

**OREGON EDUCATORS BENEFIT BOARD 2015-16 PLAN YEAR
SUMMARY OF DENTAL BENEFITS**

Plan Option	Dental Plan 1 †	Dental Plan 2 †	Dental Plan 3 †	Dental Plan 4	Dental Plan 6	Dental Plan 8 †	Dental Plan 8 ‡
Dental	Moda Health/ODS	Moda Health/ODS	Moda Health/ODS	Moda Health/ODS	Moda Health/ODS	Kaiser	Willamette Dental Group
Dental Office Visit Copayment	NA	NA	NA	NA	NA	\$20*	\$20 ^{3*}
Benefit Maximum	\$2,200	\$1,500	\$1,500	\$1,500	\$1,200	NA	NA
Deductible	\$50	\$50	\$50	\$50	\$50	NA	NA
Plan Year Maximum	\$2,200	\$1,500	\$1,500	\$1,500	\$1,200	NA	NA
Preventive and Diagnostic Services* Deductible Waived for Preventive & Diagnostic Services on ODS Plans							
Oral exams, X-rays, cleaning (prophylaxis), fluoride treatments, and space maintainers	70% + 10% each Plan Year	70% + 10% each Plan Year	70% + 10% each Plan Year	100%	100%	100%*	100%*
Restorative Services*							
Routine fillings, inlays and stainless steel crowns	70% + 10% ¹ each Plan Year	70% + 10% ¹ each Plan Year	70% + 10% ¹ each Plan Year	80% ¹	80% ¹	100% ^{2*}	100% ^{2*}
Simple Extraction*							
Simple tooth extractions	70% + 10% each Plan Year	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	80%	100%*	100%*
Oral Surgery*							
Surgical tooth extractions, including diagnosis and evaluation	70% + 10% each Plan Year	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	80%	100%*	100%*
Periodontics*							
Diagnosis, evaluation, and treatment of gum disease including scaling and root planing	70% + 10% each Plan Year	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	80%	100%*	100%*
Endodontics*							
Root canal and related therapy including diagnosis and evaluation	70% + 10% each Plan Year	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	80%	100%*	100%*
Major Restorative Services*							
Gold or porcelain crowns and onlays	70% + 10% each Plan Year	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	50%	100%*	100%*
Implants	70% + 10% each Plan Year	70% + 10% each Plan Year	50%	50%	50%	50%* (limit of 4 per lifetime)	See Certificate of Coverage for copays
Fixed and Removable Prosthetic Services*							
Full and partial dentures, relines, rebases	70% + 10% each Plan Year	70% + 10% each Plan Year	50%	50%	50%	100%*	100%*
Bridge retainers and pontics	70% + 10% each Plan Year	70% + 10% each Plan Year	50%	50%	50%	100%*	100%*
Orthodontics * (All plans except ODS Dental Plan 6)							
Orthodontic Treatment	80% to \$1,800 lifetime max	80% to \$1,800 lifetime max	80% to \$1,800 lifetime max	80% to \$1,800 lifetime max	NA	\$1,500 copay + \$20 per visit	\$1,500 copay + \$20 per visit**

† Under Moda Health/ODS Plans 1 - 3, benefits start at 70% the first plan year then increase by 10% each plan year (up to a maximum of 100%) provided the individual has visited the dentist at least once during the previous plan year. Switching between incentive plans (1 - 3) and non-incentive plans (4, 6 and 8) will have an effect on benefit level.

† Kaiser Dental Plan 8 no longer requires enrollment in a Kaiser medical plan. Services must be provided by a contracted Kaiser provider in order for benefits to be payable. See handbook for details.

‡ Under Willamette Dental Group Plan 8, services must be provided by a Willamette Dental Group provider in order for benefits to be payable. See handbook for details.

* For Kaiser Permanente and Willamette Dental Group plans: Office visit copayment applies at each visit, in addition to any plan copayments for services.

** Pre-Orthodontic Service fee of \$150 is credited toward the orthodontic benefit if patient accepts treatment plan.

¹ Posterior fillings paid to amalgam fee.

² Fillings are covered at 100% for all amalgam tooth surfaces, composite anteriors and one-surface composite posteriors. Patients can request composite fillings, which are considered a buy-up and additional fees apply. Please contact Kaiser Permanente or Willamette Dental Group directly for actual fees.

³ The office visit copayment is waived for participants in the Chronic Condition Dental Management program for specific preventive services.

This document is for comparison purposes only and is not intended to fully describe the benefits of each Plan. Refer to your member handbook for more details of benefit coverage. In the case of a conflict between this comparison and your member handbook, the member handbook will prevail.