

ODS Dental

Traditional Plan

Under the ODS Traditional plan, you can see any licensed dentist for your services. More than 92 percent of the licensed dentists in Oregon are participating ODS providers. ODS has specific fee arrangements with participating dentists to ensure that their actual charges do not exceed their usual fees on file with ODS. Participating dentists cannot bill patients for charges over and above the fees they have filed with ODS, which helps to minimize your out-of-pocket expenses.

You are free to utilize the services of any licensed dentist, even those who are not participating providers. However, reimbursement for services of a **non-participating dentist** will be limited to the applicable percentages specified in the plan toward the prevailing fees charged by other dentists for corresponding services. Prevailing fees are defined as those that satisfy and are charged by the majority of dentists in Oregon, as determined by ODS on the basis of confidential fee listings from participating dentists.

For expensive treatment plans, ODS provides a predetermination service. Your dentist may submit a predetermination request to get an estimate of what your insurance would pay. The predetermination will be processed according to your plan's current contract and returned to your dental provider. You and your dental provider should review the information before beginning treatment.

Preferred Plan

The ODS Preferred plan allows PEBB members to access two levels of benefits depending on the dentist they choose. To access the highest level of benefits, you must receive care from an ODS preferred dentist. If you receive care from a dentist not in the ODS Preferred Provider Panel, benefits will be reduced to the out-of-network benefit level. Currently, the ODS Preferred Dental Provider Panel includes approximately 600 dentists throughout the state.

NOTE: There is a waiting period for some individuals on the ODS plans. The waiting period applies to coverage for family members if:

- You enroll previously eligible dependents during Open Enrollment.
- You remove a family member from your dental plan for any period of time and re-enroll them during Open Enrollment.
- You and your spouse or domestic partner are both eligible PEBB members enrolled individually on the dental plan. Only you currently cover your children. You add the children to your spouse's or domestic partner's dental plan during Open Enrollment.

The waiting period does not apply to family members if:

- You enroll them as soon as they are eligible (e.g., within 60 days of your date of hire).
- You enroll them because of and consistent with a midyear plan change.
- You change from one PEBB dental plan to another during Open Enrollment covering the same family members.

During the waiting period, coverage is limited to benefits for preventive dental exams and cleanings and the emergency treatment of pain for the first 12 months. Basic and major dental services are not covered for the first 12 months. Orthodontic services are not covered for the first 24 months.

ODS and Delta Dental

In addition to providing the largest network of dentists in the state, ODS is the Delta Dental Plan of Oregon, which gives members access to a network of more than 114,000 dentists nationwide. Our relationship with Delta Dental provides national coverage for PEBB members who may reside outside the state of Oregon.

To receive the maximum benefit level, members within the state of Oregon must seek services from **in-network providers**. The most current participating provider information for any state may be accessed through the ODS Web site for PEBB members at www.odscorporations.com/pebb. From the Provider Search drop down menu, select the "Delta Dental site" to begin a search. When at the Delta site, be sure you select the correct plan. Traditional and Part-time & Retiree plan members select DeltaPremier. Preferred members select DeltaPreferred when conducting a search.