

State of Oregon  
Public Employees' Benefit Board Summary Plan Description

**ODS Preferred Plan.** In this plan, you pay less if you see dentists in the plan's preferred network, which includes more than 600 dentists throughout the state. If you continue to see the same dentist every year, your payment level for basic care drops by 10 percent per year. Some waiting periods apply; see the plan's member handbook.

Following is the Benefit Summary for the ODS Preferred plan.

**ODS Preferred**  
Benefit Summary – Preferred Option Plan

Calendar year maximum.....	\$1,750.00
Calendar year deductible per individual.....	\$ 50.00
Calendar year deductible entire family .....	\$ 150.00

Service	In Network Benefits	Out-of-Network Benefits
<b>Preventive - Deductible Waived</b> Examination/X-rays Prophylaxis (cleanings) Fissure Sealants	<b>100%</b>	<b>90%</b>
<b>Basic - Deductible Applies</b> Restorative Dentistry Oral Surgery Endodontics Periodontics	<b>1st year-80%</b> <b>2nd year-90%</b> <b>3rd year-100%</b>	<b>70%</b>
<b>Major - Deductible Applies</b> Crowns	<b>75%</b>	<b>75%</b>
<b>Major - Deductible Applies</b> Bridges Dentures Cast Restoration Implants	<b>50%</b>	<b>50%</b>
<b>Orthodontic Benefit</b> <b>\$1,500 Lifetime Maximum</b>	<b>50%</b>	<b>50%</b>

**Note: Late enrollees have a 12 month waiting period for Basic and Major services and a 24 month waiting period for Orthodontic services.**