DENTAL COVERAGE

Coverage Highlights
Plan Summary Chart
Questions & Answers
Overview of Dental Coverage

What Kind of Dental Coverage Is Provided in the ODS Plan?

Your dental insurance is designed to cover routine preventive dental care, as well as orthodontia and treatment of a variety of dental problems. (Refer to your ODS Member Handbook for specific information.)

If you have any questions about dental claims, call ODS Customer Service at 1-888-217-2365. Also refer to How to File a Dental Claim (page 7•1) in the Help section.

Do I Need to Pick a Dental Plan?

No, you do not enroll in a specific type of plan. However, you can control your out-of-pocket expenses by using a dentist from the 4J ODS Premier Provider Panel.

What Is the ODS Premier Provider Panel?

ODS contracts with more than 1,800 licensed dentists in Oregon, who are all members of the ODS Premier Provider Panel. More than 180 premier panel providers are in Lane County, all of whom have agreed to bill 4J benefits-eligible employees the maximum amount ODS reimburses for specific services (MPA). This means that when you use a premier provider, you are responsible only for your co-insurance percentage and any deductible that might apply.

If you do not use a premier provider, you are responsible for your co-insurance percentage, any deductible that might apply and the difference between what ODS will reimburse for the service and the dentist’s usual charge for the service.

A list of dentists on the 4J ODS Premier Provider Panel is included on the ODS web site at www.odscompanies.com. Click on “Provider Search” and then on “ODS Dental Premier Providers.”

NOTE

National Dental Panel

Through the Delta Dental Plan Association, ODS has access to more than 100,000 dental providers nationwide. For information about providers, call an ODS Customer Service Representative at 1-888-217-2365, or go to the ODS web site at www.odscompanies.com and select “Dental (Nationwide).”
# ODS Dental Plan Summary

Please review your ODS Member Handbook for complete information.

<table>
<thead>
<tr>
<th>Item</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$25 per person</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>100%/80%/50% (see below)</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,500 for all care (excluding orthodontia) up to MPA*</td>
</tr>
<tr>
<td>Diagnostic and Preventive Services</td>
<td>Oral exams  &lt;br&gt; Teeth cleaning  &lt;br&gt; Fluoride  &lt;br&gt; X-rays  &lt;br&gt; Space maintainers  &lt;br&gt; Sealants</td>
</tr>
<tr>
<td>Basic Services</td>
<td>Oral surgery  &lt;br&gt; Fillings  &lt;br&gt; Periodontal treatment  &lt;br&gt; Root canals</td>
</tr>
<tr>
<td>Major Services</td>
<td>Bridgework  &lt;br&gt; Dentures  &lt;br&gt; Crowns &amp; inlays  &lt;br&gt; Non-surgical TMJ treatment  &lt;br&gt; Repairs to dentures/bridges</td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td>Appliances  &lt;br&gt; Adjustments</td>
</tr>
</tbody>
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*MPA refers to Maximum Plan Allowance, the maximum amount on which ODS will base its reimbursement to providers. Members who do not use the Premier Provider Panel are responsible for charges above MPA. (Refer to the ODS Member Handbook for additional information.)

The chart above is only a summary. For a complete list of benefits, refer to the ODS Member Handbook.
Q & A About Dental Coverage

Q My dependent had an accident at school and two teeth were knocked loose. Since it was an accident, do I submit under my medical or dental plan?

A First submit the claim under your OSBA/Regence medical plan. If payment is denied, send a copy of the denial and the bill to ODS for payment under your dental plan.

Medical & Vision Claims: OSBA/Regence, P.O. Box 1271, Portland, OR 97207-1271
Dental Claims: ODS, 601 SW 2nd Ave., Portland, OR 97204

Q I’m not sure a certain dental procedure is covered. What should I do?

A Refer to the ODS Member Handbook or call ODS Customer Service at 1-888-217-2365.

Q My dentist is recommending that I have two teeth extracted. Does this need to be pre-authorized?

A No. However, if you want to know what coverage to expect prior to treatment, you or your dentist may contact ODS Customer Service at 1-888-217-2365 to determine the benefit your coverage will provide.

Q How often can I get my teeth cleaned and examined?

A The plan covers dental exams and prophylaxis once every six months.

Q My dentist has recommended that I have my teeth cleaned more often than every six months. Can extra cleanings be covered?

A If your dental provider submits documentation of your need for extra cleanings, ODS may authorize payment for those services.