



How To Use this Dental Plan

For **In Network** benefits, members select a Delta Dental PPO dentist from our directory which is on our website at www.modahealth.com. Each family member may choose a different dentist. If you receive care from a dental provider not in the Delta Dental PPO Network, Out of Network coverage levels apply.

Eligibility year maximum, per member	\$1,750		
Eligibility year deductible, per member	\$0		
Service	PPO Provider (In-Network)	Premier Provider (Out-of-Network)	Non-Participating Provider (Out-of-Network)
PREVENTIVE - Periodic Examinations / X-rays - Prophylaxis (cleanings) / Periodontal Maintenance - Sealants - Space Maintainers - Topical Application of Fluoride	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
BASIC - Restorative Fillings - Oral Surgery (extractions & certain minor surgical procedures) - Endodontic (treatment of teeth with diseased or damaged nerves) - Periodontics (treatment of diseases of the gums and supporting structures of the teeth)	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
MAJOR - Implants - Crowns and Other Cast Restorations - Dentures and Bridge Work (construction or repair of fixed bridges, partial, and complete dentures)	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%	*1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
ORTHODONTIA (Lifetime maximum to age 19)	50% to \$1,000		

* Under this plan, payments increase by 10% each calendar year provided the individual has visited the dentist at least once during the year. Failure to do so will cause a 10% reduction in payment the following year, although payment will never fall below 70%.

When the member visits:

Delta Dental PPO Dentists: Benefits are paid at the In Network benefit level. Members are held harmless from balance billing (will not be billed for the difference between the dentist's billed charge and the Delta Dental PPO fee).

Delta Dental Premier Dentist, Non PPO: Benefits are paid at the Out of Network benefit level. Members are held harmless from balance billing (will not be billed for the difference between the dentist's billed charge and the Delta Dental negotiated fee).

Non Participating Dentists: Benefits are paid at the Out of Network benefit level. Members may be held liable for the difference between the dentist's billed charge and the non-participating allowable.

Advantages

- **Freedom to choose your dentist:** ODS has PPO contracts with over 700 dentists in Oregon and approximately 74,000 dentists nationwide through our affiliation with the national Delta Dental network. We are unique in that we also offer a safety net through our Premier network of dentists, having over 2,000 contracted licensed dentists in Oregon. As the Delta Dental Plan of Oregon, we offer access to over 131,000 Premier dentists nationwide.
- **Professional Arrangements:** ODS and other Delta Dental member companies have specific negotiated fees with our participating dentists to ensure that actual charges made by the dentist do not exceed his or her accepted or contracted fees on file. 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.
- **myModa** is a customized member website with current, accurate and easy to understand information about your plan. Log onto www.modahealth.com/members to access myModa.

Dependent Eligibility

- Dependents are lawful spouse, state registered domestic partners and eligible children to age 26, including children an employee is required to enroll due to a court or administrative order.

