



## **GROUP DENTAL PLAN**

### **Lane Community College**

Willamette Dental Plan

Effective Date: July 1, 2013

Group No. 10008142

[www.modahealth.com](http://www.modahealth.com)



Member handbooks and more are available at [www.modahealth.com](http://www.modahealth.com)

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## **SECTION 1. WELCOME**

Oregon Dental Service (ODS) is pleased to have been chosen by the Group as its dental plan. This handbook is designed to provide members with important information about the Plan's benefits, limitations and procedures.

Members may direct questions to one of the numbers listed below or access tools and resources on ODS' personalized member website, myModa, at [www.modahealth.com](http://www.modahealth.com). myModa is available 24 hours a day, 7 days a week allowing members to access plan information whenever it's convenient.

ODS  
P.O. Box 40384  
Portland, Oregon 97240

Making Appointments or Selecting a Dentist  
Toll Free 855-433-6825, Option 1

Patient Relations Department  
Toll Free 855-433-6825, Option 3

Eligibility Inquiries  
Portland 503-265-2965  
Toll Free 888-217-2365  
  
En Español 503-265-2963  
Llamado Gratis 877-299-9063

Relay Service for the Hearing and Speech Impaired

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ODS reserves the right to monitor telephone conversations and e-mail communications between its employees and its members for legitimate business purposes as determined by ODS. The monitoring is to ensure the quality and accuracy of the service provided by employees of ODS to all members.

This handbook may be changed or replaced at any time, by the Group or ODS, without the consent of any member. All plan provisions are governed by the Group's policy with ODS. This handbook may not contain every plan provision.

## SECTION 2. USING THE PLAN

ODS' dental plans are easy to use. All of the paperwork takes place at a dentist's office, and members do not submit claims for reimbursement (except for dental emergencies). Benefits are provided for services rendered by network dentists selected from the network named in the following paragraph. Services must be performed by a network dentist unless members are referred to an outside dentist or specialist by a network dentist. The amount members pay for a covered service is listed in Section 14.

A member may choose any general dentist from the Willamette Dental Group Directory, which is available by visiting the Willamette Dental Group website or by calling the designated phone number listed in section 2.1 for assistance. A list of dental offices is found in Section 3.

Members should remember to make an appointment in advance with a network dentist before accessing dental care. If necessary, a network dentist will refer a member to an outside dentist or specialist. **Dental services that are not performed by a network dentist or dental care provider will not be covered by the Plan.**

At an initial appointment, members should tell the dental provider that they have dental benefits through ODS. Members will need to provide their subscriber identification number and ODS group number to the dental office. These numbers are located on the I.D. card. Members are responsible for the member copayments at the time of dental service.

For questions about the Plan, members should contact ODS Customer Service.

This handbook describes the benefits of the Plan. It is the member's responsibility to review this handbook carefully and to be aware of the Plan's limitations and exclusions.

### 2.1 MEMBER RESOURCES

**ODS Website** (log in to **myModa**)  
[www.modahealth.com](http://www.modahealth.com)

**Willamette Dental Group Website**  
[www.willamettedental.com](http://www.willamettedental.com)

**Making Appointments**  
Toll-free 855-433-6825, Option 1

**Selecting a Dentist**  
Toll-free 855-433-6825, Option 1

**Eligibility Inquiries**  
Portland 503-265-2965; Toll-free 888-217-2365; En Español 503-265-2963; Llamado gratis 877-299-9063

**Appeals**  
Toll-free 855-433-6825, Option 3

**Patient Relations Department**

Toll-free 855-433-6825, Option 3

**ODS' Dental Customer Service Department**

Portland 503-265-2965; Toll-free 888-217-2365; En Español 503-265-2963; Llamado gratis 877-299-9063

**Telecommunications Relay Service** for the hearing impaired

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## SECTION 3. LIST OF DENTAL OFFICES

### Oregon Office Locations



#### **Albany**

2225 Pacific Boulevard, SE, Suite 201  
Albany, OR 97321

#### **Beaverton**

14425 SW Allen Boulevard  
Beaverton, OR 97005

#### **Bend**

Apple Tree Office Park, Building D  
62968 O.B. Riley Road,  
Bend, OR 97701

#### **Corvallis**

2420 NW Professional Drive, Suite 150  
Corvallis, OR 97330

#### **Eastport**

4104 SE 82<sup>nd</sup> Avenue, Suite 450  
Portland, OR 97266

#### **Eugene**

2703 Delta Oaks Drive  
Eugene, OR 97408

#### **Grants Pass**

2166 NW Vine Street, Suite H  
Grants Pass, OR 97526

#### **Gresham**

1107 NE Burnside Street  
Gresham, OR 97030

#### **Hillsboro**

5935 SE Alexander Street  
Hillsboro, OR 97123

#### **Lincoln City**

1105 SE Jetty, Suite B  
Lincoln City, OR 97367

#### **Medford**

773 Golf View Drive  
Medford, OR 97504

#### **Milwaukie**

6902 SE Lake Road, Suite 200  
Milwaukie, OR 97267

#### **Tigard Multi-Specialty**

7095 SW Gonzaga St  
Tigard, OR 97223

#### **Roseburg**

2365 NW Stewart Parkway  
Roseburg, OR 97470

#### **Salem – Lancaster**

3490 Lancaster Drive NE  
Salem, OR 97305

#### **Salem – Liberty**

4755 Liberty Road S  
Salem, OR 97302

#### **Springfield**

2510 Game Farm Road  
Springfield, OR 97477

#### **Stark Street**

13255 SE Stark Street  
Portland, OR 97233



**Jefferson**

1933 SW Jefferson Street  
Portland, OR 97201

**Weidler Street**

220 NE Weidler Street  
Portland, OR 97232

**Tillamook**

800 Main Avenue, Suite B  
Tillamook, OR 97141

**Tualatin**

17130 SW Upper Boones Ferry Road  
Durham, OR 97224

**Washington Office Locations****Bellevue**

Park 120 Office Complex  
626 120<sup>th</sup> Avenue NE, Suite B210  
Bellevue, WA 98005

**Bellingham**

Pacific Meridian Plaza  
4164 Meridian Street  
Bellingham, WA 98226

**Everett**

4310 Colby Avenue, Suite 300  
Everett, WA 98203

**Federal Way**

181 S. 333<sup>rd</sup> Street, Suite C-100  
Federal Way, WA 98003

**Kennewick**

Westhaven Professional Park  
602 N. Colorado  
Kennewick, WA 99336

**Kent**

24722 104<sup>th</sup> Avenue SE  
Kent, WA 98031

**Lakewood**

9307 Bridgeport Way SW  
Tacoma, WA 98499

**Lynnwood**

Scriber Lake Office Center  
6101 200<sup>th</sup> Street SW, Suite 201  
Lynnwood, WA 98036

**Olympia**

Columbia Commons  
3773-C Martin Way, Suite 105  
Olympia, WA 98506

**Pullman**

Wheatland Shopping Center  
1646 S. Grand Avenue  
Pullman, WA 99163

**Puyallup**

702 South Hill Park Drive, Suite 201 Puyallup,  
WA 98373

**Renton**

1000 Oakesdale Avenue SW  
Renton, WA 98055

**Richland**

104 Columbia Point Drive  
Richland, WA 99352

**Seattle – Dexter**

133 Dexter Avenue N  
Seattle, WA 98109

**Longview**

1461 Broadway Street, Suite A  
Longview, WA 98632

**Silverdale**

3505 NW Anderson Hill Road  
Silverdale, WA 98383

**Spokane - Northpointe**

9717 N. Nevada  
Spokane, WA 99218

**Spokane – South Hill**

Fidelity Associates Building  
501 S. Bernard, Suite 203  
Spokane, WA 99204

**Tumwater**

6120 Capital Boulevard S  
Tumwater, WA 98501

**Seattle - Northgate**

2111 N. Northgate Way, Suite 100  
Seattle, WA 98133

**Vancouver - Hazel Dell**

910 NE 82<sup>nd</sup> Street  
Vancouver, WA 98665

**Vancouver – Mill Plain**

9609 Mill Plain Boulevard  
Vancouver, WA 98664

**Yakima**

1200 Chesterley Drive, Suite 230  
Yakima, WA 98908

**West Tacoma**

Sixth Avenue Plaza Shopping Center  
5401 Sixth Avenue  
Tacoma, WA 98406

**Idaho Office Locations****Boise**

8950 W. Emerald Street, Suite 108  
Boise, ID 83704

**Idaho Falls**

3411 Merlin Drive  
Idaho Falls, ID 83404

**Coeur d'Alene**

943 W. Ironwood Drive  
Coeur d'Alene, ID 83814

**Meridian**

Meridian Midvalley Professional Building  
2365 Gala Street, Suite 1  
Meridian, ID 83642

## SECTION 4. DEFINITIONS

The following are definitions of some important terms used in this handbook.

**Adverse Benefit Determination** means a written notice from ODS, in the form of a letter or an Explanation of Benefits (EOB), of any of the following: a denial, reduction, or termination of, or a failure to provide or make a payment (in whole or in part) for a benefit including one based on a determination of a member's eligibility to participate in a plan and one resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be experimental or investigational or not necessary and customary by the standards of generally accepted dental practice for the prevention or treatment of oral disease or accidental injury.

**Affidavit of Domestic Partnership** means a signed document that attests the subscriber and one other eligible person meet the criteria in the definition of unregistered domestic partner.

**Benefits** means those covered services that are available under the terms of the Plan.

**Bridge** is also called a fixed partial denture. A bridge replaces one or more missing teeth using a pontic (false tooth or teeth) permanently attached to the adjacent teeth. Retainer crowns (crowns placed on adjacent teeth) are considered part of the bridge.

**Copay and Copayment** means the fixed dollar amount listed in the member copayment schedule (see Section 14) to be paid by a member. Other than service charges, this is the only amount members must pay a network dentist for a covered service.

**Dental Emergency** means the sudden and unexpected onset of a condition, or exacerbation of an existing condition, requiring necessary care to control pain, swelling or bleeding in or around the teeth and gums. Such emergency care must be provided within 48 hours following the onset of the emergency and includes treatment for acute infection, pain, swelling, bleeding, or injury to natural teeth and oral structures. The emergency care does not include follow-up care such as but not limited to crowns, root canal therapy, or prosthetic benefits.

**Dentally Necessary** means services that:

- a. are established as necessary for the treatment or prevention of a dental injury or disease otherwise covered under the Plan;
- b. are appropriate with regard to standards of good dental practice in the service area;
- c. have a good prognosis; and/or
- d. are the least costly of the alternative supplies or levels of service that can be safely provided. For example, coverage would not be allowed for a crown when a filling would be adequate to restore the tooth appropriately.

The fact that a dentist may recommend or approve a service or supply does not, of itself, make the charge a covered expense.

**Denture Repair** is a procedure done to fix a complete, immediate, or partial denture. This includes adding a tooth to a partial denture, replacing a broken tooth in a denture, or fixing broken framework and/or base.

**Dependent** means any person who is or may become eligible for coverage under the terms of the Plan because of a relationship to a subscriber.

**Domestic Partner** refers to a registered domestic partner and an unregistered domestic partner.

- a. **Registered Domestic Partner** means a person of the same sex joined with the subscriber in a partnership that has been registered in Oregon according to the Oregon Family Fairness Act.
- b. **Unregistered Domestic Partner** means a person who has entered into a partnership with the subscriber that meets the following criteria:  
The domestic partner and subscriber
  - i. are at least 18 years of age;
  - ii. share a close personal relationship and are responsible for each other's welfare;
  - iii. are each other's sole domestic partner;
  - iv. are not legally married or registered under the Oregon Family Fairness Act and have not had a spouse or domestic partner within the prior 6 months. If previously married or registered, the 6 month period starts on the final date of divorce or dissolution of registration;
  - v. are not related by blood closer than would bar marriage in the State of Oregon;
  - vi. were mentally competent to contract when their domestic partnership began.
  - vii. have jointly shared the same regular and permanent residence for at least 6 months; and
  - viii. are jointly financially responsible for basic living expenses defined as the cost of food, shelter and any other expenses of maintaining a household. Financial information must be provided if requested.

**Eligible Employee** means any employee or former employee who has met the eligibility requirements to be enrolled under the Plan.

**Enrollment Date** means the date a member's coverage becomes effective under the terms of the Plan.

The **Group** is the organization whose employees are covered by the Plan.

**Group Eligibility Waiting Period** means the period of employment with the Group that a prospective member must complete before coverage begins.

**Group Health Plan** means any plan, fund or program established and maintained by the Group for the purpose of providing healthcare for its employees or their dependents through insurance, reimbursement or otherwise. This dental plan is a group health plan.

**Investigational Service or Supply** means a service or supply (including but not limited to equipment, drugs, devices, and other items) that is determined by the network to meet any one of the following:

- a. is classified by the network as experimental or investigational.
- b. are under continued scientific testing and research because they have not yet been proven to show a demonstrable benefit for a particular illness, disease or condition, or to be safe and efficacious.
- c. is on an investigational protocol, unless approved in writing in advance by the network.

**Member** means a subscriber, dependent of a subscriber or a person otherwise eligible for the Plan who has enrolled for coverage under the terms of the Plan.

**Network** is the exclusive provider group that provides dental care to members.

**Network Dentist** means a licensed dentist who is employed by or is under contract with Willamette Dental Group or any of its affiliates to provide dental services.

**Network Provider** means a licensed dentist, certified denturist or registered hygienist who is employed by or is under contract with Willamette Dental Group or any of its affiliates to provide dental services.

**ODS** refers to Oregon Dental Service, a not-for-profit dental healthcare service contractor.

**Outside Dentist or Specialist** means a licensed dentist who is not employed by or under contract with the network.

**Periodontal Maintenance** is a periodontal procedure for members who have previously been treated for periodontal disease. In addition to cleaning the visible surfaces of the teeth (as in prophylaxis) surfaces below the gum-line are also cleaned. This is a more comprehensive service than a regular cleaning (prophylaxis).

The **Plan** is the dental benefit plan sponsored by the Group and insured under the terms of the policy between the Group and ODS.

The **Policy** is the agreement between the Group and ODS for insuring the dental benefit plan sponsored by the Group. This handbook is a part of the policy.

**Pontic** is an artificial tooth that replaces a missing tooth and is part of a bridge.

**Prophylaxis** is cleaning and polishing of all teeth.

**Reasonable Cash Value** means the total fee for each service or supply that the network files with ODS.

**Reline** means the process of resurfacing the tissue side of a denture with new base material.

**Restoration** is the treatment that repairs a broken or decayed tooth. Restorations include, but are not limited to, fillings and crowns.

**Service Charge** means a charge for a late cancellation of an appointment, for failing to keep or cancel an appointment, a delinquent account charge, and/or non-covered benefit fees.

**Subscriber** means any employee or former employee who is enrolled in the Plan.

**Waiting Period** means the period that must pass before a person is eligible to enroll for benefits under the terms of the Plan.

**Willamette Dental Dentist** means a licensed dentist, to the extent that he or she is operating within the scope of his or her license as required under law within the state of practice.

## **SECTION 5. BENEFITS AND LIMITATIONS**

The Plan covers services when performed by a network provider (including licensed dentist, certified denturist or registered hygienist). Details on specific services covered are available in Section 14. Some procedures require a copayment amount, and members must pay this amount directly to the network dentist. If a member obtains dental services from an outside dentist or dental care provider, no benefits are payable and he or she will be responsible for the expenses incurred. (See sections 5.5 and 5.7 for exceptions.)

Before visiting a network provider, members should call the network and make an appointment. If members need to change a scheduled appointment, they should call in advance for cancellation and re-schedule for another day. There is a missed appointment fee if the appointment is canceled with less than 24 hours notice.

### **5.1 MEMBER COPAYMENT SCHEDULE**

Details on covered services and copayments can be found in Section 14.

### **5.2 BENEFITS AND LIMITATIONS**

#### **a. Teeth Cleaning**

Teeth cleaning frequency is determined at a member's first visit with a network dentist, who will make this determination based on what is dentally necessary. For example, members with gum disease may be scheduled for a cleaning every 3 months; however, members with healthy teeth and gums may only need a teeth cleaning once every 12 months. Frequency of other services is also determined by the Willamette Dental dentist.

### **5.3 EXTENSION OF BENEFITS**

Dental benefits will be extended to cover the following services and supplies if coverage ends for any reason other than nonpayment of premium or amendment or termination of the policy.

#### **a. Crowns and Bridges**

When the final impressions are taken prior to termination and the crown or bridge is seated within 60 days after termination, adjustments will be covered up to 6 months after seating.

#### **b. Removable Prosthetic Devices**

When final impressions are taken prior to termination and the prosthesis is delivered within 60 days after termination, adjustments will be covered up to 6 months after seating. Laboratory relines will not be covered after termination.

#### **c. Immediate Dentures**

When final impressions are taken prior to termination and the dentures are delivered within 60 days after termination. However, if coverage for a member terminates prior to the actual extraction of teeth, the extractions will not be covered.

**d. Root Canal Therapy and Root Canal Retreatment**

When the root canal is started prior to termination and treatment is completed within 60 days after termination. A pulpotomy is considered definitive treatment and is not considered a root canal start. If the root canal fails after 60 days from the date of treatment and coverage has terminated, retreatment will not be covered. Restorative work is a separate procedure and is not covered after termination.

**e. Extractions**

Post-operative visit for extractions performed prior to termination will be covered for 60 days from the date of the extraction. Extractions are considered a separate procedure from prosthetic procedures. If a member has teeth extracted in preparation for a prosthetic device, but coverage terminates prior to the final impressions, the prosthetic device will not be covered.

## **5.4 HOSPITAL AND OTHER FACILITY CARE**

Services may be provided in a hospital or other facility only when the following requirements are met:

- a. A hospital setting must be medically necessary; and
- b. The services must be authorized, in writing, in advance by the network.

Hospital facility charges are not a covered benefit.

## **5.5 REFERRED DENTAL CARE**

If a network dentist refers a member to an outside specialist to obtain services that are covered under the Plan, the member is only responsible to pay the member copayments as shown in Section 14 and any applicable service charges.

However, the Plan does not cover treatment that is not authorized by a Willamette Dental dentist. Members are responsible for any additional charges by the outside dental specialist for procedures other than those specifically authorized by a Willamette Dental dentist.

## **5.6 EMERGENCIES**

If there is an emergency, members should call and schedule an emergency appointment. Members are only responsible for the standard emergency office visit copayment as shown in Section 14 if emergency services are received within network office hours. For after hour emergencies, members are subject to a separate after hour emergency care copayment in addition to the standard emergency office visit copayment.

Network office hours are 7:00 a.m. to 8:00 p.m., Monday through Thursday, 7:00 a.m. to 6:00 p.m. Friday and 7:00 a.m. to 4:00 p.m. Saturday, (excluding all nationally recognized holidays). After-hours are all other hours and days in a calendar week.

## **5.7 OUT OF AREA EMERGENCIES**

Members who are not able to get to a network provider while traveling at least 50 miles from a network office may go to any licensed dentist to obtain emergency treatment (relief from pain, bleeding, or swelling). The maximum amount of reimbursement is \$100 less any applicable copayments and service charges. In no event will the differential between cost sharing amounts for a member exceed \$50 for dental emergency services provided by an outside dentist and a Willamette Dental dentist. Claims by an outside dentist must be paid in full by the member and then be sent to the network for reimbursement (see section 10.1).

For after hours emergencies, members are also subject to a separate after hour emergency care copayment.



## **SECTION 6. ORTHODONTIC BENEFIT**

Orthodontic services are a benefit for members.

### **6.1 ORTHODONTIC BENEFITS**

Orthodontic treatment started prior to enrolling for coverage under the plan will be pro-rated according to the extent of orthodontic services provided by Willamette Dental Group to complete the treatment plan. No benefits will be paid for services provided before coverage begins under this plan.

Orthodontic services as described below will be provided by a Willamette Dental Dentist or a Specialist when a treatment plan is prepared by a Willamette Dental Dentist prior to rendering services. The treatment plan is based on an examination that must take place while you or your dependent are covered under the contract, and the examination must show a diagnosis of an abnormal occlusion that can be corrected by orthodontic care.

Services connected with orthodontic treatment will be provided subject to the co-payments listed below and the applicable co-payments listed in Appendix A to this plan. There are no limitations to the length of orthodontic treatment provided you or your dependent remain covered under the contract. Once active treatment ends, there will be no additional orthodontic service co-payments for 3 years provided that the post-treatment plan is followed and appointments are kept.

Appliances (including, but not limited to, headgear or retainers) for you or your dependents will not be covered under the contract unless some or all of the prior orthodontic treatment was provided under the contract. No benefits will be provided for appliances being replaced. If coverage under the contract ends before orthodontic treatment is completed, there may be additional charges for orthodontic services provided after the termination or change in your or your dependent's dental coverage. Continuing orthodontic treatment will be pro-rated based on fee-for-service rates. If orthodontic coverage terminates before the end of the prescribed treatment period, benefits will continue through the end of the month in which the orthodontic coverage was terminated.

### **6.2 PRE-ORTHODONTIC SERVICE COPAYMENT**

You or your dependent will be responsible for paying the co-payment amounts listed below for pre-orthodontic services provided:

- |                             |           |
|-----------------------------|-----------|
| a. Initial orthodontic exam | \$25      |
| b. Study models and x-rays  | \$125     |
| c. Case presentation        | No Co-pay |

The pre-orthodontic co-payments will be subtracted from Comprehensive orthodontia treatment Co-pay if member proceeds with treatment.

### 6.3 ORTHODONTIC SERVICE COPAYMENT

You or your dependent will be responsible for paying the co-payment amount listed below for orthodontic services provided:

- a. Comprehensive orthodontic services – all levels: \$1,500
  - Limited orthodontic services: Co-payment will be pro-rated based on the treatment rendered, provided that such co-payment shall not exceed the co-payment for comprehensive orthodontic services shown above.

### 6.4 ORTHODONTIC SERVICES PROVIDED

The following are the orthodontic services provided under this plan:

<b>ADA Code</b>	<b>Procedure</b>
D8020	Limited orthodontic treatment – Transitional (Mixed dentition)
D8030	Limited orthodontic treatment – Adolescent (Permanent dentition – growing)
D8040	Limited orthodontic treatment – Adult (Permanent dentition – not growing)
D8060	Interceptive orthodontic treatment – Transitional
D8070	Comprehensive orthodontic treatment – Transitional (Mixed dentition)
D8080	Comprehensive orthodontic treatment – Adolescent (Permanent dentition – growing)
D8090	Comprehensive orthodontic treatment – Adult (Permanent dentition – not growing)
D8691	Repair of Orthodontic Appliance

Please see the Exclusions section of the handbook for additional exclusions.

## **SECTION 7. EXCLUSIONS**

In addition to the limitations and exclusions described elsewhere in the Plan, the following services, procedures and conditions are not covered, even if otherwise dentally necessary, if they relate to a condition that is otherwise covered by the Plan, or if recommended, referred, or provided by a dentist or dental care provider.

### **Accidental Injury**

Services that are provided for accidental injury to natural teeth more than 12 months after the date of the accident.

### **Anesthesia or Sedation**

General anesthesia, including moderate or deep sedation, unless it is determined at the sole discretion of the Willamette Dental Dentist to be medically necessary. Under no circumstances will general anesthesia, including moderate or deep sedation, be provided for comfort or due to psychological disorders.

### **Athletic Activities**

Including any injuries sustained while practicing for or competing in a professional or semiprofessional athletic contest. Semiprofessional athletics means an athletic activity for gain or pay that requires an unusually high level of skill and substantial time commitment from the participants, who are nevertheless not engaged in the activity as a full-time occupation.

### **Benefits Not Stated**

Services or supplies not specifically described in this handbook as covered dental services.

### **Bleaching of a Tooth**

### **Cast Dowel Posts**

### **Claims Not Submitted Timely**

Claims for out-of-area emergencies submitted more than 6 months after the date of service.

### **Congenital or Developmental Malformations**

Including, but not limited to, treatment of cleft palate, maxillary and/or mandibular (upper and lower jaw) malformations, enamel hypoplasia, ectodental dysplasia, and fluorosis (discoloration of teeth).

### **Cosmetic Services**

### **Experimental or Investigational Procedures**

Including expenses incidental to or incurred as a direct consequence of such procedures.

### **Facility Fees**

Including additional fees charged by the dentist for hospital, extended care facility or home care treatment (see section 5.4 for exceptions).

**Federal, State or Governmental Program**

To the extent that coverage is available under any federal, state or governmental program if application is duly made, except where required by law such as cases of emergency or for coverage provided by Medicaid.

**Full-Mouth Reconstruction****Habit-Breaking or Stress-Breaking Appliances****Illegal Acts, Riot or Rebellion**

Services and supplies for treatment of an injury or condition caused by or arising out of a member's voluntary participation in a riot, armed invasion or aggression, insurrection or rebellion or arising directly from an illegal act..

**Implants (removal or placement)****Intentionally Self-Inflicted Injuries**

The fact that a member may be under the influence of any chemical substance shall not be considered as a limitation on the ability to form the intent specified in this exclusion.

**Materials Not Approved by the American Dental Association****Medications and Supplies**

Including prescription drugs, medications or supplies.

**Never Events**

Services and supplies related to never events, which are events that should never happen while receiving services in a dental office, including but not limited to removing a non-diseased tooth structure or performing a procedure on the wrong patient or wrong tooth.

**Occupational Injury or Disease**

Occupational injury or disease (including any arising out of self-employment) is excluded.

**OSHA Requirements**

Charges incurred to comply with Occupational Safety and Health Administration (OSHA) requirements are excluded.

**Orthognathic Surgery****Precision Attachments and Other Special Techniques****Rebuilding or Maintaining Chewing Surface; Stabilizing Teeth**

Including splints, occlusal guards, nightguards, and other appliances used to increase vertical dimension and restore bite.

**Repair and Replacement**

Of lost, stolen or broken items.

**Replacement Before Frequency Limit is Met**

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**EXCLUSIONS**

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## **Restorations Not Dentally Necessary**

### **Restorations on Posterior Teeth**

Including veneers or composite surfaces on posterior teeth.

### **Services Not Provided by a Dental Provider**

Charges by any person other than a licensed dentist, licensed denturist, or licensed hygienist.

### **Services Otherwise Available**

Charges that would not have been made or that members would have had no obligation to pay in the absence of coverage under the Plan.

## **Taxes**

### **Third Party Liability Claims**

Services and supplies for treatment of illness or injury for which a third party is or may be responsible, to the extent of any recovery received from or on behalf of the third party. Including benefits payable under any automobile medical, personal injury protection (PIP), automobile no fault, underinsured or uninsured, homeowner, commercial premises coverage, or similar contract or insurance, when such contract or insurance is issued to or makes benefits available to a member, whether or not such benefits are requested. (See section 10.3.2.5).

## **TMJ**

Treatment of any disturbance of the temporomandibular joint (TMJ).

## **Treatment Before Coverage Begins**

### **Treatment Not Dentally Necessary**

Including services:

- a. not established as necessary for the treatment or prevention of a dental injury or disease otherwise covered under the Plan;
- b. that are inappropriate with regard to standards of good dental practice;
- c. with poor prognosis.

### **Treatment with Multiple Visits**

Including items installed or delivered more than 60 days after the coverage has terminated. Root canal treatment will be covered if the tooth canal was opened prior to termination and treatment is completed within 60 days after termination.

## **Tumor Related Services**

## SECTION 8. ELIGIBILITY

The date a person becomes eligible may be different than the date coverage begins (see section 9.5).

### 8.1 SUBSCRIBER

A person is eligible to enroll in the Plan if he or she:

- a. is a permanent documented full time employee, sole proprietor, owner, business partner, or corporate officer of the Group;
- b. is not a leased, seasonal, substitute, or temporary employee, or an agent, consultant, or independent contractor;
- c. is paid on a regular basis through the payroll system, has federal taxes deducted from such pay, and is reported to Social Security;
- d. works for the Group on a regularly scheduled basis the minimum of hours required by the Collective Bargaining Agreement; and
- e. satisfies any eligibility waiting period.

Subscribers are eligible to remain enrolled if they are on an approved leave of absence under state or federal family and medical leave laws.

### 8.2 DEPENDENTS

A subscriber's legal spouse or domestic partner is eligible for coverage. A subscriber's children are eligible until their 26th birthday. Children eligible due to a court or administrative order are also subject to the Plan's child age limit.

<p><b>Please Note:</b> <b>The Group offers same gender and opposite gender domestic partner coverage.</b></p>
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For purposes of determining eligibility, the following are considered "children":

- a. A subscriber's natural or adopted child;
- b. The natural or adopted child of a subscriber's spouse or domestic partner;
- c. Children placed for adoption with a subscriber. Adoption paperwork must be provided;
- d. Children of a covered dependent child, until the dependent child is no longer eligible under the Plan; and
- e. Children related to a subscriber by blood or marriage for whom the subscriber is the legal guardian. A court order showing legal guardianship must be provided.

If a subscriber has a child who has sustained a disability rendering him or her physically or mentally incapable of self-support, that child may be eligible for coverage even though he or she is over 26 years old. For the purposes of this handbook, mental incapacity means intellectual competence usually characterized by an IQ of less than 70, and physical incapacity means the inability to pursue an occupation or education because of a physical impairment. To be eligible, the child must be unmarried and principally dependent on the subscriber for support. The incapacity must have arisen before the child's 26th birthday and the child must have had continuous dental coverage.

The subscriber must provide ODS with a written physician's statement that confirms that these conditions existed continuously prior to the child's 26th birthday. Documentation of the child's medical condition must be reviewed and approved by ODS' medical consultant. Periodic review by the medical consultant will also be required on an ongoing basis except in cases where the disability is certified to be permanent.

### **8.3 QUALIFIED MEDICAL CHILD SUPPORT ORDER (QMCSO)**

The Plan will cover individuals deemed to be alternative recipients under a qualified medical child support order (QMCSO). A QMCSO is a court judgment, decree, or order, or a state administrative order that has the force and effect of law, that is typically issued as part of a divorce or as part of a state child support order proceeding, and that requires health plan coverage for an alternative recipient. An alternative recipient is a child of an eligible employee who is recognized under a medical child support order as having a right to enrollment under a group health plan with respect to such eligible employee.

The child's coverage under the Plan will be effective as of the first day of the month following the date that the Plan Administrator determines that the applicable order qualifies as a QMCSO and that the child is eligible for enrollment in the Plan.

The Plan has detailed procedures for determining whether an order qualifies as a QMCSO. A copy of such procedures is available from the Plan Administrator without charge.

### **8.4 NEW DEPENDENTS**

If a subscriber marries or registers a Declaration of Domestic Partnership under the Oregon Family Fairness Act, the spouse or domestic partner and his or her children are eligible to enroll as of the date of the marriage or registration (see section 9.2).

If a subscriber files an Affidavit of Domestic Partnership with the Group, the unregistered domestic partner and his or her children are eligible for coverage (see section 9.2).

A member's newborn child will automatically be enrolled for 31 days after birth. Adopted children are automatically enrolled for the first 31 days from the date of the adoption decree. If a child is placed with the subscriber pending the completion of adoption proceedings, that child will be enrolled for the first 31 days from the date of placement. When adding the child will cause a premium increase (e.g., from an employee and spouse tier to a family tier), an application and payment must be submitted within those 31 days. If payment is required but not received, the child will not be covered (see section 9.2).

Placement for adoption means a subscriber has assumed and retained a legal obligation for full or partial support of the child in anticipation of adoption.

A new dependent may cause a premium increase. Premiums will be adjusted accordingly and will apply during the first 31 days of coverage for newborn or adopted children.
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## **8.5 ELIGIBILITY AUDIT**

ODS reserves the right to conduct audits to verify a member's eligibility, and may request documentation including but not limited to employee timecards, member birth certificates, adoption paperwork, marriage certificates, domestic partnership registration and any other evidence necessary to document eligibility on the Plan.

## **8.6 RETIREMENT**

### **8.6.1 Employee Eligibility**

Those employees eligible for retirement under ORS 243.303 and the eligibility rules of the Oregon Public Employees Retirement System (PERS), will be allowed to continue the dental plan coverage after retirement as long as application for enrollment is made within 60 days of the effective date of retirement. Benefits and coverage will be the same as for active employees.

### **8.6.2 Dependent Eligibility**

If a dependent is carried on a member's insurance immediately prior to the member's retirement, the dependent is allowed to continue on the member's insurance during retirement. If a dependent chooses not to enroll at the time of the employee's retirement, the dependent's coverage will end and the dependent may not re-enroll at a later date. New dependent(s) acquired after an employee's retirement date are eligible to enroll on the plan as long as application for enrollment is made within 31 days of first becoming eligible for coverage. New dependent(s) who do not enroll upon initial eligibility will not be allowed to enroll at a future date.

### **8.6.3 When Retiree Eligibility Ends**

Eligibility for a retiree will end on the last day of the month in which he or she:

- a. Dies;
- b. Reaches age 65;
- c. Voluntarily terminates enrollment for him or herself and all enrolled dependents;
- d. Or, just prior to the month in which the retiree becomes eligible for Medicare.

Eligibility for a spouse will end on the last day of the month in which:

- a. A decree of divorce is final (may then be eligible for COBRA continuation);
- b. He/she voluntarily terminates enrollment, either individually or through the retiree;

Eligibility for a dependent child will end on the last day of the month in which the child:

- a. Is no longer eligible according to the terms of the contract;
- b. Voluntarily terminates enrollment, either individually or through the retiree.

A retiree, his or her spouse, and/or dependent child(ren) who voluntarily terminate coverage may not re-enroll.

Refer to Continuation of Dental Coverage section of the Benefit Handbook for COBRA and portability information.



## **SECTION 9. ENROLLMENT**

### **9.1 ENROLLING ELIGIBLE EMPLOYEES**

A complete and signed application for the eligible employee and any dependents to be enrolled must be filed within 31 days of becoming eligible to apply for coverage. Eligible Employees can apply on the date of hire or the end of any required waiting period and file the application with the Group.

An employee who is also a dependent of another employee, still must be enrolled as an employee. No employee may be enrolled solely as a dependent of another employee.

The subscriber must notify the Group and ODS of any change of address.

### **9.2 ENROLLING NEW DEPENDENTS**

To enroll a new dependent, a complete and signed application and, when applicable, a marriage certificate, registered domestic partnership documentation, a copy of the filed Affidavit of Domestic Partnership, or adoption or placement for adoption paperwork must be submitted within 31 days of eligibility.

The subscriber must notify the Group and ODS if family members are added or dropped from coverage, even if it does not affect premiums.

### **9.3 OPEN ENROLLMENT**

If an eligible employee and/or any eligible dependents are not enrolled within 31 days of first becoming eligible, they will be considered "late enrollees" and must wait for the next Open Enrollment period to enroll. Open Enrollment occurs once a year at renewal. However, an eligible person shall not be considered a late enrollee if he or she meets one of the eligibility requirements described in section 9.4.

### **9.4 SPECIAL ENROLLMENT RIGHTS**

#### **9.4.1 Loss of Other Coverage**

If coverage is declined for an eligible employee or any dependent(s) when initially eligible because of other dental coverage, they may enroll in the Plan outside of the open enrollment period, but only if the following criteria are met:

- a. The eligible employee or dependent was covered under a group dental plan or had dental coverage at the time coverage was previously offered;
- b. The eligible employee stated in writing at such time that coverage under a group dental plan or dental coverage was the reason enrollment was declined;
- c. The eligible employee requests such enrollment not later than 31 days after the previous coverage ended (except for event iv. below, which allows up to 60 days); and

- d. One of the following events has occurred:
  - i. The eligible employee's or dependent's prior coverage was under a COBRA continuation provision and the coverage under such provision was exhausted; this includes reaching the lifetime maximum while on COBRA coverage.
  - ii. The eligible employee's or dependent's prior coverage was terminated as a result of loss of eligibility for the coverage. Examples of when coverage under a plan may be lost include:
    - A. legal separation or divorce;
    - B. loss of dependent status per plan terms;
    - C. death;
    - D. termination of employment;
    - E. reduction in the number of hours of employment;
    - F. reaching the lifetime maximum on all benefits;
    - G. the plan ceasing to offer coverage to a group of similarly situated persons;
    - H. moving out of an HMO service area that results in termination of coverage and no other option is available under the plan;
    - I. termination of the benefit packet option, and no substitute option is offered.
  - iii. The employer contributions toward the eligible employee's or dependent's other coverage were terminated. (If employer contributions cease, the eligible employee or dependent does not have to terminate coverage under the prior plan in order to be eligible for special enrollment.)
  - iv. The eligible employee's or dependent's prior coverage was under Medicaid or a children's health insurance program (CHIP) and such coverage was terminated due to loss of eligibility. Special enrollment must be requested within 60 days of the termination.

#### **9.4.2 Eligibility for Premium Subsidy**

If an eligible employee or dependent covered under Medicaid or CHIP becomes eligible for a premium assistance subsidy, and special enrollment is requested within 60 days of the determination of eligibility, they may enroll in the Plan outside of the open enrollment period.

The special enrollment rights as described in sections 9.4.1 and 9.4.2 apply:

- a. To an eligible employee who loses other coverage or becomes eligible for a premium assistance subsidy;
- b. To a subscriber's dependent who loses other coverage or becomes eligible for a premium assistance subsidy;
- c. To both the eligible employee and the dependent if neither is enrolled under the Plan, and either loses other coverage or becomes eligible for a premium assistance subsidy.

To enroll, an eligible employee will need to submit a complete and signed application within the required timeframe.

### **9.4.3 New Dependents**

An eligible employee and spouse or domestic partner will also have special enrollment rights if they are not enrolled at the time of the event that caused the eligible employee to gain a new dependent (e.g., marriage, the registration of a domestic partnership or the filing of an Affidavit of Domestic Partnership, birth, adoption, or placement for adoption); however, other existing dependents will not.

## **9.5 WHEN COVERAGE BEGINS**

Coverage begins on the first day of the month following the date of hire. When the new dependent results from marriage, coverage is effective on the day of marriage. When the new dependent results from domestic partnership, coverage is effective on the date the Declaration of Domestic Partnership is registered, or the Affidavit of Domestic Partnership is filed. Newborn children are eligible to begin coverage on the date of their birth, adopted children or children placed for adoption are eligible to begin coverage on the date of adoption or placement, court ordered coverage is effective on the date specified by the court order, or if the subscriber is enrolled under a Collective Bargaining Agreement which states otherwise.

The necessary premiums must also be paid for coverage to become effective.

Coverage for those enrolling during open enrollment begins on the date the Plan renews. All other plan provisions will apply. Coverage under special enrollment will begin on the first day of the month following loss of coverage as defined in 9.4.1 or a loss of premium subsidy as defined in 9.4.2.

## **9.6 WHEN COVERAGE ENDS**

There are a variety of circumstances in which a member's coverage will end. These are described in the following sections.

### **9.6.1 Termination of the Group Plan**

If the Plan is terminated for any reason, coverage ends for the Group and members on the date the Plan ends.

### **9.6.2 Termination by Subscriber**

A subscriber may terminate his or her coverage, or coverage for any enrolled dependent, by giving ODS written notice through the Group. Coverage will end on the last day of the month through which premiums are paid. If a subscriber terminates his or her own coverage, coverage for any dependents also ends at the same time.

### **9.6.3 Death**

If a subscriber dies, coverage for any enrolled dependents ends on the last day of the month in which the death occurs. Enrolled dependents may extend their coverage for up to 3 years if the requirements for continuation of coverage are met (see Section 13). The Group must notify ODS of any continuation of coverage and appropriate premiums must be paid along with the Group's regular monthly payment.

#### **9.6.4 Loss of Eligibility, Layoff or Leave of Absence**

If employment terminates, coverage will end on the last day of the month in which termination occurs, unless a member chooses to continue coverage (see Section 13).

If a subscriber is laid off by the Group and returns to active work within 18 months of being laid off, he or she and any eligible dependents may enroll in the Plan on the date of rehire and coverage will begin on the first day of the month following the date of rehire.

If a subscriber experiences a loss of eligibility due to a qualifying leave of absence, as defined by the specific working agreement, he or she and any previously enrolled dependents may re-enroll in the group plan upon the subscriber's return to work in a qualifying position. Coverage will begin the first day of the month in which the subscriber returns to work in the qualifying position, as defined by the specific working agreement (see section 13.6 for coverage during a leave of absence).

All plan provisions will resume at re-enrollment whether or not there was a lapse in coverage. Upon re-enrollment in the Plan, any waiting period required by the Plan will not have to be re-served.

The Group must notify ODS that the subscriber has been rehired following a layoff or that the subscriber's hours have been increased, and the necessary premiums for coverage must be paid.

#### **9.6.5 Termination by the Willamette Dental Group**

Coverage may terminate if the network has documented good cause for termination, such as an inability to establish or maintain a patient/provider relationship between a member and a Willamette Dental dentist at locations reasonably accessible to the member. Coverage will end on the last day of the month following a 30-day written notice from Willamette Dental Group. If a member's coverage is terminated, coverage for any dependents also ends at the same time.

#### **9.6.6 Loss of Eligibility by Dependent**

Coverage ends for an enrolled spouse on the last day of the month in which a decree of divorce or annulment is entered (regardless of any appeal), and for a registered domestic partner on the last day of the month in which a judgment of dissolution or annulment of the domestic partnership has been entered, unless the former spouse or registered domestic partner continues coverage as provided under the Plan (see Section 13).

Coverage ends for an unregistered domestic partner on the last day of the month in which the domestic partnership no longer meets the requirements of the Affidavit of Domestic Partnership filed with the Group.

Coverage ends for an enrolled child on the last day of the month in which the child reaches age 26, unless the child continues coverage as provided under the Plan (see Section 13).

#### **9.6.7 Rescission by Insurer**

ODS may rescind a member's coverage back to the effective date, or deny claims at any time for fraud, material misrepresentation, or concealment by a member or the Group, which may include but is not limited to enrolling ineligible persons on the Plan, falsifying or withholding documentation or information that is the basis for eligibility or employment, and falsification or alteration of claims. ODS reserves the right to retain premium paid as liquidated damages, and the

Group and/or member shall be responsible for the full balance of any benefits paid. Should ODS terminate coverage under this section, ODS may, to the extent permitted by law, deny future enrollment of the members under any Oregon Dental Service policy or contract or the contract of our affiliates.

**9.6.8 Continuing Coverage**

Information is in Continuation of Dental Coverage (Section 13).

## **SECTION 10. CLAIMS ADMINISTRATION & PAYMENT**

### **10.1 SUBMISSION AND PAYMENT OF CLAIMS**

When a member sees a Willamette Dental dentist, all of the paperwork takes place at the dentist's office and there is no need to submit claims.

Claims by an outside dentist must be paid in full by the member and then be sent to the following address for reimbursement.

Willamette Dental Group  
Attention: Administrative Application Specialist  
6950 NE Campus Way  
Hillsboro, OR, 97124

If a claim form is submitted, it must be completely filled out and signed by the member and the outside dentist. An itemized statement from the outside dentist must also be included. The network has the right to request additional information from the outside dentist needed to process the claim. No reimbursement will be provided unless the requested information is received. All claims must be submitted within 6 months of the date of service. Claims submitted by Medicaid must be sent to ODS within 3 years after the date the expense was incurred.

### **10.2 APPEALS**

A member with questions or concerns regarding a decision, action, or statement by a Willamette Dental dentist should discuss with the Willamette Dental dentist at the time of the appointment. If the member remains dissatisfied after the discussion, he or she may submit a first level appeal to the network's Member Services Department.

#### **10.2.1 Time Limit for Submitting Appeals**

Members have **180 days** from the date of an adverse benefit determination to submit an initial written appeal. If an appeal is not submitted within the timeframes outlined in this section, the rights to the appeal process will be lost.

#### **10.2.2 The Appeal Process**

The Plan has a 2-level internal appeal process consisting of a first level appeal and a second level appeal.

The timelines addressed in the paragraphs below do not apply when the member does not reasonably cooperate or circumstances beyond the control of either party prevents that party from complying with the standards set (but only if the party who is unable to comply gives notice of the specific circumstances to the other party when the circumstances arise).

#### **10.2.3 First Level Appeals**

Before filing an appeal, it may be possible to resolve a dispute with a phone call to the Member Services Department. Otherwise, an appeal must be submitted in writing and sent to the following address: Willamette Dental Group, 6950 NE Campus Way, Hillsboro, OR, 97124. If necessary, the Member Services Department can provide assistance filing an appeal. Written comments, documents, records, and other information relating to the appeal may be submitted. Upon request,

and free of charge, the member may have reasonable access to, and copies of, all documents, records, and other information relevant to the request for benefits. ODS will acknowledge receipt of the written appeal within 7 days and conduct an investigation by persons who were not previously involved in the original determination.

The investigation of an appeal of an adverse benefit determination will be completed within 30 days of receipt of the appeal.

When an investigation has been completed, a written notice of the decision will be sent to the member, including the basis for the decision. If applicable, the written notice will include information on the right to a second level appeal.

#### **10.2.4 Second Level Appeals**

A member who disagrees with the decision regarding the first level appeal may request a review of the decision. A second level appeal must be submitted in writing within 60 days of the date of ODS' action on the first level appeal.

Investigations and responses to a second level appeal will be by persons who were not involved in the initial determinations. The member will have the option to submit written comments, documents, records and other information related to the case that was not previously submitted.

The member will be notified in writing of the decision within 30 days of receipt of the appeal, including the basis for the decision.

### **10.3 BENEFITS AVAILABLE FROM OTHER SOURCES**

Situations may arise in which dental care expenses may be the responsibility of someone other than ODS.

#### **10.3.1 Coordination of Benefits (COB)**

This provision applies when a member has healthcare coverage under more than one plan. A complete explanation of COB is in Section 11.

#### **10.3.2 Third Party Liability**

A member may have a legal right to recover benefit or dental care costs from a third party as a result of an injury for which benefits were provided by a network provider. For example, a member who is injured may be able to recover the benefits or dental care costs from a person or entity responsible for the injury or from an insurer, including different forms of liability insurance, or uninsured motorist coverage or under-insured motorist coverage. As another example, a member may be injured in the course of employment, in which case the employer or a workers' compensation insurer may be responsible for dental care expenses connected with the injury. The network is entitled to be reimbursed for any benefits that it provides that are associated with any injury and are or may be recoverable from a third party or other source.

Payment of benefits where a third party may be legally liable is excluded under the terms of the Plan. Because recovery from a third party may be difficult and take a long time, as a service to the member, the network will provide benefits to a member based on the understanding and agreement that the member is required to honor the network's subrogation rights as discussed below and, if requested by the network, to reimburse it in full from any recovery the member may receive, no matter how the recovery is characterized.

Upon claiming or accepting benefits, or the provision of benefits, under the terms of the Plan, the member agrees that the network has the remedies and rights described in section 10.3.2. The network may elect to seek recovery under one or more of the procedures outlined in this section. The member agrees to do whatever is necessary to fully secure and protect, and to do nothing to prejudice, the network's right of reimbursement or subrogation as discussed in this section. The network has the sole discretion to interpret and construe these reimbursement and subrogation provisions.

#### **10.3.2.1 Definitions**

For purposes of section 10.3.2, the following definitions apply:

**Benefits** means any amount paid by the network, or submitted to the network for payment to or on behalf of a member. Bills, statements or invoices submitted to the network by a provider of services, supplies or facilities to or on behalf of a member are considered requests for payment of benefits by the member.

**Recovery Funds** means any amount recovered from a third party.

**Third Party** means any person or entity responsible for the injury, or the aggravation of an injury, of the member. Third party includes any insurer of such person or entity, including different forms of liability insurance, or any other form of insurance that may pay money to or on behalf of the member including uninsured motorist coverage, under-insured motorist coverage, premises med-pay coverage, PIP coverage, and workers' compensation insurance.

**Third Party Claim** means any claim, lawsuit, settlement, award, verdict, judgment, arbitration decision or other action against a third party (or any right to assert the foregoing) by or on behalf of a member, regardless of how the claims, damages or recovery funds are characterized. (For example, a member who has received benefits from the network may file a third party claim against the party responsible for the member's injuries, but only seek the recovery of non-economic damages. In that case, the network is still entitled to recover the value of the benefits provided, as described in section 10.3.2.)

#### **10.3.2.2 Subrogation**

Upon payment by the Plan, the network shall be subrogated to all of the member's rights of recovery. The member shall do whatever is necessary to secure such rights and do nothing to prejudice them.

The network may pursue the third party in its own name, or in the name of the member. The network is entitled to all subrogation rights and remedies under the common and statutory law, as well as under the Plan.

#### **10.3.2.3 Right of Recovery**

In addition to its subrogation rights, the network may, at its sole discretion and option, ask that a member, and his or her attorney, if any, protect its reimbursement rights. The following rules apply to this right of recovery section:

- a. The member holds any rights of recovery against the third party in trust for the network, but only for the amount of benefits provided for that injury.



- b. The network is entitled to receive the value of benefits it has provided for that injury out of any settlement or judgment that results from exercising the right of recovery against the third party. This is so regardless of whether the third party admits liability or asserts that the member is also at fault. In addition, the network is entitled to receive the value of benefits it has paid whether the dental care expenses are itemized or expressly excluded in the third party recovery.
- c. If the network asks the member and his or her attorney to protect its reimbursement rights under this section, then the member may subtract from the money to be paid back to the network a proportionate share of reasonable attorney fees as an expense for collecting from the other party.
- d. The network may ask the member to sign an agreement to abide by the terms of this section. The network will not be required to pay benefits for the injury until the agreement is properly signed and returned.
- e. This right of recovery includes the full amount of the benefits paid or pending payment by the network, out of any recovery made by the member from the third party, including, without limitation, any and all amounts from the first dollars paid or payable to the member (including his or her legal representatives, estate or heirs, or any trust established for the purpose of paying for the future income, care or dental expenses of the member), regardless of the characterization of the recovery, whether or not the member is made whole, or whether or not any amounts are paid or payable directly by the third party, an insurer or another source. The network's recovery rights will not be reduced due to the member's own negligence.
- f. If it is reasonable to expect that the member will incur future expenses for which benefits might be provided by the network, the member shall seek recovery of such future expenses in any third party claim.

#### **10.3.2.4 Motor Vehicle Accidents**

Any expense for injury or illness that results from a motor vehicle accident and is payable under a motor vehicle insurance policy is not a covered benefit under the Plan.

If a claim for healthcare expenses arising out of a motor vehicle accident is filed with the network and motor vehicle insurance has not yet been paid, then the network may advance benefits, subject to sections 10.3.2.2 and 10.3.2.3.

In addition, in third party claims involving the use or operation of a motor vehicle, the network, at its sole discretion and option, is entitled to seek reimbursement under the Personal Injury Protection statutes of the state of Oregon, including ORS 742.534, ORS 742.536, or ORS 742.538, or under applicable state law.

#### **10.3.2.5 Additional Third Party Liability Provisions**

In connection with the network's rights as discussed in the above sections, members shall do one or more of the following and agree that the network may do one or more of the following at its discretion:

- a. If the member seeks payment by the network of any benefits for which there may be a third party claim, the member shall notify the network of the potential third party claim. The member has this responsibility even if the first request for payment of benefits is a bill or invoice submitted to the network by the member's provider.
- b. Upon request from the network, the member shall provide all information available to the member, or any representative or attorney representing the member, relating to the potential third party claim. The member and his or her representatives shall have the obligation to notify the network in advance of any claim (written or oral) and/or any lawsuit made against a third party seeking recovery of any damages from the third party, whether or not the member is seeking recovery for benefits paid by the network from the third party.
- c. The member shall cooperate with the network to protect its recovery rights, and in addition, but not by way of limitation, shall:
  - i. Sign and deliver any documents as the network reasonably requires to protect its rights;
  - ii. Provide any information to the network relevant to the application of the provisions of section 10.3.2, including dental information (doctors' reports, chart notes, diagnostic test results, etc.), settlement correspondence, copies of pleadings or demands, and settlement agreements, releases or judgments; and
  - iii. Take such actions as the network may reasonably request to assist it in enforcing its third party recovery rights.
- d. By accepting payment of benefits from the network, the member agrees that it has the right to intervene in any lawsuit or arbitration filed by or on behalf of a member seeking damages from a third party.
- e. The member agrees that the network may notify any third party, or third party's representatives or insurers, of its recovery rights described in section 10.3.2.
- f. Even without the member's written authorization, the network may release to, or obtain from, any other insurer, organization or person, any information it needs to carry out the provisions of section 10.3.2.
- g. This section applies to any member for whom advance payment of benefits is made by the network whether or not the event giving rise to the member's injuries occurred before the member became covered under the Plan.
- h. If the member continues to receive dental treatment for an injury after obtaining a settlement or recovery from a third party, the network will provide benefits for the continuing treatment of that injury only to the extent that the member can establish that any sums that may have been recovered from the third party have been exhausted.
- i. If the member or the member's representatives fail to do any of the foregoing acts at the network's request, then the network has the right to not advance payment of benefits or to suspend payment of any benefits for or on behalf of the member related to any injury or dental condition arising out of the event giving rise to, or the allegations in, the third party claim.

- j. Coordination of benefits (where the member has dental coverage under more than one plan or health insurance policy) is not considered a third party claim.
- k. If any term, provision, agreement or condition of section 10.3.2 is held by a court of competent jurisdiction to be invalid or unenforceable, the remainder of the provisions shall remain in full force and effect and shall in no way be affected, impaired or invalidated.

## SECTION 11. COORDINATION OF BENEFITS

Coordination of Benefits (COB) occurs when a member has dental coverage under more than one plan.

### 11.1 DEFINITIONS

For purposes of Section 11, the following definitions apply:

**Plan** means any of the following that provides benefits or services for dental care or treatment. If separate contracts are used to provide coordinated coverage for covered persons in a group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts.

Plan includes:

- a. Group insurance contracts and group-type contracts;
- b. HMO (health maintenance organization) coverage;
- c. Coverage under a labor-management trusteed plan, a union welfare plan, an employer organization plan or an employee benefits plan;
- d. Medicare or other government programs, other than Medicaid, and any other coverage required or provided by law; or
- e. Other arrangements of insured or self-insured group or group-type coverage.

Plan does not include:

- a. Fixed indemnity coverage;
- b. Accident-only coverage;
- c. Specified disease or specified accident coverage;
- d. School accident coverage;
- e. Medicare supplement policies;
- f. Medicaid policies, or;
- g. Coverage under other federal governmental plans, unless permitted by law.

Each contract or other arrangement for coverage described above is a separate plan. If a plan has 2 parts and COB rules apply to only one of the 2, each of the parts is treated as a separate plan.

**Complying plan** is a plan that complies with these COB rules.

**Non-complying plan** is a plan that does not comply with these COB rules.

**Claim** means a request that benefits of a plan be provided or paid.

An **allowable expense** means a dental expense, including deductibles and copayments or coinsurance, that is covered at least in part by any plan covering the member. When a plan provides benefits in the form of a service rather than cash payments, the reasonable cash value of the service will also be considered an allowable expense and a benefit paid. An expense that is not covered by any plan covering the member is not an allowable expense. In addition, any expense

that a provider by law or in accordance with a contractual agreement is prohibited from charging a member is not an allowable expense.

The following are examples of expenses that are not allowable expenses:

- a. The amount of the reduction by the primary plan because a member has failed to comply with the plan provisions concerning second opinions or prior authorization of services, or because the member has a lower benefit due to not using an in-network provider;
- b. Any amount in excess of the highest reimbursement amount for a specific benefit, if a member is covered by 2 or more plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology;
- c. Any amount in excess of the highest of the negotiated fees, if a member is covered by 2 or more plans that provide benefits or services on the basis of negotiated fees;
- d. If a member is covered by one plan that calculates its benefits or services on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology and another plan that provides its benefits or services on the basis of negotiated fees, the primary plan's arrangement shall be the allowable expense for all plans. However, if the provider has contracted with the secondary plan to provide the benefit or service for a specific negotiated fee or payment amount that is different than the primary plan's payment arrangement and if the provider's contract permits, the negotiated fee or payment shall be the allowable expense used by the secondary plan to determine its benefits.

**This Plan** is the part of this group policy that provides benefits for dental expenses to which the COB provision applies and which may be reduced because of the benefits of other plans. Any other part of the policy providing dental benefits is separate from this Plan. A policy may apply one COB provision to certain benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.

A **closed panel plan** is a plan that provides dental benefits to covered persons primarily in the form of services through a network of providers that have contracted with or are employed by the plan, and that excludes coverage for services provided by other providers, except in cases of emergency or referral by an in-network provider. This Plan is a closed panel plan.

**Custodial parent** is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the child resides more than one half of the calendar year excluding any temporary visitation.

## 11.2 How COB WORKS

If the member is covered by another plan or plans, the benefits under this Plan and the other plan(s) will be coordinated. This means one plan pays its full benefits first, then any other plans pay. The order of benefit determination rules govern the order in which each plan will pay a claim for benefits.

The **primary plan** (the plan that pays benefits first) pays the benefits that would be payable under its terms in the absence of this provision.

The **secondary plan** (the plans that pay benefits after the primary plan) will reduce the benefits it pays so that payments from all plans do not exceed 100% of the total allowable expense.

This Plan will coordinate with a plan that is “excess” or “always secondary” or that uses order of benefit determination rules that are inconsistent with those contained in OAR 836-020-0770 to 836-020-0805 (non-complying plan) on the following basis:

- a. If this Plan is primary, it will provide its benefits first.
- b. If this Plan is secondary and the non-complying plan does not provide its primary payment information within a reasonable time after it is requested to do so, this Plan will assume that the benefits of the non-complying plan are identical to this Plan’s benefits. This Plan will provide its benefits first, but the amount of the benefits payable shall be determined as if this Plan were the secondary plan.
- c. If the non-complying plan reduces its benefits so that the member receives less in benefits than he or she would have received had this Plan provided its benefits as the secondary plan and the non-complying plan provided its benefits as the primary plan, then this Plan shall advance additional benefits equal to the difference between the amount that was actually paid and the amount that should have been paid if the non-complying plan had not improperly reduced its benefits. Additional payment will be limited so that this Plan will not pay any more than it would have paid if it had been the primary plan. In consideration of such an advance, this Plan shall be subrogated to all rights of the member against the non-complying plan.

### **11.3 ORDER OF BENEFIT DETERMINATION (WHICH PLAN PAYS FIRST?)**

The first of the following rules that applies will govern:

- a. **Non-dependent/Dependent.** If a plan covers the member as other than a dependent, for example, an employee, member of an organization, primary insured, or retiree, then that plan will determine its benefits before a plan which covers the member as a dependent.
- b. **Dependent Child/Parents Married, Registered under the Oregon Family Fairness Act, or Living Together.** If the member is a dependent child whose parents are married, registered under the Oregon Family Fairness Act, or are living together whether or not they have ever been married or registered under the Oregon Family Fairness Act, the plan of the parent whose birthday falls earlier in the calendar year is the primary plan. If both parents' birthdays are on the same day, the plan that has covered the parent the longest is the primary plan. (This is called the ‘Birthday Rule’.)
- c. **Dependent Child/Parents Separated or Divorced or Not Living Together.** If the member is a dependent child of divorced or separated parents, or parents not living together whether or not they have ever been married or registered under the Oregon Family Fairness Act, then the following rules apply:
  - i. If a court decree states that one of the parents is responsible for the healthcare expenses of the child, and the plan of that parent has actual knowledge of those terms, that plan is primary. This rule applies to plan years commencing after the plan is given notice of the court decree.
  - ii. If a court decree states that both parents are responsible for the healthcare expenses of the child, or that the parents have joint custody without specifying that one parent is responsible, the ‘birthday rule’ described above applies.

- iii. If there is not a court decree allocating responsibility for the child's healthcare expenses, the order of benefits is as follows:
  - A. The plan covering the custodial parent;
  - B. The plan covering the spouse or domestic partner of the custodial parent;
  - C. The plan covering the non-custodial parent; and then
  - D. The plan covering the spouse or domestic partner of the non-custodial parent.
- d. **Dependent Child Covered by Individual Other than Parent.** For a dependent child covered under more than one plan of persons who are not the parents of the child, the first applicable provision 'ii' or 'iii') above shall determine the order of benefits as if those persons were the parents of the child.
- e. **Active/Retired or Laid Off Employee.** The plan that covers a member as an active employee, that is, one who is neither laid off nor retired (or as that employee's dependent) determines its benefits before those of a plan that covers the member as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of the benefits, this rule is ignored.
- f. **COBRA or State Continuation Coverage.** If a member whose coverage is provided under COBRA or under a right of continuation provided by state or other federal law is covered under another plan, the plan covering that member as an employee, member of an organization, subscriber, or retiree or as a dependent of the same, is the primary plan and the COBRA or other continuation coverage is the secondary plan. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of the benefits, this rule is ignored.
- g. **Longer/Shorter Length of Coverage.** The plan that covered a member longer is the primary plan and the plan that covered the member for the shorter period of time is the secondary plan.
- h. **None of the Above.** If the preceding rules do not determine the order of benefits, the allowable expenses shall be shared equally between the plans. In addition, this Plan will not pay more than it would have paid had it been the primary plan.

#### **11.4 EFFECT ON THE BENEFITS OF THIS PLAN**

In determining the amount to be paid for any claim, the secondary plan will calculate the benefits it would have paid in the absence of other dental coverage and apply that calculated amount to any allowable expense under its plan that is unpaid by the primary plan. The secondary plan shall credit to its plan deductible any amounts it would have credited to its deductible in the absence of other dental coverage.

If the primary plan is a closed panel plan and the member uses an out-of-network provider, the secondary plan shall provide benefits as if it were the primary plan, except for emergency services or authorized referrals that are paid or provided by the primary plan.

#### **11.5 ODS' RIGHT TO COLLECT AND RELEASE NEEDED INFORMATION**

In order to receive benefits, the member must give ODS any information needed to pay benefits. ODS may release to or collect from any person or organization any needed information about the member.

## **11.6 CORRECTION OF PAYMENTS**

If benefits that this Plan should have paid are instead paid by another plan, this Plan may reimburse the other plan. Amounts reimbursed are plan benefits and are treated like other plan benefits in satisfying the Plan's liabilities.

## **11.7 RIGHT OF RECOVERY**

If the Plan pays more for a covered expense than is required by the Plan, the excess payment may be recovered from:

- a. The subscriber;
- b. Any person to whom the payment was made; or
- c. Any insurance company, service plan or any other organization that should have made payment.



## **SECTION 12. MISCELLANEOUS PROVISIONS**

### **12.1 CONFIDENTIALITY OF MEMBER INFORMATION**

Keeping a member's protected health information confidential is very important to ODS. Protected health information includes enrollment, claims, and medical and dental information. ODS uses such information internally for claims payment, referrals and authorization of services, and business operations such as case management and quality management programs. ODS does not sell this information. The Notice of Privacy Practices provides more detail about how ODS uses members' information. A copy of the notice is available on the ODS website by following the HIPAA link or by calling ODS at 503-243-4492.

### **12.2 TRANSFER OF BENEFITS**

Only members are entitled to benefits under the Plan. These benefits are not assignable or transferable to anyone else. Any attempted assignment or transfer will not be binding on ODS.

### **12.3 CONTRACT PROVISIONS**

The policy with ODS and the Group and handbook plus any endorsements or amendments are the entire contract between the parties. No promises, terms, conditions or obligations exist other than those contained in the contract. This handbook and the policy plus such endorsements or amendments, if any, shall supersede all other communications, representations or agreements, either verbal or written between the parties.

### **12.4 WARRANTIES**

All statements made by the Group or a member, unless fraudulent, are considered representations and not warranties. No statement made for the purpose of obtaining coverage will void the coverage or reduce benefits unless contained in a written form and signed by the Group or the member, a copy of which has been given to the Group or member or the member's beneficiary.

### **12.5 LIMITATION OF LIABILITY**

ODS shall incur no liability whatsoever to any member concerning the selection of dentists to render services. In performing or contracting to perform dental service, such dentists shall be solely responsible and, in no case, shall ODS be liable for the negligence of any dentist rendering such services. Nothing contained in the Plan shall be construed as obligating ODS to render dental services.

### **12.6 PROVIDER REIMBURSEMENTS**

Willamette Dental dentists agree that they will accept fees in the amount established by the network as full payment for their services, except for the member's copayment responsibility and charges for a late cancellation of an appointment, for failing to keep or cancel an appointment, a

delinquent account charge, and/or non-covered benefit fees as provided for in the Plan. Willamette Dental dentists agree that their charges to members will not exceed the copayment amounts listed in Section 14.

## **12.7 INDEPENDENT CONTRACTOR DISCLAIMER**

ODS and Willamette Dental dentists are independent contractors. ODS and Willamette Dental dentists do not have a relationship of employer and employee nor of principal and agent. No relationship other than that of independent parties contracting with each other solely for the purpose of a Willamette Dental dentist's provision of dental care to ODS members may be deemed or construed to exist between ODS and Willamette Dental dentists. A Willamette Dental dentist is solely responsible for the dental care provided to any member, and ODS does not control the detail, manner or methods by which a Willamette Dental dentist provides care.

## **12.8 NO WAIVER**

Any waiver of any provision of the Plan, or any performance under the Plan, must be in writing and signed by the waiving party. Any such waiver shall not operate as, or be deemed to be, a waiver of any prior or future performance or enforcement of that provision or any other provision. If ODS delays in or fails to exercise any right, power or remedy provided in the Plan, including a delay or failure to deny a claim, that shall not waive ODS' rights to enforce the provisions of the Plan.

## **12.9 GROUP IS THE AGENT**

The Group is the members' agent for all purposes under the Plan. The Group is not the agent of ODS.

## **12.10 GOVERNING LAW**

To the extent the Plan is governed by state law, it shall be governed by and construed in accordance with the laws of the state of Oregon.

## **12.11 WHERE ANY LEGAL ACTION MUST BE FILED**

Any legal action arising out of this Plan must be filed in either state or federal court in the State of Oregon.

## **12.12 TIME LIMITS FOR FILING A LAWSUIT**

Any legal action arising out of, or related to, the Plan and filed against ODS by a member or any third party must be filed in court within 3 years of the time the claim arose. All internal levels of appeal under the Plan must be exhausted before filing a claim in court.

## **SECTION 13. CONTINUATION OF DENTAL COVERAGE**

The following sections on continuation of coverage may apply. Members should check with the Group to find out whether they qualify for this coverage. Both subscribers and their dependents should read the following sections carefully.

### **13.1 INDIVIDUAL DENTAL EXCHANGE PROGRAM**

There is an individual dental plan available to members who have been covered under an employer sponsored dental plan for 12 continuous months prior to their termination date and loss of coverage. A member must be an Oregon resident to enroll and maintain eligibility for this coverage. The Individual Dental Exchange Program is an individual plan and the benefits are not the same as those provided under the Group's dental plan. Members may enroll in this individual plan regardless of any other continuation coverage that may be available through the Group.

### **13.2 OREGON CONTINUATION COVERAGE FOR SPOUSES & DOMESTIC PARTNERS AGE 55 AND OVER**

#### **13.2.1 Introduction**

55+ Oregon Continuation only applies to employers with 20 or more employees. ODS will provide 55+ Oregon Continuation coverage to those members who elect it, subject to the following conditions:

- a. ODS will offer no greater rights than ORS 743.600 to 743.602 requires;
- b. ODS will not provide 55+ Oregon Continuation coverage for members who do not comply with the requirements outlined below; and
- c. The Group or its designated third party administrator is responsible for providing the required notices within the statutory time periods, including the notice of death and the election notice. If the Group or its designated third party administrator fails to notify the eligible spouse or domestic partner, premiums shall be waived from the date the notice was required until the date notice is received by the spouse or domestic partner. The Group shall be responsible for such premiums.

Note: In section 13.2 the term "domestic partner" refers only to a domestic partner registered under the Oregon Family Fairness Act.

#### **13.2.2 Eligibility Requirements for 55+ Oregon Continuation Coverage**

The spouse or domestic partner of the subscriber may elect 55+ Oregon Continuation coverage for himself or herself and any enrolled dependents if the following requirements are met:

- a. Coverage is lost because of the death of the subscriber, dissolution of marriage or domestic partnership with the subscriber, or legal separation from the subscriber;
- b. The spouse or domestic partner is 55 years of age or older at the time of such event; and
- c. The spouse or domestic partner is not eligible for Medicare.

### **13.2.3 Notice and Election Requirements for 55+ Oregon Continuation Coverage**

**Notice of Divorce, Dissolution, or Legal Separation.** Within 60 days of legal separation or the entry of a judgment of dissolution of marriage or domestic partnership, a legally separated or divorced spouse or domestic partner who is eligible for 55+ Oregon Continuation and seeks such coverage shall give the Group or its designated third party administrator written notice of the legal separation or dissolution. The notice shall include his or her mailing address.

**Notice of Death.** Within 30 days of the death of the subscriber whose surviving spouse or domestic partner is eligible for 55+ Oregon Continuation, the Group shall give the designated third party administrator, if any, written notice of the death and the mailing address of the surviving spouse or domestic partner.

**Election Notice.** Within 14 days of receipt of the above notice (or within 44 days of the death of the subscriber if there is no third party administrator), the Group or its designated third party administrator shall provide notice to the surviving, legally separated or divorced spouse or domestic partner that coverage can be continued, along with an election form. If the Group or its designated third party administrator fails to provide this election notice within the required 14 days (or 44 days if there is no third party administrator), premiums shall be waived until the date notice is received.

**Election.** The surviving, legally separated or divorced spouse or domestic partner, must return the election form within 60 days after the form is mailed. Failure to exercise the election within 60 days of the notification shall terminate the right to continued benefits under this section.

### **13.2.4 Premiums for 55+ Oregon Continuation Coverage**

The monthly premiums for 55+ Oregon Continuation are limited to 102% of the premiums paid by a current subscriber. The first premium shall be paid by the surviving, legally separated or divorced spouse or domestic partner to the Group or its designated third party administrator within 45 days of the date of election. All remaining monthly premiums must be paid within 30 days of the premium due date.

### **13.2.5 When 55+ Oregon Continuation Coverage Ends**

55+ Oregon Continuation will end on the earliest of any of the following events:

- a. Failure to pay premiums when due, including any grace period allowed by the Plan;
- b. The date the Plan terminates, unless a different group policy is made available to Group members;
- c. The date on which the member becomes insured under any other group dental plan;
- d. The date on which the member remarries or registers another domestic partnership under the Oregon Family Fairness Act and becomes covered under another group dental plan; or
- e. The date on which the member becomes eligible for Medicare.

## **13.3 COBRA CONTINUATION COVERAGE**

### **13.3.1 Introduction**

COBRA only applies to employers with 20 or more employees on 50% of the typical business days in the prior calendar year. ODS will provide COBRA continuation coverage to members who have experienced a qualifying event and who elect coverage under COBRA, subject to the following conditions:

- a. ODS will offer no greater COBRA rights than the COBRA statute requires;
- b. ODS will not provide COBRA coverage for those members who do not comply with the requirements outlined below;
- c. ODS will not provide COBRA coverage if the COBRA Administrator fails to provide the required COBRA notices within the statutory time periods or if the COBRA Administrator otherwise fails to comply with any of the requirements outlined below; and
- d. ODS will not provide a disability extension if the COBRA Administrator fails to notify ODS within 60 days of its receipt of a disability extension notice from a member.

For purposes of section 13.3, COBRA Administrator means either the Group or a third party administrator delegated by the Group to handle COBRA administration.

### **13.3.2 Qualifying Events**

**Subscriber.** A subscriber may elect continuation coverage if coverage is lost because of termination of employment (other than termination for gross misconduct, which may include misrepresenting immigration status to obtain employment), a reduction in hours, or, for a retired subscriber, the Group files for reorganization under Chapter 11 of the bankruptcy code.

**Spouse.** The spouse of a subscriber has the right to continuation coverage if coverage is lost for any of the following qualifying events:

- a. Death of the subscriber;
- b. Termination of the subscriber's employment (for reasons other than gross misconduct) or reduction in the subscriber's hours of employment with the Group;
- c. Divorce or legal separation from the subscriber;
- d. The subscriber becomes entitled to Medicare; or
- e. The retired subscriber's former employer (i.e. the Group) files for Chapter 11 reorganization.

(Also, if a subscriber eliminates coverage for his or her spouse in anticipation of a divorce or legal separation, and a divorce or legal separation later occurs, then the later divorce or legal separation will be considered a qualifying event even though the ex-spouse lost coverage earlier. If the ex-spouse notifies the COBRA Administrator within 60 days of the later divorce or legal separation and can establish that the coverage was eliminated earlier in anticipation of the divorce or legal separation, then COBRA coverage may be available for the period after the divorce or legal separation.)

**Children.** A child of a subscriber has the right to continuation coverage if coverage is lost for any of the following qualifying events:

- a. Death of the subscriber;
- b. Termination of the subscriber's employment (for reasons other than gross misconduct) or reduction in the subscriber's hours of employment with the Group;
- c. Parents' divorce or legal separation;
- d. The subscriber becomes entitled to Medicare;
- e. The child ceases to be a "child" under the Plan; or
- f. The retired subscriber's former employer (i.e. the Group) files for Chapter 11 reorganization.

**Same Sex Domestic Partners.** A domestic partner, who at the time of the qualifying event was covered under the Plan, can elect COBRA continuation coverage. Under the Plan, the domestic partner would have the same rights to COBRA continuation coverage as a spouse does, unless otherwise stated. Where this COBRA section refers to divorce or legal separation, termination of domestic partnership would apply for domestic partners.

**Opposite Sex Domestic Partners.** A subscriber, who at the time of the qualifying event was covering his or her domestic partner under the Plan, can elect COBRA continuation coverage that includes continuing coverage for the domestic partner. A domestic partner who is covered under the Plan by the subscriber is not an eligible member and, therefore, does not have an independent election right under COBRA. This also means that the domestic partner's coverage ceases immediately when the subscriber's COBRA coverage terminates (for example, due to the subscriber's death or because the subscriber becomes covered under another plan).

### **13.3.3 Other Coverage**

The right to elect continuation coverage shall be available to persons who are entitled to Medicare at the time of the election or are covered under another group dental plan at the time of the election.

### **13.3.4 Notice and Election Requirements**

**Qualifying Event Notice.** The Plan provides that a dependent member's coverage terminates as of the last day of the month in which a divorce or legal separation occurs (spouse's coverage is lost) or a child loses dependent status under the Plan (child loses coverage). Under COBRA, the subscriber or a family member has the responsibility to notify the COBRA Administrator if one of these events occurs by mailing or hand-delivering a written notice to the COBRA Administrator. The notice must include the following: 1) the name of the Group; 2) the name and social security number of the affected members; 3) the event (e.g. divorce); and 4) the date the event occurred. Notice must be given no later than 60 days after the loss of coverage under the Plan. If notice of the event is not given on time, continuation coverage will not be available.

**Election Notice.** Members will be notified of their right to continuation coverage within 14 days after the COBRA Administrator receives a timely qualifying notice.

Otherwise, members will be notified by the COBRA Administrator of the right to elect COBRA continuation coverage within 44 days of any of the following events that result in a loss of coverage: the subscriber's termination of employment (other than for gross misconduct), reduction in hours, death of the subscriber, the subscriber's becoming entitled to Medicare, or the Group files for Chapter 11 reorganization.

**Election.** A member must elect continuation coverage within 60 days after plan coverage ends, or, if later, 60 days after the COBRA Administrator sends notice of the right to elect continuation coverage to the member. If continuation coverage is not elected, group dental coverage for all members will end.

A subscriber or the spouse may elect continuation coverage for eligible family members. However, each family member has an independent right to elect COBRA coverage. This means that a spouse or child may elect continuation coverage even if the subscriber does not.

### **13.3.5 COBRA Premiums**

Those eligible for continuation coverage do not have to show that they are insurable. However, they are responsible for all premiums for continuation coverage except for members who qualify for premium reduction under any applicable federal law. The first payment for continuation coverage is due within 45 days after a member provides notice of electing coverage (this is the date the election notice is postmarked, if mailed, or the date the election notice is received by the COBRA Administrator if hand delivered). This payment must include the amount necessary to cover all months that have elapsed between the date regular coverage ended and the payment date. Subsequent payments are due on the first day of the month; however, there will be a grace period of 30 days to pay the premium. ODS will not send a bill for any payments due. The member is responsible for paying the applicable premium, in good funds, when due; otherwise continuation coverage will end and may not be reinstated. The premium rate may include a 2% add-on to cover administrative expenses.

### **13.3.6 Length of Continuation Coverage**

If COBRA is elected, the Group will provide the same coverage as is available to similarly situated members under the Plan.

**18-Month Continuation Period.** In the case of a loss of coverage due to end of employment or a reduction of hours of employment, coverage generally may be continued for up to a total of 18 months.

**36-Month Continuation Period.** In the case of losses of coverage due to a subscriber's death, divorce or legal separation, or a child ceasing to be a dependent under the terms of the Plan, coverage under the Plan may be continued for up to a total of 36 months.

When the qualifying event is the end of employment or reduction of the subscriber's hours of employment, and the subscriber became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA coverage under the Plan for members other than the subscriber who lose coverage as a result of the qualifying event can last up to 36 months after the date of Medicare entitlement. This COBRA coverage period is available only if the subscriber becomes entitled to Medicare within 18 months **before** the termination or reduction of hours.

**Extended Period.** In the case of loss of coverage due to the bankruptcy of the Group, coverage for the retired subscriber may be continued up to his or her death; coverage for each dependent may be continued up to the dependent's death or 36 months after the retired subscriber's death, whichever is earlier.

### **13.3.7 Extending the Length of COBRA Coverage**

If COBRA is elected, an extension of the maximum period of coverage may be available if a member is disabled or a second qualifying event occurs. The COBRA Administrator must be notified of a disability or a second qualifying event in order to extend the period of COBRA coverage. Failure of the member to provide notice of a disability or second qualifying event will eliminate the right to extend the period of COBRA coverage.

**Disability.** If any of the members is determined by the Social Security Administration to be disabled, the maximum COBRA coverage period that results from a subscriber's termination of employment or reduction of hours may be extended to a total of up to 29 months. The disability must have started at some time before the 61st day after the subscriber's termination of employment or reduction of hours and must last at least until the end of the period of COBRA

coverage that would be available without the disability extension (generally 18 months). Each member who has elected COBRA coverage will be entitled to the disability extension if one of them qualifies.

The disability extension is available only if the COBRA Administrator is notified in writing of the Social Security Administration's determination of disability within 60 days after the latest of:

- a. the date of the Social Security Administration's disability determination;
- b. the date of the subscriber's termination of employment or reduction of hours; and
- c. the date on which the member loses (or would lose) coverage under the terms of the Plan as a result of the subscriber's termination or reduction of hours.

A member must provide the COBRA Administrator a copy of the Social Security Administration's determination within the 18-month period and not later than 60 days after the Social Security Administration's determination was made. If the notice is not provided to the COBRA Administrator during the 60-day notice period and within 18 months after the subscriber's termination of employment or reduction of hours, then there will be no disability extension of COBRA coverage. The premiums for COBRA coverage may increase after the 18th month of coverage to 150% of the premiums.

If determined by the Social Security Administration to no longer be disabled, the member must notify the COBRA Administrator of that fact within 30 days after the Social Security Administration's determination.

**Second Qualifying Event.** An extension of coverage will be available to spouses and children who are receiving COBRA coverage if a second qualifying event occurs during the 18 months (or, in the case of a disability extension, the 29 months) following the subscriber's termination of employment or reduction of hours. The maximum amount of COBRA coverage available when a second qualifying event occurs is 36 months from the date of the first qualifying event. Such second qualifying events may include the death of a subscriber, divorce or legal separation from the subscriber, or a child's ceasing to be eligible for coverage as a dependent under the Plan. These events can be a second qualifying event only if they would have caused the member to lose coverage under the Plan if the first qualifying event had not occurred. (This extension is not available under the Plan when a subscriber becomes entitled to Medicare after his or her termination of employment or reduction of hours.)

This extension due to a second qualifying event is available only if the COBRA Administrator is notified in writing of the second qualifying event within 60 days after the date of the second qualifying event. If this notice is not provided to the COBRA Administrator during the 60-day notice period, then there will be no extension of COBRA coverage due to a second qualifying event.

**Note:** Longer continuation coverage may be available under Oregon Law for a subscriber's spouse or domestic partner age 55 and older who loses coverage due to the subscriber's death, or due to legal separation or dissolution of marriage or domestic partnership (see section 13.2).

### **13.3.8 Newborn or Adopted Child**

If, during continuation coverage, a child is born to or placed for adoption with the subscriber, the child is considered an eligible member. The subscriber may elect continuation coverage for the child provided the child satisfies the otherwise applicable Plan eligibility requirements (for example, age). The subscriber or a family member must notify the COBRA Administrator within 31 days of the birth



or placement to obtain continuation coverage. If the subscriber or family member fails to notify the COBRA Administrator in a timely fashion, the child will not be eligible for continuation coverage.

### **13.3.9 Special Enrollment and Open Enrollment**

Members under continuation coverage have the same rights as similarly situated members who are not enrolled in COBRA. A member may add newborns, new spouses, or domestic partners, and adopted children (or children placed for adoption) as covered dependents in accordance with the Plan's eligibility and enrollment rules, including HIPAA special enrollment. If non-COBRA members can change plans at open enrollment, COBRA members may also change plans at open enrollment.

### **13.3.10 When Continuation Coverage Ends**

COBRA coverage will automatically terminate before the end of the maximum period if:

- a. any required premiums are not paid in full on time;
- b. a member becomes covered under another group dental plan (but only after any exclusions of that other plan for a preexisting condition have been exhausted or satisfied);
- c. a member becomes entitled to Medicare benefits (under Part A, Part B, or both) after electing COBRA. (However, if the qualifying event is the Group's bankruptcy, the member will not lose COBRA because of entitlement to Medicare benefits);
- d. the Group ceases to provide any group dental plan for its employees; or
- e. during a disability extension period (see section 13.3.7), the disabled member is determined by the Social Security Administration to be no longer disabled (COBRA coverage for all members, not just the disabled member, will terminate).

COBRA coverage may also be terminated for any reason the Plan would terminate coverage of a member not receiving COBRA coverage (such as fraud).

Questions about COBRA should be directed to the COBRA Administrator. The COBRA Administrator should be informed of any address changes.

## **13.4 UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)**

Coverage will terminate if a subscriber is called to active duty by any of the armed forces of the United States of America. However, if a subscriber requests to continue coverage under USERRA, coverage can be continued for up to 24 months or the period of uniformed service leave, whichever is shortest, if the subscriber pays any required contributions toward the cost of the coverage during the leave. If the leave is 30 days or less, the contribution rate will be the same as for active employees. If the leave is longer than 30 days, the required contribution will not exceed 102% of the cost of coverage.

If a subscriber does not elect continuation coverage under USERRA or if continuation coverage is terminated or exhausted, coverage will be reinstated on the first day he or she returns to active employment with the Group if released under honorable conditions, but only if he or she returns to active employment:

- a. On the first full business day following completion of his or her military service for a leave of 30 days or less;
- b. Within 14 days of completing military service for a leave of 31 to 180 days; or
- c. Within 90 days of completing military service for a leave of more than 180 days.

Regardless of the length of the leave, a reasonable amount of travel time or recovery time for an illness or injury determined by the Veteran's Administration (VA) to be service connected will be allowed.

When coverage under the Plan is reinstated, all plan provisions and limitations will apply to the extent that they would have applied if the subscriber had not taken military leave and coverage had been continuous under the Plan. There will be no additional eligibility waiting period and the pre-existing condition limitation, if any, will be credited as if the subscriber had been continuously covered under the Plan from the original effective date. (This waiver of limitations does not provide coverage for any illness or injury caused or aggravated by military service, as determined by the VA. Complete information regarding rights under USERRA is available from the Group).

### **13.5 FAMILY AND MEDICAL LEAVE**

If the Group grants a leave of absence under state or federal family and medical leave laws, the following rules will apply:

- a. Affected members will remain eligible for coverage during a family and medical leave.
- b. A subscriber's rights under family and medical leave will be governed by applicable state or federal statute and regulations.
- c. If members elect not to remain enrolled during a family and medical leave, they will be eligible to re-enroll in the Plan on the date the subscriber returns from leave. To re-enroll, a complete and signed application must be submitted within 60 days of the return to work. All of the terms and conditions of the plan will resume at the time of re-enrollment as if there had been no lapse in coverage. Any group eligibility waiting period under the Plan will not have to be re-served.

### **13.6 LEAVE OF ABSENCE**

If granted a leave of absence by the Group, a subscriber may continue coverage for up to 12 months. Premiums must be paid through the Group in order to maintain coverage during a leave of absence.

A leave of absence is a period off work granted by the Group at a subscriber's request during which he or she is still considered to be employed and is carried on the employment records of the Group. A leave can be granted for any reason acceptable to the Group.

### **13.7 STRIKE OR LOCKOUT**

If employed under a collective bargaining agreement and involved in a work stoppage because of a strike or lockout, a subscriber may continue coverage for up to 6 months. The subscriber must pay the full premiums, including any part usually paid by the Group, directly to the union or trust, and the union or trust must continue to pay ODS the premiums when due.

Continuation of coverage during a strike or lockout will not occur if:

- a. Fewer than 75% of those normally enrolled choose to continue their coverage;
- b. A subscriber accepts full-time employment with another employer; or
- c. A subscriber otherwise loses eligibility under the Plan.

## SECTION 14. SCHEDULE OF COVERED SERVICES AND COPAYMENTS

ADA Code	Procedure	Copayment
<b>1.</b>	<b>Office Visit Charge</b>	<b>\$10</b>
<b>2.</b>	<b>Diagnostic and Preventative Services</b>	
D0120	Periodic oral evaluation	No Copay
D0140	Limited oral evaluation-emergency	No Copay
D0145	Oral Evaluation – Patient Under 3 years	No Copay
D0150	Comprehensive oral evaluation	No Copay
D0160	Detailed & extensive oral evaluation	No Copay
D0170	Re-evaluation - limited	No Copay
D0180	Comprehensive periodontal evaluation	No Copay
D0210	Complete series x-rays	No Copay
D0220	Periapical-first film	No Copay
D0230	Intraoral - each additional film	No Copay
D0240	Intraoral - occlusal film	No Copay
D0250	Extraoral - first film	No Copay
D0260	Extraoral - each additional	No Copay
D0270	Bitewings - single film	No Copay
D0272	Bitewings - two films	No Copay
D0273	Bitewings –three films	No Copay
D0274	Bitewings-four films	No Copay
D0277	Vertical bitewings	No Copay
D0330	Panoramic x-rays	No Copay
D1110	Teeth cleaning (prophylaxis) adult	No Copay
D1120	Teeth cleaning (prophylaxis) child	No Copay
D1203	Topical fluoride-child	No Copay
D1204	Topical fluoride-adult	No Copay
D1206	Topical fluoride-therapeutic application	No Copay
D1310	Nutritional counseling	No Copay
D1320	Tobacco counseling	No Copay
D1330	Oral Hygiene Instruction	No Copay
D0340	Cephalometric film	No Copay
D0350	Oral / facial images	No Copay
D1351	Sealant – per tooth	No Copay
D0425	Caries susceptibility test	No Copay
D0460	Pulp vitality test	No Copay
D0470	Diagnostic casts	No Copay
<b>3.</b>	<b>Space Maintainers</b>	
D1510	Space Maintainer – unilateral-fixed	No Copay
D1515	Space Maintainer – bilateral-fixed	No Copay
D1520	Space Maintainer – unilateral-removable	No Copay
D1525	Space Maintainer – bilateral removable	No Copay
D1550	Space Maintainer – recement	No Copay

D1555 Removal of fixed space maintainer No Copay

#### 4. Restorative Dentistry

a. Amalgam Restorations –

D2140 Fillings – 1 surface No Copay  
D2150 Fillings – 2 surfaces No Copay  
D2160 Fillings – 3 surfaces No Copay  
D2161 Fillings – 4 or more surfaces No Copay  
D2951 Pin retention – per tooth, in addition to restoration No Copay  
D2940 Sedative filling – temporary No Copay

b. Resin Restorations

D2330 Resin-1 surface (anterior only) No Copay  
D2331 Resin-2 surfaces (anterior only) No Copay  
D2332 Resin-3 surfaces (anterior only) No Copay  
D2335 Resin-4 surfaces (anterior only) No Copay  
D2390 Resin Based composite crown No Copay  
D2950 Core buildup, including any pins No Copay  
D2391 Resin-one surface posterior (primary only) No Copay  
D2392 Resin-two surfaces posterior (primary only) No Copay  
D2393 Resin-three surfaces posterior (primary only) No Copay  
D2394 Resin four or more surfaces posterior (primary only) No Copay  
Posterior Composites on permanent teeth Not covered

c. Inlay/Onlay (cast restorations)

D2510 Inlay-gold 1 surface No Copay  
D2520 Inlay-gold 2 surfaces No Copay  
D2530 Inlay-gold 3 or more surfaces No Copay  
D2542 Onlay-gold 2 surfaces No Copay  
D2543 Onlay-gold 3 surfaces No Copay  
D2544 Onlay-gold 4 or more surfaces No Copay  
D2610 Inlay-porcelain/ceramic 1 surface No Copay  
D2620 Inlay-porcelain/ceramic 2 surfaces No Copay  
D2630 Inlay-porcelain/ceramic 3 surfaces No Copay  
D2642 Onlay-porcelain/ceramic 2 surfaces No Copay  
D2643 Onlay-porcelain/ceramic 3 surfaces No Copay  
D2644 Onlay-porcelain 4 or more surfaces No Copay  
D2910 Recement inlay No Copay

#### 5. Crowns

D2710 Crown-resin laboratory No Copay  
D2740 Crown-porcelain/ceramic (anterior only) No Copay  
D2752 Crown-porcelain/noble No Copay  
D2782 ¾ crown – noble No Copay  
D2792 Full cast crown – noble No Copay  
D2920 Recement crown No Copay

D2970	Temporary crown for fractured tooth	No Copay
D2930	Stainless Steel crown-primary	No Copay
D2931	Stainless Steel crown-permanent	No Copay
D2932	Crown-prefabricated resin	No Copay
D2933	Crown-prefabricated stainless steel with resin window	No Copay
D2954	Prefabricated dowel post & core	No Copay
D2955	Post removal (no endodontic therapy)	No Copay
D2957	Each additional prefabricated post - same tooth	No Copay
D2980	Repair crown	No Copay

## 6. Endodontics

D3110	Pulp cap-direct excluding final restoration	No Copay
D3120	Pulp cap-indirect	No Copay
D3220	Pulpotomy – A pulpotomy is not the first stage of a root canal. A pulpotomy is a separate procedure.	No Copay
D3221	Gross pulpal debridement – primary & permanent teeth	No Copay
D3230	Pulpal therapy – primary anterior	No Copay
D3240	Pulpal therapy – primary posterior	No Copay
D3310	Root canal therapy – anterior	No Copay
D3320	Root canal therapy – bicuspid	No Copay
D3330	Root canal therapy – molar	No Copay
D3331	Treatment of root canal obstruction – non-surgical access	No Copay
D3332	Incomplete endodontic therapy – inoperable or fractured tooth	No Copay
D3333	Internal repair of perforation defects	No Copay
D3346	Retreatment – anterior	No Copay
D3347	Retreatment – bicuspid	No Copay
D3348	Retreatment – molar	No Copay
D3351	Apexification – initial visit	No Copay
D3352	Apexification – interim visit	No Copay
D3353	Apexification – final visit	No Copay
D3410	Apicoectomy – anterior	No Copay
D3421	Apicoectomy – bicuspid 1 <sup>st</sup> root	No Copay
D3425	Apicoectomy – molar 1 <sup>st</sup> root	No Copay
D3426	Apicoectomy – each additional root	No Copay
D3430	Retrograde filling – per root	No Copay
D3450	Root amputation per tooth	No Copay
D3920	Hemisection	No Copay
D3950	Canal prep-preform dowel/post	No Copay

Note: When initial root canal therapy was performed by a Willamette Dental dentist, the retreatment of such root canal therapy will be covered as part of the initial treatment for the first 24 months. After that time, the applicable Copays will apply.

## 7. Periodontics

D4210	Gingivectomy or gingivoplasty 4 or more teeth	No Copay
D4211	Gingivectomy – 1 to 3 teeth	No Copay
D4240	Gingival flap 4 or more teeth	No Copay
D4241	gingival flap 1 to 3 teeth	No Copay
D4249	Crown lengthening hard tissue	No Copay
D4260	Osseous surgery – 4 or more teeth	No Copay
D4261	Osseous surgery 1 to 3 teeth	No Copay
D4263	Bone replacement graft – 1 <sup>st</sup> site in quadrant	No Copay
D4264	Bone graft – each additional site in quadrant	No Copay
D4270	Pedicle soft tissue graft procedure	No Copay
D4271	Free soft tissue graft procedure	No Copay
D4273	Subepithelial connective graft	No Copay
D4274	Distal wedge procedure	No Copay
D4341	Periodontic scale & root plane – 4 or more teeth	No Copay
D4342	Periodontic scale & root plane – 1 to 3 teeth	No Copay
D4355	Preliminary full-mouth debridement	No Copay
D4381	Antimicrobial irrigation	No Copay
D4910	Periodontic maintenance following therapy	No Copay

## 8. Prosthodontics - Removable

D5110	Complete (upper denture)	No Copay
D5120	Complete (lower denture)	No Copay
D5130	Immediate (upper denture)	No Copay
D5140	Immediate (lower denture)	No Copay
D5211	Upper partial resin base	No Copay
D5212	Lower partial resin base	No Copay
D5213	Upper partial cast metal frame	No Copay
D5214	Lower partial cast metal frame	No Copay
D5281	Partial-removable unilateral	No Copay
D5225	Upper partial flexible base	No Copay
D5226	Lower partial flexible base	No Copay
D5410	Adjustment – complete denture, upper	No Copay
D5411	Adjustment – complete denture, lower	No Copay
D5421	Adjustment – partial denture, upper	No Copay
D5422	Adjustment – partial denture, lower	No Copay
D5510	Repair broken denture no teeth damaged	No Copay
D5520	Repair denture replace missing or broken teeth (each tooth)	No Copay
D5610	Repair resin base	No Copay
D5620	Repair partial cast framework	No Copay
D5630	Repair or replace partial clasp	No Copay
D5640	Replace teeth – partial per tooth	No Copay
D5650	Add tooth to existing partial	No Copay
D5660	Add clasp to existing partial	No Copay
D5710	Rebase complete upper denture	No Copay
D5711	Rebase complete lower denture	No Copay
D5720	Rebase upper partial	No Copay

D5721	Rebase lower partial	No Copay
D5730	Reline complete upper denture (chairside)	No Copay
D5731	Reline complete lower denture (chairside)	No Copay
D5740	Reline upper partial (chairside)	No Copay
D5741	Reline lower partial (chairside)	No Copay
D5750	Reline upper denture – lab	No Copay
D5751	Reline lower denture – lab	No Copay
D5760	Reline upper partial – lab	No Copay
D5761	Reline lower partial – lab	No Copay
D5810	Interim denture – upper	No Copay
D5811	Interim denture – lower	No Copay
D5820	Interim partial – upper	No Copay
D5821	Interim partial – lower	No Copay
D5850	Tissue conditioning – upper	No Copay
D5851	Tissue conditioning – lower	No Copay
D5860	Overdenture – complete	No Copay
D5861	Overdenture – partial	No Copay
D5986	Fluoride gel custom trays	No Copay

## 9. Prosthodontics - Fixed

D6210	Pontic, cast (per tooth) traditional fixed partial dentures only (bridges)	No Copay
D6240	Pontic (per tooth); porcelain/metal traditional fixed partial dentures only (bridges)	No Copay
D6241	Pontic (per tooth) maryland bridge	No Copay
D6545	Cast metal retainer	No Copay
D6720	Crown-resin/metal abutment	No Copay
D6750	Crown-porcelain metal abutment	No Copay
D6780	Crown ¾ cast metal abutment	No Copay
D6790	Crown – full gold abutment	No Copay
D6930	Recement bridge	No Copay
D6972	Prefabricated post/core in addition to bridge	No Copay
D6973	Core build-up with or without pins	No Copay
D6975	Coping – metal	No Copay
D6980	Bridge repair	No Copay

## 10. Oral Surgery

D7111	Extraction coronal remnants primary tooth	No Copay
D7140	Extraction erupted tooth	No Copay
D7210	Surgical extraction – erupted	No Copay
D7220	Removal of impacted tooth – soft tissue	No Copay
D7230	Removal of impacted tooth – partial bony	No Copay
D7240	Removal of impacted tooth – complete bony	No Copay
D7241	Removal of impacted tooth – complete bony with complications	No Copay
D7250	Surgical removal residual root	No Copay
D7260	Oroantral fistula closure	No Copay
D7270	Tooth re-implantation	No Copay

D7280	Surgical access unerupted tooth	No Copay
D7283	Ortho bracket to aid eruption if plan covers orthodontia	No Copay
D7291	Transseptal fiberotomy	No Copay
D7310	Alveoloplasty w/extractions-4 or more teeth, per quadrant	No Copay
D7311	Alveoloplasty w/extractions- 1-3 teeth, per quadrant	No Copay
D7320	Alveoloplasty w/o extractions-4 or more teeth, per quadrant	No Copay
D7321	Alveoloplasty w/o extractions- 1-3 teeth, per quadrant	No Copay
D7471	Removal of lateral exostosis	No Copay
D7550	Remove non-vital bone segment	No Copay
D7960	Frenectomy	No Copay
D7510	I & D intraoral soft tissue	No Copay
D7520	I & D extraoral soft tissue	No Copay
D7530	Remove foreign body – soft tissue	No Copay
D7540	Remove foreign body – hard tissue	No Copay
D7670	Stabilization splint-alveolus	No Copay
D7910	Suture small wound up to 5 cm	No Copay
D7911	Complicated suture up to 5 cm	No Copay
D7953	Bone Replacement Graft for Ridge Preservation – Per Site	No Copay
D7970	Excision hyperplastic tissue	No Copay
D7971	Excision of pericoronal flap	No Copay

## 11. Anesthesia

D9215	Local anesthesia (Novocain)	No Copay
D9230	Nitrous Oxide (per visit)	\$ 15
D9220	General Anesthesia – 1 <sup>st</sup> 30 minutes*	Not Covered
D9221	General Anesthesia – Each Additional 15 minutes*	Not Covered

## 12. Miscellaneous

D9310	Consultation – per session	No Copay
D9911	Application of desensitizing medicaments	No Copay
D9430	Observation visit	No Copay
D9440	Emergency treatment – after office hours	\$ 20
D9951	Occlusal adjustment - simple	No Copay
D9952	Occlusal adjustment - complete	No Copay
D9110	Palliative (emergency) minor	No Copay
D9420	Hospital call (dental treatment provided in a hospital setting in addition to any other applicable service copays; facility fees not covered) (service copays still apply)	\$ 125
	Out-of-area emergency reimbursement	Up to \$ 100
	Cancellation of appointment without 24 hour notice	\$20



### **13. Orthodontia**

Comprehensive orthodontia treatment	\$1,500
Initial orthodontic exam*	\$25
Study models & x-rays*	\$125
Case presentation	No Copay

\*Subtracted from Comprehensive orthodontia treatment Copay if enrollee proceeds with treatment.

### **14. Exclusions**

See Exclusions section of the Contract.



Insurance products provided by Oregon Dental Service

**Making Appointment or Selecting a Dentist**

Toll-Free 855-433-6825, Option 1

**Patient Relations Department**

Toll-Free 855-433-6825, Option 3

**Eligibility Inquiries**

Portland 503-265-2965

Toll-Free 888-217-2365

En Español 503-265-2963

Llamado Gratis 877-299-9063

Relay Service 711 (for the hearing and speech impaired)