



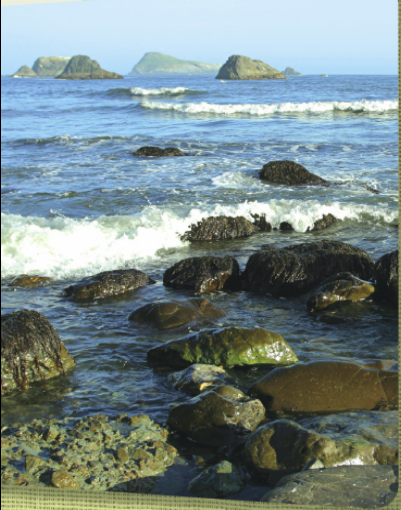
*Celebrating 40 Years of
Providing Quality Dental
Care in the Northwest*

Willamette Dental

Offering Dental Plans 7 & 8 to
Educational Entities throughout
the State of Oregon for the
2010-11 Plan Year





Thank you for your interest in the Willamette Dental plan offered through the Oregon Educators Benefit Board. Willamette Dental is pleased to offer dental Plans 7 & 8 to educational entity employees throughout the State of Oregon for the 2010-11 Plan year.



Why Choose Willamette Dental?



- Northwest's Largest Multi-Specialty Group Dental Practice
- Focus on Evidence Based Dentistry and Preventive Care
- 40 years of Providing Quality Dental Care to our Patients
- 25 year Partnership with Educators
- Rich Benefit Plans with Low Monthly Premiums and Low Out-of-Pocket Costs for Services



Why choose Willamette Dental? Willamette Dental is the Northwest's largest multi-specialty group dental practice, focusing on evidence based dentistry and preventive care. Their unique, integrated delivery model has been serving patients for 40 years and they are proud of their continued 25 year partnership with educators. Willamette Dental plans offer rich benefits with low monthly premiums and low out-of-pocket costs for services.



Willamette Dental has 55 offices throughout Oregon, Washington and Idaho. They own and operate all of their dental facilities which means that you must visit a Willamette Dental provider for your dental needs. Typically, most Willamette Dental offices are open Monday through Friday from 7 a.m. to 6 p.m. Limited Saturday appointments are available as well. Willamette Dental has a wide range of dental providers in their network, including both general and specialty dentists, dental hygienists and dental assistants.



Evidence-Based Dentistry

- Scientifically Proven Methods and Best Clinical Practices to Provide Quality Care
- Focus on Prevention and Tooth Preservation
- Customized Treatment and Care for each Individual Patient through a Personalized Dental Care Plan
- Create Optimum Oral Health by Providing Appropriate Care



Willamette Dental's evidence based treatment philosophy ensures that each patient receives customized treatment based on their individual needs through a Personalized Dental Care Plan. Providers work with each patient to develop oral health goals, a treatment plan and a home care plan to create optimum oral health.



2010-11 Plan Changes

Plan 7: \$5 Office Visit Co-Pay
to a
\$10 Office Visit Co-Pay

Plan 8: \$10 Office Visit Co-Pay
to a
\$20 Office Visit Co-Pay



The Willamette Dental benefit plans offered to OEBB members are Plan 7 and Plan 8. For the 2010-11 Plan Year, two minor changes were implemented to the office visit co-payments for both plans. For Plan 7 the \$5 office visit co-pay will increase to \$10. For Plan 8 the \$10 office visit co-pay will increase to \$20

Benefits

- No Annual Maximum
- Orthodontia for Adults & Children
- No Deductibles
- Low out-of-pocket costs for Major Services
- Predictable Co-Payments
- Emergency Dental Care, including Out-of-Area Emergency Coverage
- No Balance Billing



BENEFIT	CO-PAYMENT	
	Plan 7	Plan 8
Annual Maximum	No Annual Maximum	No Annual Maximum
Deductible	No Deductible	No Deductible
Office Visit	\$10 per visit	\$20 per visit
DIAGNOSTIC AND PREVENTIVE SERVICES		
Routine & Emergency Exams	Covered at 100%	Covered at 100%
All X-rays	Covered at 100%	Covered at 100%
Teeth Cleaning	Covered at 100%	Covered at 100%
Fluoride Treatment	Covered at 100%	Covered at 100%
Sealants	Covered at 100%	Covered at 100%
Head & Neck Cancer Screening	Covered at 100%	Covered at 100%
Oral Hygiene Instruction	Covered at 100%	Covered at 100%
Periodontal Charting	Covered at 100%	Covered at 100%
Periodontal Evaluations	Covered at 100%	Covered at 100%

Both Willamette Dental plans offer a high level of benefits at a low monthly premium, and include the following:

No Annual Maximum. This means benefits will never be exhausted during the plan year.

Orthodontia for adults and children included

No Deductible

Low out-of-pocket costs for services

Predictable co-payments

Emergency Dental Care, including Out-of-Area Emergency reimbursement up to \$100.

Outlined on the next several slides are the Benefit Summaries for Plan 7 & Plan 8. The Office Visit co-pay applies to all visits, including orthodontic appointments. Both plans offer diagnostic and preventive services covered at 100% with your office visit co-pay.

Benefits

- **No Annual Maximum**
- **Orthodontia for Adults & Children**
- **No Deductibles**
- **Low out-of-pocket costs for Major Services**
- **Predictable Co-Payments**
- **Emergency Dental Care, including Out-of-Area Emergency Coverage**
- **No Balance Billing**



RESORATIVE DENTISTRY AND PROSTHETICS

Fillings (Amalgam)	Covered at 100%	Covered at 100%
Fillings (Composite)	\$52 (Buy-up for multi-surface, posterior)	\$52 (Buy-up for multi-surface, posterior)
Permanent Crowns	\$45	Covered at 100%
Complete Upper or Lower Denture	\$65	Covered at 100%
Partial Denture	\$95	Covered at 100%
Bridge – per tooth	\$45	Covered at 100%

ENDODONICS AND PERIODONTICS

Root canal therapy – anterior	Covered at 100%	Covered at 100%
Root canal therapy – bicuspid	Covered at 100%	Covered at 100%
Root canal therapy – molar	Covered at 100%	Covered at 100%
Osseous Surgery – per quadrant	Covered at 100%	Covered at 100%
Root Planing – per quadrant	Covered at 100%	Covered at 100%

Plan 7 has low co-pays for select major services, while Plan 8 covers most major services at 100%, excluding orthodontia and implants, with your office visit co-pay.

Benefits

- **No Annual Maximum**
- **Orthodontia for Adults & Children**
- **No Deductibles**
- **Low out-of-pocket costs for Major Services**
- **Predictable Co-Payments**
- **Emergency Dental Care, including Out-of-Area Emergency Coverage**
- **No Balance Billing**



ORAL SURGERY		
Routine Extraction – Single Tooth	Covered at 100%	Covered at 100%
Surgical Extraction	Covered at 100%	Covered at 100%
ORTHODONTIA		
Pre-Orthodontic Service	\$150*	
Comprehensive Orthodontia	\$1,500 co-pay + applicable office visit charge	
DENTAL IMPLANTS		
Single Tooth	\$3,180	\$3,180
Full Denture (2 Implants)	Up to \$5,275	Up to \$5,275
2 Teeth Implants	Up to \$5,630	Up to \$5,630
3 Teeth Implants	Up to \$7,875	Up to \$7,875

*Fee credited towards comprehensive orthodontic /implant co-payment if patient accepts treatment plan. Please refer to your Certificate of Coverage for limitations and exclusions.

Orthodontia is included as a plan benefit for both adults and children on Plan 7 and Plan 8. You will pay a total of the \$1,500 co-payment, plus the plan office visit co-payment, for your complete comprehensive orthodontic treatment. At the initial orthodontic consultation appointment you will be charged \$150 for x-rays, molds and case presentation and if you accept the treatment plan within 6 months, this fee is credited towards the \$1,500 co-payment, requiring only \$1,350 additional, plus the plan office visit co-payment.

Dental implant coverage is also available with a co-payment as specified in the Summary of Benefits. Please refer to your Willamette Dental Member Handbook for additional information, exclusions and plan limitations apply.

Benefits

- No Annual Maximum
- Orthodontia for Adults & Children
- No Deductibles
- Low out-of-pocket costs for Major Services
- Predictable Co-Payments
- Emergency Dental Care, including Out-of-Area Emergency Coverage
- No Balance Billing



MISCELLANEOUS		
Local Anesthesia (Novocain)	Covered at 100%	Covered at 100%
Nitrous Oxide (per visit)	\$15	\$15
Dental Lab Fees	Covered at 100%	Covered at 100%
Missed Appointment Fee	\$20	\$20

Out of Area Emergency Care Reimbursement up to \$100

Out-of-Area emergency coverage is available to members traveling outside of a 50 mile radius of our service area. You may go to any licensed dentist to obtain emergency treatment and can be reimbursed up to \$100 for emergency care.



**WILLAMETTE
DENTAL**

Contact Us

Appointment Center
(800) 461-8994

Patient Relations
(800) 460-7644
relations@willamettedental.com

Online
www.WillametteDental.com/OEBB



If you have other questions please continue watching this video. We will go over frequently asked questions about Willamette Dental after this slide. Or if you need additional information, please contact us at one of the following resources. Call the Willamette Dental Appointment Center at (800) 461-8994 to schedule, change or cancel an appointment. For all other questions please contact Patient Relations at: (800) 460-7644 or relations@willamettedental.com. Our Patient Relations Department is available Monday - Friday from 8 AM to 5 PM – PST.

You may also visit us online at www.willamettedental.com/OEBB for plan documents and additional details.

Thank you for your interest in Willamette Dental; we look forward to the opportunity to partner with you to achieve optimum oral health!

Frequently Asked Questions

How do I schedule an appointment?

To schedule an appointment, please call our Appointment Center:

Toll Free (800) 461-8994

Portland Metro Area (503) 952-2100

Appointment Center Hours:

Monday - Thursday 7 a.m. to 8 p.m. PST

Friday 7 a.m. to 6 p.m. PST

Saturday 7 a.m. to 4 p.m. PST

What can I expect at my first visit?

At your first visit to our office, you will receive a thorough dental examination that includes X-rays and comprehensive risk assessments. Then, your dentist will develop a Personal Dental Care Plan based upon your immediate needs, current dental health and long term oral health goals. This individual plan will include recommendations for cleanings, restorations and preventive treatments.

Can I sign up for the Willamette Dental Plan and still go to my own dentist?

Your dental care will only be covered when provided by a dentist or specialist at a Willamette Dental office. Your coverage also extends if you are referred to an outside dentist or specialist by your Willamette Dental dentist. If referred to an outside dentist or specialist, your co-payments for services within the scope of the Willamette Dental dentist's referral will remain the same as shown in your Certificate of Coverage.

Do office visit charges apply each time that I have an appointment?

Yes. The office visit co-payments, found in your Summary of Benefits, applies to all visits including orthodontia. The office visit co-payment is in addition to other co-payments that you may accrue. Payments may be made in cash, personal check or credit card. All payments should be made at the time of service.



Now that you know a little more about Willamette Dental, following are some of the Frequently Asked Questions we get about the Willamette Dental Plan...like, how do I schedule an appointment; can I still use my own dentist; how many cleanings can I get in a year..... You can also find answers to other frequently asked questions by visiting Willamette Dental's website at www.willamettedental.com/OEBB.

Frequently Asked Questions

How many cleanings will I receive per year?

Your Willamette Dental dentist will make a recommendation for your teeth cleaning and examination frequency that fits your risk factors and oral health condition. It may involve more than two or less than two appointments per year. Your Personal Dental Care Plan will outline the frequency and duration of your treatments and examinations throughout the year. For example, a member with periodontal disease may need four or five therapeutic cleanings in a year, whereas a member with healthy teeth and gums may only need to have a cleaning once every 12 months.

What if I have an emergency?

Willamette Dental provides emergency dental care during regular office hours. If you have a dental emergency, then you should call the Appointment Center toll free at (800) 461-8994. If necessary, you will be able to see a Willamette Dental dentist within approximately 24 hours. You will pay an emergency office visit co-payment for this service. After hours, a dentist is available for dental emergency consultation over the telephone at no cost.

What if I have an emergency while I'm out of town?

In Oregon, Washington or Idaho

If you are traveling in our service area, call the Appointment Center at (800) 461-8994 to make an appointment at a Willamette Dental office.

Outside Our Service Area

If you are traveling outside of a 50 mile radius of our service area, then you may go to any licensed dentist to obtain emergency treatment. Emergency dental treatment may be eligible for reimbursement as stated in your Certificate of Coverage. Upon arriving home, contact our Patient Relations Department for reimbursement. You will need to schedule your follow-up care with your Willamette Dental primary care dentist.

What happens if I change offices?

Willamette Dental members have the freedom to receive dental care at most Willamette Dental locations. To change offices and/or dentists, call our Appointment Center toll free at (800) 461-8994. Please be aware that changing your dentist may result in a treatment delay.



Frequently Asked Questions

How long does it generally take to get an appointment?

Willamette Dental's scheduling goals are as follows:

First Appointment: 30 days

Regular Hygiene (Cleanings): 45 days

Non-Emergency Operative Appointment: 60 days

Emergencies: Within approximately 24 hours

With the exception of emergencies, the number of days shown above are averages. The length of wait-time for an appointment may vary based on your choice of provider, dental office location and your desired day or time of appointment.

What if I need to reschedule an appointment?

If you need to reschedule or cancel an appointment, please call our Appointment Center toll free at (800) 461-8994 as soon as possible. A missed appointment fee is applied to your account for any appointment that you miss without a minimum of 24 hours notice.

Are orthodontia services available in every office?

Specialty services, including orthodontia for children and adults, are generally available on a regional basis. To find out if a specialty service is available in your area, simply contact our Appointment Center toll free at (800) 461-8994.

Is orthodontia included as a plan benefit? What is the member's responsibility for orthodontic treatment?

Yes, orthodontia is included as a plan benefit for both adults and children on Plan 7 and Plan 8. The member pays a total of \$1,500 co-payment, plus their plan office visit co-payment, for their complete comprehensive orthodontic treatment. Even if the orthodontic treatment plan value is \$6,000, the patient only pays \$1,500, plus their plan office visit co-payment. At the patient's initial orthodontic consultation appointment they will be charged \$150 (for x-rays, molds and case presentation) and if the patient accepts the treatment plan within 6 months, this fee is credited towards the \$1,500 co-payment, requiring only \$1,350 additional, plus their plan office visit co-payment.

