## Summary of Benefits

**Oregon Educators Benefit Board**

<table>
<thead>
<tr>
<th>Annual Maximum</th>
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<tbody>
<tr>
<td>No Annual Maximum 1</td>
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<table>
<thead>
<tr>
<th>Deductible</th>
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<tbody>
<tr>
<td>No Deductible</td>
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</table>

**General or Orthodontic Office Visit**

| You pay $20 per Visit 2 |

### DIAGNOSTIC AND PREVENTIVE SERVICES

- **Routine and Emergency Exams**
  - Covered with the Office Visit Copay

- **X-rays**
  - Covered with the Office Visit Copay

- **Teeth Cleaning**
  - Covered with the Office Visit Copay

- **Fluoride Treatment**
  - Covered with the Office Visit Copay

- **Sealants (per Tooth)**
  - Covered with the Office Visit Copay

- **Head and Neck Cancer Screening**
  - Covered with the Office Visit Copay

- **Oral Hygiene Instruction**
  - Covered with the Office Visit Copay

- **Periodontal Charting**
  - Covered with the Office Visit Copay

- **Periodontal Evaluation**
  - Covered with the Office Visit Copay

### RESTORATIVE DENTISTRY 3

- **Fillings**
  - Covered with the Office Visit Copay

- **Porcelain-Metal Crown**
  - You pay a $250 Copay 4

### PROSTHODONTICS 3

- **Complete Upper or Lower Denture**
  - You pay a $100 Copay 4

- **Bridge (per Tooth)**
  - You pay a $250 Copay 4

### ENDODONTICS AND PERIODONTICS 3

- **Root Canal Therapy**
  - You pay a $50 Copay

- **Osseous Surgery (per Quadrant)**
  - Covered with the Office Visit Copay

- **Root Planing (per Quadrant)**
  - Covered with the Office Visit Copay

### ORAL SURGERY 3

- **Routine Extraction (Single Tooth)**
  - Covered with the Office Visit Copay

- **Surgical Extraction**
  - You pay a $50 Copay

### ORTHODONTIA TREATMENT 3

- **Pre-Orthodontia Treatment**
  - You pay a $150 Copay 5

- **Comprehensive Orthodontia Treatment**
  - You pay a $2,500 Copay

### DENTAL IMPLANTS 3

- **Dental Implant Surgery**
  - Implant benefit maximum of $1,500 per calendar year

### MISCELLANEOUS 3

- **Occlusal Guard**
  - Covered with the Office Visit Copay

- **Athletic Mouth Guard**
  - You pay a $100 Copay

- **Local Anesthesia**
  - Covered with the Office Visit Copay

- **Dental Lab Fees**
  - Covered with the Office Visit Copay

- **Nitrous Oxide**
  - You pay a $15 Copay

- **Specialty Office Visit**
  - You pay $20 per Visit 2

- **Out of Area Emergency Care Reimbursement**
  - You pay charges in excess of $100

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1. Benefits for implant surgery have a benefit maximum, if covered.
2. An office visit copayment applies at each visit, in addition to any copayments for services.
3. Benefit is subject to a 12-month waiting period for members who previously waived dental coverage.
4. Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit.
5. Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan.

Underwritten by Willamette Dental Insurance, Inc. 6950 NE Campus Way, Hillsboro, OR 97124

Presented are just some of the most common procedures covered in your plan. Please see the Certificate of Coverage for a complete plan description, limitations, and exclusions.
Exclusions
- Bone grafting.
- Bridges, crowns, dentures, or prosthetic devices requiring multiple treatment dates or fittings if the prosthetic item is installed or delivered more than 60 days after termination of coverage.
- The completion or delivery of treatments or services initiated prior to the effective date of coverage.
- Cone beam CT X-rays and tomographic surveys.
- Dental implant-supported prosthetics or abutment-supported prosthetics (crowns, bridges, and dentures).
- A dental implant surgically placed prior to the member’s effective date of coverage that has not received final restoration or a dental implant for treatment of a primary or transitional dentition.
- Endodontic services, prosthetic services, and implants that were provided prior to the effective date of coverage.
- Endodontic therapy completed more than 60 days after termination of coverage.
- Eposteal, transosteal, endodontic endosseous, or mini dental implants.
- Exams or consultations needed solely in connection with a service not listed as covered.
- Experimental or investigational services and related exams or consultations.
- Full mouth reconstruction, including the extensive restoration of the mouth with crowns, bridges, or implants; and occlusal rehabilitation, including crowns, bridges, or implants used for the purpose of splinting, altering vertical dimension, restoring occlusions or correcting attrition, abrasion, or erosion.
- General anesthesia or moderate sedation.
- Hospitalization care outside of a dental office for dental procedures, physician services, or facility fees.
- Maintenance, repair, replacement, or completion of an existing implant started or placed by a non-participating provider without a referral from a Willamette Dental Group provider.
- Maintenance, repair, replacement, or completion of an existing implant started or placed prior to the member’s effective date of coverage.
- Orthognathic surgery.
- Personalized restorations.
- Plastic, reconstructive, or cosmetic surgery and other services, which are primarily intended to improve, alter, or enhance appearance.
- Prescription and over-the-counter drugs and pre-medications.
- Provider charges for a missed appointment or appointment cancelled without 24 hours prior notice.
- Replacement of lost, missing, or stolen dental appliances; replacement of dental appliances that are damaged due to abuse, misuse, or neglect.
- Replacement of sound restorations.
- Services and related exams or consultations that are not within the prescribed treatment plan or are not approved and approved by a Willamette Dental Group dentist.
- Services and related exams or consultations to the extent they are not necessary for the diagnosis, care, or treatment of the condition involved.
- Services by any person other than a licensed dentist, dentist, hygienist, or dental assistant.
- Services for the diagnosis or treatment of temporomandibular joint disorders.
- Services for the treatment of an injury or disease that is covered under workers’ compensation or that are an employer’s responsibility.
- Services for treatment of injuries sustained while practicing for or competing in a professional athletic contest.
- Services for treatment of intentionally self-inflicted injuries.
- Services for which coverage is available under any federal, state, or other governmental program, unless required by law.
- Services not listed as covered in the contract.
- Services where there is no evidence of pathology, dysfunction, or disease other than covered preventive services.

Limitations
- If alternative services can be used to treat a condition, the service recommended by the Willamette Dental Group dentist is covered.
- Services listed in the contract, which are provided to correct congenital or developmental malformations of the teeth and supporting structure will be covered if primarily for the purpose of controlling or eliminating infection, controlling or eliminating pain, or restoring function.
- Crowns, casts, or other indirect fabricated restorations are covered only if dentally necessary and if recommended by the Willamette Dental Group dentist.
- The retreatment of root canal therapy performed by a Willamette Dental Group dentist will be covered as part of the initial treatment for the first 24 months. The retreatment of root canal therapy performed by a non-participating provider will be subject to the applicable copays.
- The services provided by a dentist in a hospital setting must meet the requirements in the contract to be covered.
- The replacement of an existing denture, crown, inlay, onlay, or other prosthetic appliance is covered if the appliance is more than 5 years old and replacement is dentally necessary.
- The replacement of a lost occlusal guard is covered only once in a 2-year period.
- The replacement of an athletic mouth guard is limited to once every 12 months.

This is only a summary. The certificate of coverage contains a complete description of the limitations and exclusions.