



OEBC Summary of Dental Benefits 2018-19 Plan Year

Dental										LIMITED NETWORK PLANS! MUST USE IN-NETWORK PROVIDERS! <small>See footnotes Q, †, and ‡ for details.</small>		
	Premier Plan 1 ♦ Delta Dental Premier Network	Premier Plan 5♦ Delta Dental Premier Network	Premier Plan 6 Delta Dental Premier Network	Exclusive PPO Plan ^Q Delta Dental PPO Network	Kaiser Dental Plan [†] Kaiser Permanente Facilities	Willamette Dental Plan [‡] Willamette Dental Group Facilities	Exclusive PPO Plan ^Q Delta Dental PPO Network	Kaiser Dental Plan [†] Kaiser Permanente Facilities	Willamette Dental Plan [‡] Willamette Dental Group Facilities	Exclusive PPO Plan ^Q Delta Dental PPO Network	Kaiser Dental Plan [†] Kaiser Permanente Facilities	Willamette Dental Plan [‡] Willamette Dental Group Facilities
Dental Office Visit Copayment	NA	NA	NA	NA	\$20 *	\$20 ^{3*}	NA	\$20 *	NA	NA	NA	
Benefit Maximum	\$2,200	\$1,700	\$1,200	\$1,500	\$4,000 ***	NA	\$1,500	\$4,000 ***	NA	NA	NA	
Deductible	\$50	\$50	\$50	\$50	NA	NA	\$50	NA	NA	NA	NA	
Preventive & Diagnostic Services * - Deductible Waived for Preventive & Diagnostic Services on Delta Dental Plans												
Oral exams, X-rays, cleaning (prophylaxis), fluoride treatments, and space maintainers	70% + 10% each Plan Year	70% + 10% each Plan Year	100%	100%	100% *	100% *	100%	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	80% ¹	90% ¹	100% ^{2*}	100% *	80% ¹	90% ¹	100% ^{2*}	100% *	100% *	
Simple Extraction *												
Simple tooth extractions	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	90%	100% *	100% *	80%	90%	100% *	100% *	100% *	
Oral Surgery *												
Surgical tooth extractions, including diagnosis and evaluation	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	90%	\$50 Copay *	\$50 Copay *	80%	90%	\$50 Copay *	\$50 Copay *	\$50 Copay *	
Periodontics *												
Diagnosis, evaluation, and treatment of gum disease including scaling and root planing	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	90%	100% *	100% *	80%	90%	100% *	100% *	100% *	
Endodontics *												
Root canal and related therapy including diagnosis and evaluation	70% + 10% each Plan Year	70% + 10% each Plan Year	80%	90%	\$50 Copay*	\$50 Copay*	80%	90%	\$50 Copay*	\$50 Copay*	\$50 Copay*	
Major Restorative Services *												
Gold or porcelain crowns and onlays	70% + 10% each Plan Year	70%	50%	80%	\$250 Copay *	\$250 Copay *	70% + 10% each Plan Year	70%	\$250 Copay *	\$250 Copay *	\$250 Copay *	
Implants	70% + 10% each Plan Year	50%	50%	80%	50% * (limit of 4 per lifetime)	See Certificate of Coverage for copays	70% + 10% each Plan Year	50%	50%	80%	50% * (limit of 4 per lifetime)	See Certificate of Coverage for copays
Other covered services*												
Occlusal guards (night guards)	50% up to \$250 maximum, once every 5 years	50% up to \$250 maximum, once every 5 years	50% up to \$250 maximum, once every 5 years	50% up to \$250 maximum, once every 5 years	90%	100% ⁴	50% up to \$250 maximum, once every 5 years	50%	90%	\$100 Copay *	\$100 Copay *	
Athletic mouth guards	50%	50%	50%	50%	\$25.00 (Ages 13 & Up)	\$15 Copay *	50%	50%	\$25.00 (Ages 13 & Up)	\$15 Copay *	\$15 Copay *	
Fixed and Removable Prosthetic Services *												
Full and partial dentures, relines, rebases	70% + 10% each Plan Year	50%	50%	80%	\$100 Copay *	\$100 Copay *	70% + 10% each Plan Year	50%	\$100 Copay *	\$100 Copay *	\$100 Copay *	
Bridge retainers and pontics	70% + 10% each Plan Year	50%	50%	80%	\$250 Copay *	\$250 Copay *	70% + 10% each Plan Year	50%	\$250 Copay *	\$250 Copay *	\$250 Copay *	
Orthodontics * (All plans except Delta Dental Plan 6)												
Orthodontic Treatment	80% to \$1,800 lifetime max	80% to \$1,800 lifetime max	NA	80% to \$1,800 lifetime max	\$2,500 Copay + \$20 per visit **	\$2,500 Copay + \$20 per visit **	80% to \$1,800 lifetime max	80% to \$1,800 lifetime max	\$2,500 Copay + \$20 per visit **	\$2,500 Copay + \$20 per visit **	\$2,500 Copay + \$20 per visit **	

♦ Under Delta Dental Plans 1 and 5, 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 or 5) and other non-incentive plans will have an effect on benefit level.

Q The Delta Dental Exclusive PPO plan has no out-of-network benefit. Services performed by providers outside the Delta Dental PPO network are not covered unless for a dental emergency. Covered emergencies consist of problem focused exam, palliative treatment and x-rays. All other services are considered non-covered.

† The Kaiser Dental Plan does NOT require 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 the Willamette Dental Plan, 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.

*** Preventive care and orthodontia do not accrue to this maximum.

¹ Posterior fillings paid to composite 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

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

⁴ Replacement of lost or stolen appliance once every 2 years; replacement or repair of broken appliance as needed.

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.