- * Services with respect to congenital or developmental malformations or cosmetic reasons; including, but not limited to cleft palate, upper and lower jaw malformations, enamel hypoplasia, fluorosis and disturbance of the temporomandibular joint.
- * Services for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing teeth.
- * Services started prior to the date the individual became eligible for services under the program.
- * Hypnosis, prescribed drugs, premedications or analgesia (e.g. nitrous oxide) or any other euphoric drugs.
- * Hospital costs or any additional fees charged by the dentist because the patient is hospitalized.
- * General anesthesia and/or IV sedation except when administered by a dentist in conjunction with covered surgery in his or her office.
- * Plaque control and oral hygiene or dietary instructions.
- * Experimental procedures.
- * Missed or broken appointments.
- * Orthodontic services.
- * Services for cosmetic reasons.
- * Claims submitted more than 15 months after the date of service are not covered.
- * All other services or supplies, not specifically covered.

Insurance products provided by Oregon Dental Service.