

2023 | Oregon dental plans

# Bend Chamber of Commerce

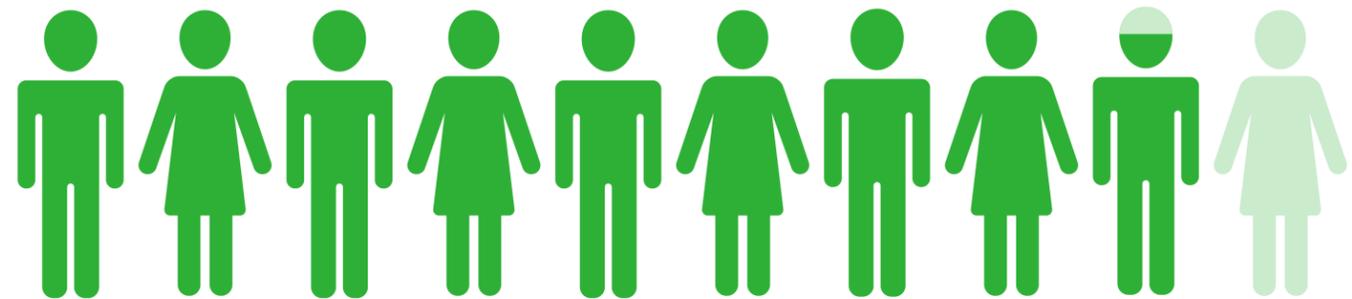


# Dental benefits give your employees more

Providing dental benefits for your employees is about much more than just a great smile. Good oral health is essential to good overall health – and comprehensive dental plans often include screenings for larger health problems, such as diabetes, hypertension and heart disease.

In addition to helping keep your employees healthy, dental benefits are a great way to showcase to your employees you value and support their priorities. A 2022 study found that U.S. adults and children are increasingly making oral healthcare a priority\*. By offering robust and affordable dental plans, you can show you care – giving you a competitive advantage with employee recruitment and retention.

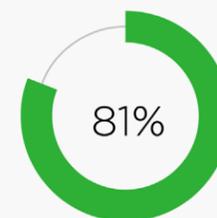
## Value of Dental Insurance



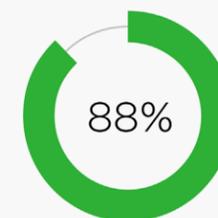
Almost 9 in 10 (89%) adults agree that having dental coverage\*:

- Gives them peace of mind.
- Provides relief from worrying about what they would do in a dental emergency.

U.S. adults and parents concur that\*:

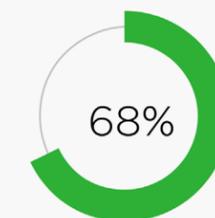


Adults

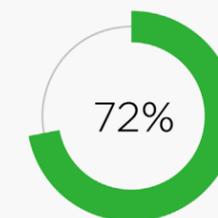


Parents

- having dental insurance during the pandemic has provided them peace of mind



Adults



Parents

- appreciated having dental insurance more than ever during the pandemic.

# Welcome to Delta Dental of Oregon

This is the place you come when you want more than a dental plan – because good health is about more than just the plan details.



## Quality coverage for your employees

With our dental plans, your employees will have access to the expansive Delta Dental network, a comprehensive set of benefits, backed by a knowledgeable customer service team, and the freedom to choose.



Savings from in-network dentists



Cleanings twice per calendar year

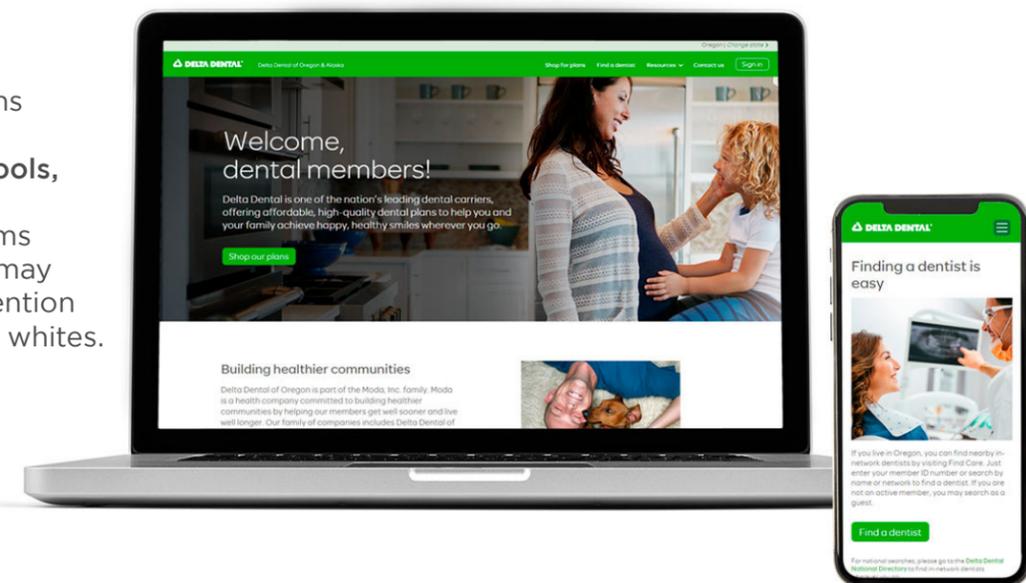


Superior customer service



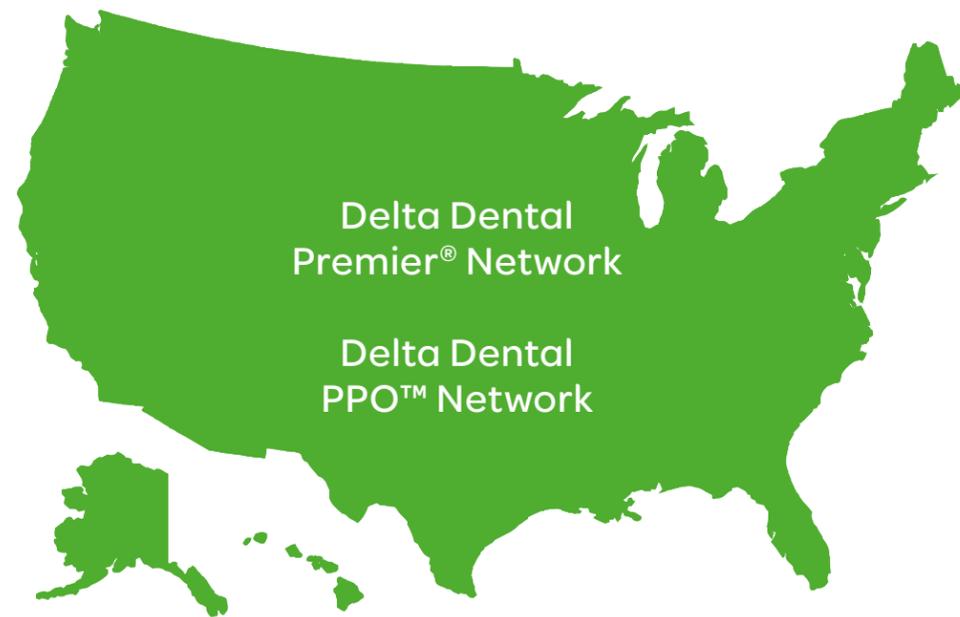
Freedom to choose a dentist

Our dental plans also include **useful online tools**, resources and special programs for those who may need extra attention for their pearly whites.



# Delta Dental networks go where you go

With thousands of dentists across the state and country. In-network dentists agree to accept our contracted fees as full payment, saving your employees out-of-pocket costs.



### Delta Dental Direct Option with Willamette Dental Group

We partner with Willamette Dental Group and offer a DHMO dental product paired with the Delta Dental plans. We manage the enrollment, billing, claims and customer service for both plans making administration easy for everyone.

### Delta Dental PPO™ Network

Potential savings in-network = \$\$\$



### Delta Dental Premier® Network

Potential savings in-network = \$\$



# Helping your employees find quality dentists

In today's digital world, online ratings matter. Through our partnership with DentaQual, your employees can now see the ratings for our network dentists in Find Care, our online provider search tool.



Over 40 key performance measurements across five assessment categories are used to calculate each provider's score, including:

- 1 Treatment outcomes
- 2 Commitment to best practices
- 3 Cost-effectiveness
- 4 Patient retention
- 5 Treatment recommendations

Each provider rating will appear in the provider detail section of Find Care.

# Benefits that get you more

Our dental plans focus on more than just oral health. We have programs in place to help your employees with their whole health.



## Preventive first dental plans

Delta Dental is offering preventive first dental plans. Under these plans, preventive services do not apply to your annual maximum.

### PREVENTIVE SERVICES MAY INCLUDE



Routine exams/X-rays



Regular cleanings



Periodontal maintenance

## 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 greater risk for oral diseases.

The program uses a clinical oral health assessment to understand a member's risk of tooth decay, gum disease and oral cancer. Based on that risk score, members may qualify for additional cleanings, fluoride treatments, sealants and periodontal maintenance.

### WITH EXTRA BENEFITS AND RELATED CARE, MEMBERS CAN

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

# Oral health, total health

Dental benefits that protect more than just your smile



**Our Oral Health, Total Health program offers diabetic members** more ways to care for their teeth and mouth — so they can keep the rest of their body healthy, too.

Having diabetes increases the risk of cavities, periodontal (gum) disease, tooth loss, dry mouth and infection. Members diagnosed with this disease are eligible for four prophylactic (preventive) cleanings or periodontal maintenance visits per year through our Oral Health, Total Health program.

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**Pregnant members who have periodontal (gum) disease** are more likely to have a premature and underweight baby. Bacteria can enter the bloodstream through the mouth, and the body's response to the infection can trigger early labor. If they have already had two cleanings for the year, they will be eligible for another cleaning or checkup during their third trimester. This added preventive (prophylactic) visit is covered regardless of normal plan frequency limits.

# Easy plan administration

We want to make it easy for you to enroll and manage your account.



## ENROLLMENT, MADE EASY

### 1 To be eligible, your business must

- Be in Oregon
- Be a Bend Chamber Member or an affiliate member and a member of your local chamber
- Have at least 5 employees enrolled for standalone dental
- Have 2 employees enrolled for groups that have medical with the Bend Chamber

### 2 Choose an employee eligibility requirement for employees

#### Waiting period

1. Date of hire (true date of hire - prorated first month premium)
2. First of the month following date of hire
3. First of the month following 60 days
4. First of the month following 90 days (90 Calendar day - effective on the 91st calendar day)

#### Hourly requirement:

Full-time employees need to work a minimum of 17.5 hours per week to a maximum of 30 hours per week.

### 3 Make changes to plans upon renewal

Changes may include, but are not limited to, eligibility waiting periods, group plan choices, employer eligibility changes and contribution or participation amounts.

## FASTER BENEFITS ADMINISTRATION

The Employer Dashboard was created to help you quickly access and manage the details of benefits administration.

It's self-service, easy-to-use and available 24/7.

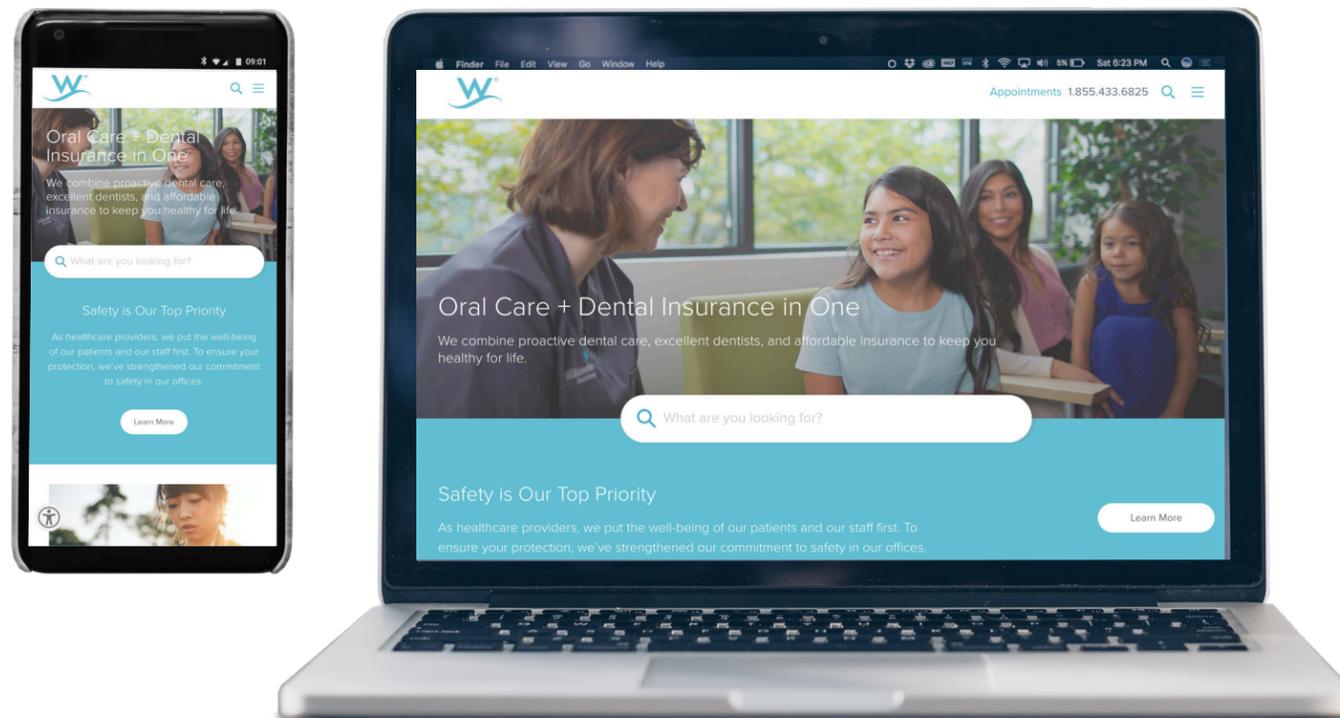
- » Review employee enrollment information and history
- » Generate an enrollment census of covered employees and/or dependents
- » View benefit and plan details and Member Handbooks
- » Manage billing with eBill
- » Send secure messages
- » Order ID cards



# Dental care + insurance together and simplified

At Willamette Dental, we believe dental insurance should be simple so we've eliminated the guessing game. We blend preventive dental care with broad insurance coverage, making it affordable, with no annual maximum\* or deductibles and predictable out of pocket costs.

We practice evidence-based dentistry and partner with our patients to help them practice healthy habits and we don't recommend any unnecessary treatments.



## NEARLY 50 NORTHWEST LOCATIONS

Your employees will have access to our top-quality dental providers across our conveniently located dental offices. Learn more about our offices and providers at [willamettedental.com](http://willamettedental.com), complete with unfiltered patient star ratings and comments.



## CONVENIENT PLAN FEATURES

- No annual maximum\*, deductible or waiting periods with predictable out-of-pocket costs
- Benefit coverage at all Willamette Dental Group locations
- Extended hours: Monday – Friday 7am – 5:30pm and rotating Saturdays regionally
- Easy appointment scheduling – just call 1.855.433.6825
- Emergency services available in-person in 48 hours or less and on-call 24/7
- All dental specialty services available, including orthodontics for all ages

## 2023 Dental plan benefit table

Plan Name	Calendar year costs			Class 1					Class 2				Class 3		
	Calendar year maximum, per member	Calendar year deductible, per member	Calendar year deductible, per family	Exams & X-rays	Cleanings	Sealants	Space maintainers	Topical application of fluoride	Restorative fillings	Oral surgery	Endodontics	Periodontics	Implants	Restorative crowns	Partial and complete dentures
<b>Custom Plan #1 - High Plan*</b>															
PPO provider	\$1,500	\$0	\$0			100%				80%				50%	
Premier provider	\$1,500	\$50	\$150			100%				80%				50%	
Out-of-network non-participating provider	\$1,500	\$50	\$150			100%				80%				50%	
<b>Custom Plan #2 - Mid Plan*</b>															
PPO provider	\$1,000	\$0	\$0			100%				80%				50%	
Premier provider	\$1,000	\$50	\$150			100%				80%				50%	
Out-of-network non-participating provider	\$1,000	\$50	\$150			100%				80%				50%	
<b>Custom Plan #3 - Low Plan*</b>															
PPO provider	\$1,000	\$0	\$0			80%				50%				25%	
Premier provider	\$1,000	\$50	\$150			80%				50%				25%	
Out-of-network non-participating provider	\$1,000	\$50	\$150			80%				50%				25%	

\* Groups of 10 or more enrolled employees may purchase orthodontia coverage with any of the above dental plans. This coverage pays 50% of the charge for orthodontics up to a \$1,000 lifetime maximum.



# 2023 Dental plan benefit table

Covered benefits	Copays	Covered benefits	Copays
Annual Maximum	No Annual Maximum*	ORAL SURGERY	
Deductible	No Deductible	Routine Extraction (Single Tooth)	You Pay a \$35 Copay
General or Orthodontic Office Visit	You Pay \$20 per Visit	Surgical Extraction	You Pay a \$150 Copay
Diagnostic & Preventive Services		ORTHODONTIA TREATMENT	
Routine & Emergency Exams	Covered with the Office Visit Copay	Pre-Orthodontia Treatment	You Pay a \$150 Copay***
X-rays	Covered with the Office Visit Copay	Comprehensive Orthodontia Treatment	You Pay a \$2,800 Copay
Teeth Cleaning	Covered with the Office Visit Copay	DENTAL IMPLANTS	
Fluoride Treatment	Covered with the Office Visit Copay	Dental Implant Surgery	Implant benefit maximum of \$1,500 per calendar year
Sealants (per Tooth)	Covered with the Office Visit Copay	MISCELLANEOUS	
Head and Neck Cancer Screening	Covered with the Office Visit Copay	Local Anesthesia	Covered with the Office Visit Copay
Oral Hygiene Instruction	Covered with the Office Visit Copay	Dental Lab Fees	Covered with the Office Visit Copay
Periodontal Charting	Covered with the Office Visit Copay	Nitrous Oxide	You Pay a \$40 Copay
Periodontal Evaluation	Covered with the Office Visit Copay	Specialty Office Visit	You Pay \$30 per Visit
Restorative Dentistry		Out of Area Emergency Care Reimbursement	You pay charges in excess of \$100
Fillings	You Pay a \$35 Copay		
Porcelain-Metal Crown	You Pay a \$350 Copay**		
PROSTHODONTICS			
Complete Upper or Lower Denture	You Pay a \$450 Copay**		
Bridge (per Tooth)	You Pay a \$350 Copay**		
ENDODONTICS & PERIODONTICS			
Root Canal Therapy - Anterior	You Pay a \$200 Copay		
Root Canal Therapy - Bicuspid	You Pay a \$225 Copay		
Root Canal Therapy - Molar	You Pay a \$275 Copay		
Osseous Surgery (per Quadrant)	You Pay a \$250 Copay		
Root Planing (per Quadrant)	You Pay a \$115 Copay		

\*Benefits for implant surgery have a benefit maximum, if covered. \*\*Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit. \*\*\*Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan.



**[deltadentalor.com/bcoc](https://deltadentalor.com/bcoc)**

**Questions?** Contact your agent, or your Delta Dental team today at [bcoc@modahealth.com](mailto:bcoc@modahealth.com)

Call our office. TTY users, please call 711.

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