

How to use this dental plan

When you visit your dental provider, tell them you are a Delta Dental member.

Calendar year maximum, per member*	\$1,500
Calendar year deductible, per member	\$0
Service	Benefit Amount
CLASS I - PREVENTIVE ¹ - <u>Examination/X-rays</u> - <u>Prophylaxis</u> - <u>Fissure Sealants</u>	** 1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
CLASS II - BASIC ² - <u>Restorative Dentistry</u> (treatment of tooth decay with amalgam or composite) - <u>Oral Surgery</u> (surgical extractions & certain minor surgical procedures) - <u>Endodontic</u> (pulp therapy & root canal filling) - <u>Periodontics</u> (treatment of tissues supporting the teeth) - <u>Space Maintainers</u> - <u>Repair or reline of dentures and bridges</u>	** 1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%
CLASS III - MAJOR ² - <u>Crowns</u> - <u>Implants</u> - <u>Denture and Bridge Work</u> (construction of fixed bridges, partials and complete dentures)	** 1st year - 70% 2nd year - 80% 3rd year - 90% 4th year - 100%

* Annual dental maximum does not apply to members under age 16.

** Under this plan, benefits start at 70% your first calendar year of coverage. Thereafter, payments increase by 10% each calendar year (up to a maximum benefit of 100%) provided the individual has visited the dentist at least once during the previous calendar year. If in any calendar year the individual fails to receive covered dental services, the percentage for Class I, II & III services will decrease by 10% the next calendar year, but it will never be reduced below 70%.

¹ Any amount paid by the plan for Preventive services does not apply towards the calendar year maximum.

² There is a 12 month waiting period for Late Enrollees. A Late Enrollee is anyone not enrolled when initially eligible.

MEMBER SERVICES

Through the Member Dashboard you can download your member handbook, view claims status and payment information, search for participating providers, order ID cards, view personal information, and email dental customer service. You can access the Member Dashboard at **DeltaDentalOR.com**, or the CIS website at **www.cisbenefits.org**.

Dental Tools is a free resource the Member Dashboard 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.



Delta Dental of Oregon & Alaska

Delta Dental provides dental claims payment services only and does not assume financial risk or obligation with respect to payment of claims.

This is a benefit summary only; any errors or omissions are unintentional. For a more detailed description of benefits, including limitations and exclusions, refer to your member handbook. It can be accessed through your Member Dashboard or by calling Customer Service to request a copy.

Delta Dental Customer Service 844-721-4939 - Delta Dental's website DeltaDentalOR.com

ADVANTAGES

- * **Freedom to choose your dentist:** Delta Dental is unique in that we have contracts with more than 2,300 licensed Premier providers in Oregon and 153,000 nationwide. More than 1,200 are also PPO providers in Oregon and 114,000 nationwide.
- * **Professional Arrangements:** The Delta Dental Passive PPO plan utilizes a select group of dentists who have contracted with us at a preferred rate. This helps ensure that members who utilize the services of a preferred dentist have lower out-of-pocket costs. While receiving treatment from a Preferred Provider is still the most cost-effective option, your plan allows for services to be rendered by a non-preferred dentist, while still maintaining the same percentage of coverage. Members who utilize Premier and PPO providers will not be balanced billed. Members who utilize non-participating providers will be responsible for charges above the maximum plan allowance.
- * **Pre-determination:** As a service to our customers, your dental office can submit a pre-treatment plan to Delta Dental 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.
- * **Health through Oral Wellness® program:** Your plan includes access to the Health through Oral Wellness program. This patient-centered program provides enhanced benefits designed to help you maintain better oral health through risk assessment, education and additional evidence-based preventive care.



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Quality coverage for your smile

When all you need is dental insurance, we've got you covered.

With the Delta Dental of Oregon plan, you get great benefits with access to one of the nation's largest provider networks.

By connecting you to thousands of quality dentists in Oregon and nationwide, you have the freedom to choose dentists from the Delta Dental PPO™ or Delta Dental Premier® network. Plus, when you choose an in-network provider, you'll **save more** and pay less out-of-pocket for your dental care.

Delta Dental PPO™ Network

- 1 More cost control
- 2 One of the largest PPO networks in Oregon and nationwide
- 3 Access 1,200+ dentists in Oregon and 113,000+ nationwide

Delta Dental Premier® Network

- 1 Broader choice of providers
- 2 One of the largest dental networks in Oregon and nationwide
- 3 Access 2,300+ dentists in Oregon and 153,000+ nationwide

Save when you stay in network

Delta Dental dentists agree to provide services at our contracted fees. This means they cannot charge you more than the fee they've agreed to. As a result, when you see an in-network dentist you save money and pay less out-of-pocket for your care. If you see providers outside the network, you may pay more for care.

Get extra care!

When it comes to oral health, we know some people need more care than others. CIS plans include special programs like Health through Oral Wellness®, which offers extra benefits to members with a greater risk for oral diseases.

Using a clinical oral health assessment to find out your risk of tooth decay, gum disease and oral cancer, you may qualify for oral hygiene or nutritional counseling, fluoride treatments, and tobacco cessation counseling.

Visit deltadentalor.com/oralwellness/members to learn more about the program and take a free oral health risk self-assessment.

Moda, Inc. complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711). CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711).

Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. 2614 (02/23).

Questions?

For questions about the Delta Dental of Oregon plan, please call our customer service team at **844-721-4939** (TTY users, dial 711).

Health through Oral Wellness[®]

When it comes to oral health, we know some people need more care than others. Delta Dental of Oregon's Health through Oral Wellness[®] program offers extra benefits to members who have a greater risk for oral diseases.

The program uses an oral health assessment to find out your risk of tooth decay, gum disease and oral cancer. Based on your risk score, you may qualify for additional cleanings, fluoride treatments, sealants and periodontal maintenance.*

With extra benefits and related care, you can:

- > Take charge of your oral health
- > Prevent oral health issues before they happen
- > Access resources to manage your oral health
- > Learn how to achieve and maintain better oral wellness

Ready to get started?

Follow these simple steps to see if you qualify:

- 1 Visit deltadentalor.com/oralwellness/members to learn more about the program and take a free oral health risk self-assessment. You can choose to share your results with your dentist to start the conversation.

- 2 Talk to your dentist about the program. If they're not registered, ask them to call our toll-free Health through Oral Wellness provider line at 844-663-4433. Once registered, they can perform an oral health risk exam and can let you know if you qualify.
- 3 To look for providers registered with the program, go to modahealth.com and choose Find Care. Dental providers registered with Health through Oral Wellness will have a badge icon next to their name.



Registered
provider
badge icon

Still have questions?

We're here to help. Contact our customer service team toll-free at 844-721-4939. TTY users, please call 711. Or visit deltadentalor.com to learn more.

**All enhanced dental benefits are subject to your plan's annual maximum and other limitations.*



Delta Dental is part of the Moda, Inc. family of companies.

Our mission is the same as it was more than 60 years ago – to find a better way to health, every day, for the people and communities we serve.

As a founding member of the Delta Dental Plans Association, we offer affordable, quality dental coverage to people in the Pacific Northwest and beyond.



MEMBER DASHBOARD

Get your benefits on the go

As a member, you have a personalized Member Dashboard that puts the information you need at your fingertips.

What's in the Member Dashboard?

The Member Dashboard is a one-stop resource for all you need to get the most out of your plan, including:



ID cards



Provider search - including DentaQual provider ratings



Explanation of Benefits (EOBs)



Benefits overview



Claim status



Customer service contact information



Healthcare cost estimator


If you don't have a Member Dashboard account, creating one is easy. Go to DeltaDentalOR.com/memberdashboard and click on "Create an Account". Be sure to have your member ID card handy.

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Access the Member Dashboard on your smartphone

The easiest way to open the Member Dashboard is to add a shortcut on your phone. Anytime you want to access your benefits or resources, just tap the Member Dashboard icon.

On an iPhone

1. Open the browser on your phone and go to DeltaDentalOR.com/memberdashboard
2. From the login screen, tap the Share  icon in the menu at the bottom of the screen
3. From the Share menu (scroll right to see more options), choose “Add to Home Screen”
4. Tap “Add” to confirm

Your phone will now have an icon that says “Login|Member Dashboard.”

On an Android device:

1. On your phone, go to DeltaDentalOR.com/memberdashboard
2. Using the menu (three vertical dots) at the top of the screen, choose “Add to Home screen”
3. Tap “Add” to confirm
4. On the next screen, choose “ADD AUTOMATICALLY” so the icon will be placed on your phone

Your phone will now have an icon that says “Login|Member Dashboard.”

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Quality coverage for your smile

When all you need is dental insurance, we've got you covered.

With the Delta Dental of Oregon plan, you get great benefits with access to one of the nation's largest provider networks.

By connecting you to thousands of quality dentists in Oregon and nationwide, you have the freedom to choose dentists from the Delta Dental PPO™ or Delta Dental Premier® network. Plus, when you choose an in-network provider, you'll **save more** and pay less out-of-pocket for your dental care.

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Get extra care!

When it comes to oral health, we know some people need more care than others. CIS plans include special programs like Health through Oral Wellness®, which offers extra benefits to members with a greater risk for oral diseases.

Using a clinical oral health assessment to find out your risk of tooth decay, gum disease and oral cancer, you may qualify for oral hygiene or nutritional counseling, fluoride treatments, and tobacco cessation counseling.

Visit deltadentalor.com/oralwellness/members to learn more about the program and take a free oral health risk self-assessment.

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Use Find Care to locate a dental provider near you

Our provider directory tool can help you save money when seeking care.

Find Care, our online provider directory tool, makes it easy for you to locate an in-network provider by name, provider type, specialty, network, location, gender identity and more. Plus, finding an in-network dental provider that's right for you can also save you out-of-pocket costs.

How to find a provider

1. Visit [DeltaDentalOR.com](https://www.DeltaDentalOR.com).
2. Under the "Online Tools" drop-down menu, select "Find a dentist".
3. Choose the "In Oregon or Alaska" link or "Outside of Oregon and Alaska" link depending on the state you live in.
4. Under network, choose the Delta Dental PPO or Delta Dental Premier network, which can be found on your member ID card.
5. Under location, enter in a city, state or zip code, and then search.

Save costs when you choose in-network care

Getting quality care is easier and more affordable when you see "in-network" dental providers. These providers agree to accept your insurance at lower rates and meet quality standards. Choosing an in-network dental provider keeps your out-of-pocket costs low.

In-and out-of-network costs

It's important to know you may pay more for services from out-of-network dental providers than from in-network providers. If you choose an out-of-network provider, your benefits only cover a percentage of the maximum plan allowance for these services. Out-of-network providers may also bill you for the difference between the maximum plan allowance and their billed charges. This is known as balance billing. In-network dental providers can't do this. Please see your plan summary or your Member Handbook to learn more about in-network and out-of-network benefits and costs.

Questions?

We're here to help. For questions or help finding a provider, please contact the Delta Dental Customer Service team at 844-721-4939.



PREVENTIVE CARE

Think preventive first when it comes to your dental care

Seeing your dentist regularly helps prevent serious and expensive services down the road. As a Delta Dental member, your employer offers a preventive first dental plan.

Under these plans, preventive services do not apply to your annual maximum.

Preventive services may include:

- Routine exams/X-rays
- Regular cleanings
- Periodontal maintenance

By saving on preventive care, you can use your annual maximum for services including:

- Treatment of diseases of the gums
- Fillings
- Oral surgeries
- Crowns
- Dentures and bridges

With your Delta Dental preventive first plan, your employer helps you get greater value out of your dental benefits.

Questions?

We're here to help. For questions, call our dental services team toll-free at 844-721-4939.



Know the mouth-body health connection

Research shows that many diseases in our bodies are linked to the health of our mouths. The good news is we can reduce our risk of heart disease, diabetes, cancer and stroke with good oral hygiene.

Prevention is key

When it comes to keeping your mouth and body healthy, regular dental checkups can help you prevent and more easily manage these diseases:

- **Diabetes** — Diabetics need to pay special attention to the health of their mouths. If you have gum disease, you are more likely not to have control of your blood sugar levels. Staying on top of this will help you control diabetes
- **Heart disease** — Studies show that the bacteria that causes periodontal disease are the same bacteria that create hardening of the arteries (plaque buildup)

Bleeding gums are not normal

Bleeding gums are a sign that you need your teeth cleaned, are not cleaning them efficiently, or that there is something else going on in your body that needs attention. When bleeding gums occur, it's time to visit your dentist.

Foods that contribute to cavities

What you eat can contribute to cavities. The following shows how certain foods can impact the health of your mouth:

- **Sticky foods** - Foods that stick into the grooves of our teeth like sticky candy, dried fruit, chips and crackers feed the bacteria that can cause cavities
- **After-meal tips** - Each time you eat or drink, the pH in your mouth becomes acidic for up to 40 minutes. Follow these tips after meals and snacks:
 - Swish your mouth with water after you drink sugary drinks or eat food
 - Tap water is the best drink for your teeth and for hydrating your body

Get extra dental benefits

Delta Dental's **Health through Oral Wellness**® program offers extra preventive care to people with a greater risk for oral diseases.

Learn more at deltadental.com/oralwellness/members

OVER →



Health through Oral Wellness

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With extra benefits and related care, you can:

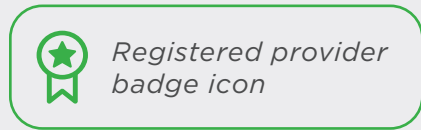
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PASSPORT DENTALSM

Take your smile on the road

No matter where in the world you roam, Passport DentalSM gives you access to great care through your dental plan.

In the states

Wherever you go, your dental plan benefits go with you. Our network, Delta Dental, lets you access over 2,300 dentists in Oregon and over 153,000 dentists across the country. You can choose any licensed dentist, but if you work with a dentist in the network, you'll get great care and better plan benefits.

To find a dentist in the U.S., visit our website and click Find Care. Then, search for dentists in all other states. Or, you can call AXA Assistance toll-free at 888-558-2705, 24 hours a day, seven days a week. Just say you're a Delta Dental plan member. An operator will connect you with a dentist in a flash.

Beyond borders

Whether you're traveling to Australia or Zimbabwe, AXA Assistance is there to help you find quality care. Call them collect at 312-356-5971 any time and tell them you're a Delta Dental plan member.

Please keep in mind that dentists outside of the U.S. are not considered contracted dentists. Nonparticipating and/or out-of-network coverage limits will apply.

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Find a dentist

Inside the U.S.:

Call toll-free at 888-558-2705

Outside the U.S.:

Call collect at 312-356-5971 and tell the operator you are a Delta Dental member.

How do I submit a claim?

When traveling outside the U.S., pay for your treatment and request an itemized receipt. Submit your receipt to us for reimbursement after you get home. For faster payment, make sure you include:

- The dentist's name and address, including country
- Member's name and date of birth
- A description of services performed
- Tooth number(s) and tooth surface(s) treated
- Individual charge for each service, and whether those charges were billed in U.S. dollars or another currency

You'll be paid back according to your plan benefits. Please check your Member Handbook for benefit details.

Questions?

We're here to help. Call our dental services team toll-free.

Oregon: 844-721-4939

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