

# Enrollment Guide

## Willamette Dental Group Plan

Effective October 1, 2018  
Group Plan Number: OR91



Form No. 039-OR(10/18)  
Contract Form No. 107-1618-08  
Underwritten by Willamette Dental Insurance, Inc.



Willamette  
Dental Group



# What is proactive dental care?



Proactive dental care builds on two fundamental beliefs; that healthy teeth should last a lifetime and proper care isn't always using invasive treatment. It's about practicing dentistry responsibly: with honesty, integrity and a dentist-patient partnership focused on promoting long-term health.

That's what sets us apart. We use the latest scientific evidence with clinical experience to develop an individualized, health-based treatment plan specifically for you. By providing you with the treatment that directly leads to long-term health, we will help you maintain or regain a healthy mouth for a lifetime of smiles.

## So every patient actually gets their own personalized dental care plan?

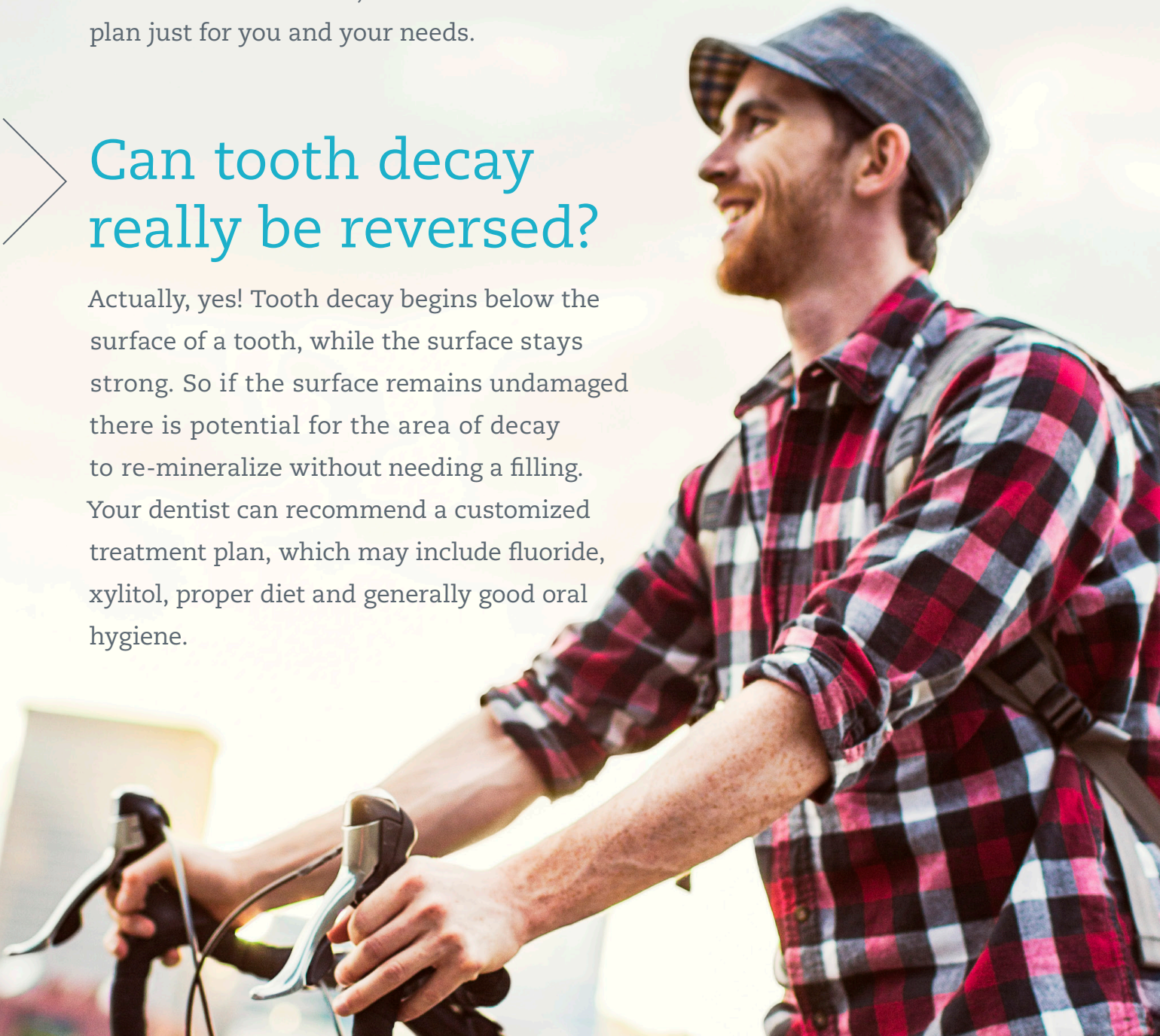
You bet! After a scientific diagnosis, we customize a treatment plan specific to you. After all, every person is unique and has unique circumstances. That's why your dental team first reviews your oral and overall health, then creates a plan just for you and your needs.

## Can tooth decay really be reversed?

Actually, yes! Tooth decay begins below the surface of a tooth, while the surface stays strong. So if the surface remains undamaged there is potential for the area of decay to re-mineralize without needing a filling. Your dentist can recommend a customized treatment plan, which may include fluoride, xylitol, proper diet and generally good oral hygiene.

## You're telling me my teeth can really last a lifetime?

Yep! We believe in proactive dental care. A little prevention today goes a long way. With proper care, your teeth are going to last the rest of your life.



## What do you mean by “Proactive Dental Care Plan”?

During your first visit, your dentist will partner with you to create a personalized, Proactive Dental Care Plan, prioritizing the things you need to do to improve and sustain good oral health as well as the professional treatments your dentist will perform. It is an overarching plan that will stay with you and evolve over time to meet your changing circumstances.

## What are the alternatives to drilling and do they really work?

It’s our promise that you won’t undergo any treatment not directly contributing to your long-term dental health. So drilling, because it’s so invasive, is a last resort. And yes — the alternatives really do work! Remineralization is a process that helps teeth actually grow stronger so that a lesion doesn’t turn into a cavity. Sealants are another great option to prevent the formation and spread of decay. It’s only in cases where less invasive treatment isn’t successful that your dentist may opt to drill.



## Why would I only get one cleaning per year?

Short answer: because you have great oral health! The truth is that the benefit of a cleaning only lasts about 24 hours. (Hint: it’s the brushing and flossing in between cleanings that makes a huge difference.) But everyone is unique.

If you’re at high risk for gum disease, your dentist may recommend a cleaning as often as once every three months. If you have great oral health, scientific studies show that one cleaning per year is optimal for you. It comes down to an assessment of your specific needs.

## What are the things I can do as a patient to proactively improve the health of my mouth?

More important than any treatment you receive in our offices, your personal, daily efforts to improve your oral health contribute to life-long oral health. This includes brushing, flossing, prioritizing good nutrition, quitting smoking, minimizing soda consumption, controlling your risk for diabetes and heart disease, and generally loving your mouth.

## Are evidence-based and proactive dental care the same thing?

Yes. Proactive care means we focus on preventing disease rather than treating it surgically. And we achieve this by practicing evidence-based dentistry, evaluating your specific circumstances scientifically then creating a treatment plan tailored to you. All of our services are based on the latest research and years of reliable science, leading to the safest, most effective treatment available.



## How do you make sure your dentists deliver the right care at the right time?

All of our dentists meet our high standards for professional qualifications, licenses, endorsements, and certifications. Our doctors are not paid based on which procedures they provide. Instead, their compensation is focused on patient care, including access to timely appointments and patient satisfaction. This approach ensures our overarching goal of providing the best possible oral health outcomes with a focus on prevention.



# With more than 50 locations

throughout the Pacific Northwest, we're likely

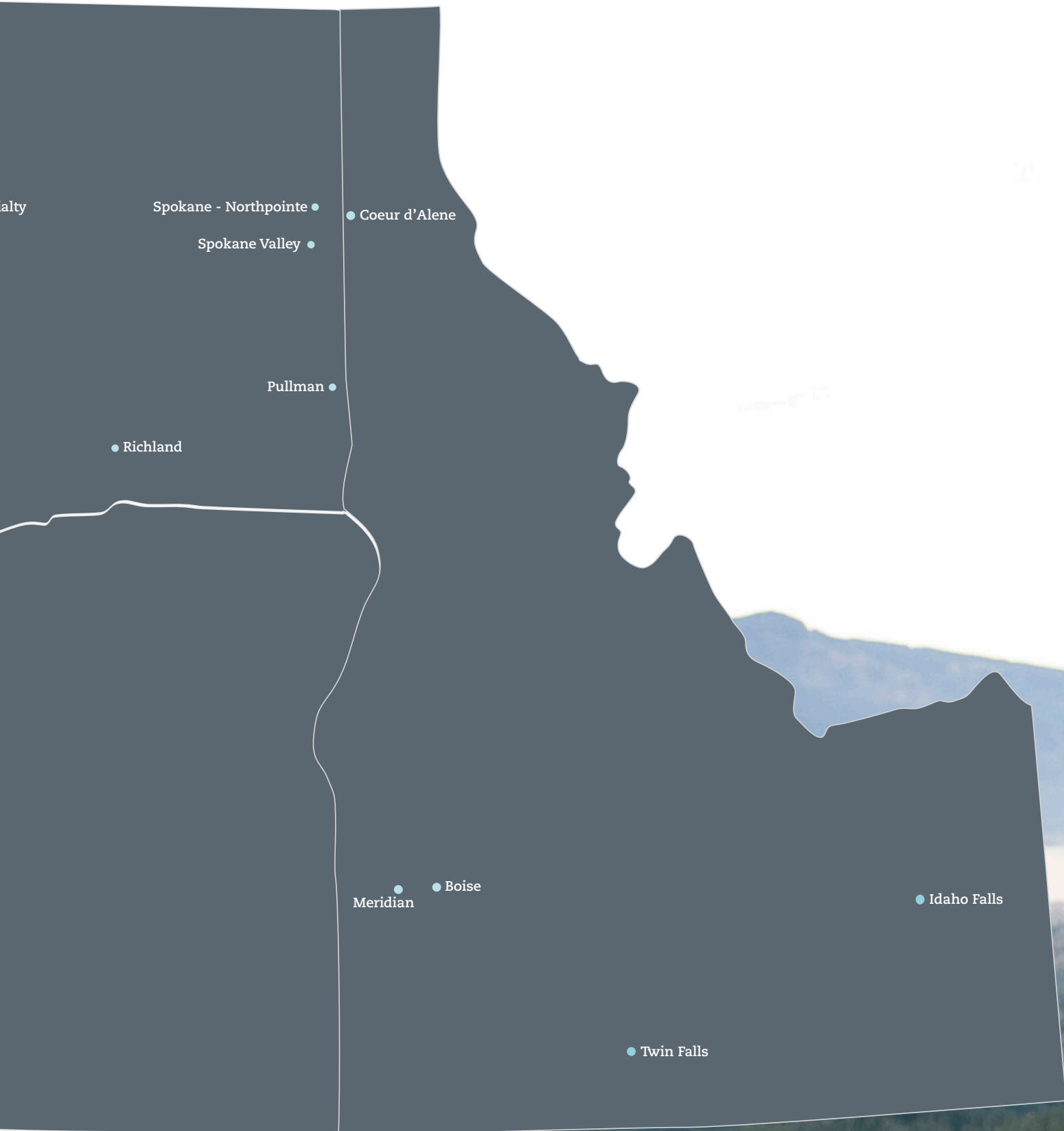
[willamettedental.com](http://willamettedental.com)



Visit our website for the most up-to-date locations and doctor profiles, complete with photos, to help you find the best office and provider for you and your family.



to have an office in your neighborhood.



# Important Features of Your Dental Plan

## Your Primary Care Dentist

To receive the excellent benefits of your Willamette Dental Group plan, you must receive care from a Willamette Dental Group dentist or specialist. We encourage you to establish a long-term relationship with a primary Willamette Dental Group dentist. As a patient, you will work with a consistent team of dental providers, including your dentist, hygienist and dental assistant, to achieve your best oral health. You are free to select your Willamette Dental Group dentist and whichever location is best for you. Provider profiles are available on our website at [www.willamettedental.com](http://www.willamettedental.com) by location.

Your coverage also extends if you are referred to an outside dentist or specialist by your Willamette Dental Group dentist. If referred to an outside dentist or specialist, your copayments remain the same as shown in your certificate of coverage.

## Scheduling an Appointment

To schedule an appointment that meets your scheduling needs, please call our Appointment Center:

Toll Free: **1.855.4DENTAL** (1-855-433-6825)

### Appointment Center Hours:

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

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

The length of wait-time for an appointment may vary based on your choice of provider, dental office location, appointment type and your desired day or time of appointment. Our goal is to get you in within days or weeks to fit your lifestyle.

## Office Hours

Most Willamette Dental Group offices are open Monday through Friday and select Saturdays from 7 a.m. to 6 p.m.

## What to Expect at Your First Visit

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

## Office Visit Charges

The office visit copayment, found in your certificate of coverage, applies to all visits including orthodontia. The office visit copayment is in addition to other copayments that you may accrue.

At the end of your office visit, you will receive a Statement of Services that will clearly show you the cost savings that you receive by being a member of your Willamette Dental Group insurance plan in comparison with standard dental fees. This statement is accepted by many FSA administrators as proof of services for claims.

Payments may be made in cash, personal check or credit card. All payments should be made at the time of service.

## Dental Emergencies

In the event of a dental emergency, members can be seen by a Willamette Dental Group dentist within 24 hours. If you are traveling 50 miles or more from a Willamette Dental Group office, you may obtain emergency treatment from any licensed dentist. Emergency dental treatment may be eligible for reimbursement up to \$100. Upon returning home, contact our Member Services Department for reimbursement.

## Member Services

Please direct questions about your dental plan or service to the Willamette Dental Group Member Services Department:

Monday – Friday . . . . . 8 a.m. to 5 p.m. PST

Phone . . . . . 1.855.433.6825, Option 3

E-mail .... [memberservices@willamettedental.com](mailto:memberservices@willamettedental.com)



Willamette Dental Group has been providing quality dental care in the State of Oregon for almost 50 years.

Visit [www.willamettedental.com/OEBB](http://www.willamettedental.com/OEBB) for plan specific details.







# Orthodontic Benefits

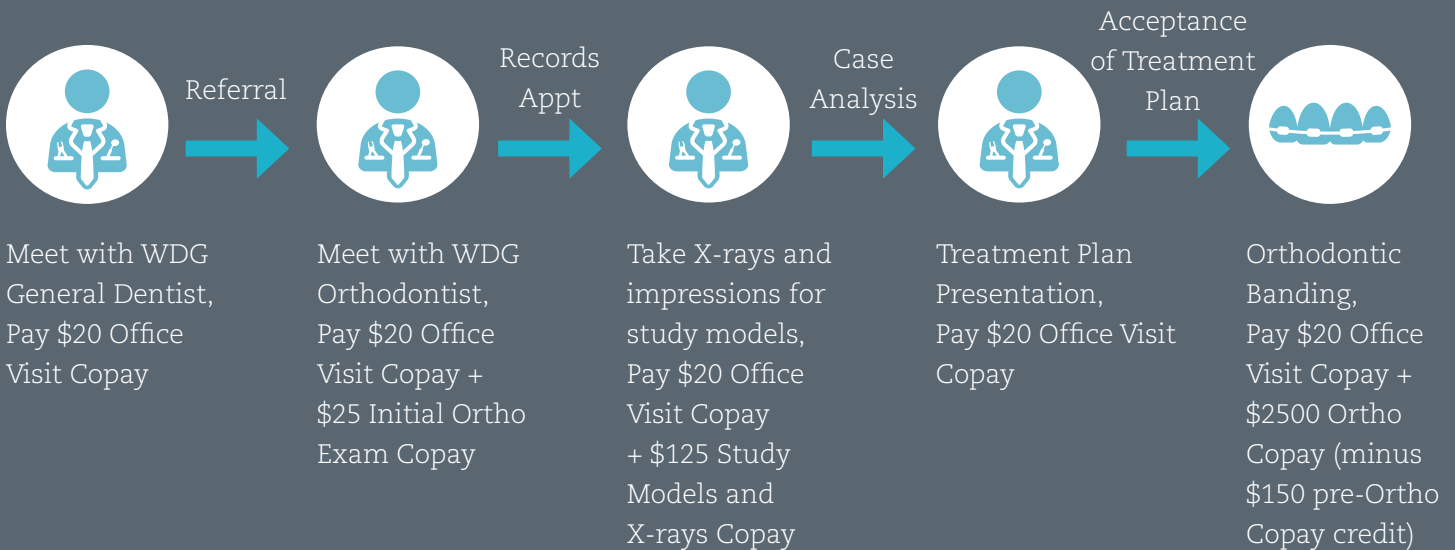
## For the Entire Family

Willamette Dental Group's orthodontia treatment benefit is available to eligible\* OEBB plan members when treatment is performed by a Willamette Dental Group orthodontist. Your orthodontic treatment benefits include a full consultation, X-rays, study models, case presentation, required appliances and follow-up treatment.

Your Willamette Dental Group primary care dentist will refer you to a Willamette Dental Group orthodontist for a pre-orthodontic consultation. The pre-orthodontic consultation consists of a series of visits that include an initial examination, X-rays, study models, and case presentation.

The Willamette Dental Group orthodontist will study the results of your examination, X-rays, and study models to develop a treatment plan. At the next appointment, the Willamette Dental Group orthodontist will present your treatment plan to realign your teeth and will provide you with a cost and timeline estimate.

## Pre-Ortho Appointment Process



You will be responsible for payment of the pre-orthodontic service copayments, a comprehensive orthodontic service copayment and office visit copayments. The pre-orthodontic service copayments are:

Initial orthodontic examination .....	\$25
Study models and X-rays .....	\$125
Case presentation .....	\$0

The non-refundable, pre-orthodontic service copayments are credited toward the comprehensive orthodontic copayment if you proceed with treatment. The comprehensive orthodontic service copayment is \$2,500. In some cases, the amount may be less depending on the extent of treatment necessary. An office visit charge of \$20 is applied for each visit.

All orthodontic treatment must be provided by a Willamette Dental Group provider to receive benefits. If the coverage terminates prior to completion of orthodontic treatment, additional charges may apply. Please refer to your Certificate of Coverage for a complete description of benefits, exclusions, and limitations.

*\*Orthodontia coverage for a previously eligible OEBB employee or family member who previously waived dental coverage is subject to a 12-month waiting period.*



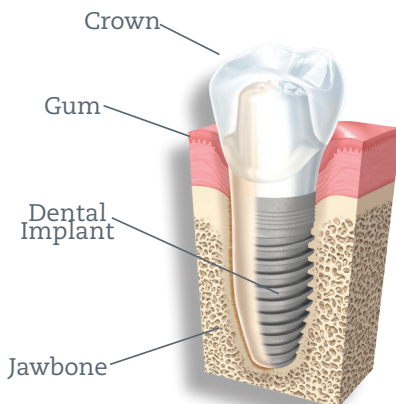
# Dental Implant Services

Historically, bridges or dentures were the only options available to patients for the replacement of missing teeth. Due to modern advances in surgical techniques and materials, there is now another option that may be suitable for you: **dental implants**.

## What Are Dental Implants?

Dental implants can be used to replace one tooth or several teeth. The dental implant is a small post composed of titanium metal that is surgically placed into the bone under your gums. A dental implant performs similarly to the root of a natural tooth. During the healing process, the bone grows and fuses to the post to become a secure base to hold the replacement tooth or set of replacement teeth in place. Then, a crown, bridge or denture is attached to the titanium post. Because they are secured within your jawbone, dental implant restorations look, feel, and function much like your natural teeth.

Evidence has shown that a dental implant is often the best solution because it provides several advantages over traditional tooth replacements. For example, when a tooth is lost, the supporting bone begins to deteriorate because of the lack of stimulation to the jawbone. A dental implant prevents bone loss and the shrinkage of the gum tissue where the natural tooth is missing, because the implant fuses with the jawbone and stimulates the bone.



## Implant Benefit Overview

Willamette Dental Group's implant treatment benefit is available to eligible\* OEGB plan members when treatment is performed by a Willamette Dental Group provider.

If the coverage terminates prior to completion of implant treatment, additional charges may apply. Please refer to your Certificate of Coverage for a complete description of benefits, exclusions, and limitations.

*\*Dental implant coverage for a previously eligible OEGB employee or family member who previously waived dental coverage is subject to a 12-month waiting period.*

## Getting Started

Dental implant restorations perform much like your natural teeth and offer performance and esthetic advantages. Patients with healthy gums, good bone structure and excellent oral hygiene habits are usually good candidates for implant restoration treatment.

To determine if dental implants are right for you, call 1.855.4DENTAL (433-6825) to schedule the initial implant consultation with your Willamette Dental Group dentist. During this consultation your dentist will determine whether you are a good candidate for dental implants. The treating Willamette Dental Group dentist reserves the right to determine the suitability of dental implant therapy.





# Award-winning Patient Satisfaction

Willamette Dental Group partners with an independent patient satisfaction company, Press Ganey, to measure all aspects of patient satisfaction. In 2014, Willamette Dental Group received the Press Ganey Success Story Award® in recognition of our companywide Simple Scheduling program, which improved access to appointments for our patients.

*As a result of this initiative, our **average patient satisfaction score rose to over 90% and wait times for appointments decreased by 75% on average.***

*“I love being able to make appointments on Saturdays. I didn’t even sit down in the waiting room — they took me back immediately!”*

— Salem, OR Patient

*“I have major dentist anxiety and when I came in they made me feel very comfortable. The staff are very friendly and I felt that they went above and beyond. They checked everything and didn’t just fly through my cleaning, X-rays and exam.”*

— Medford, OR Patient

*“Staff was very professional AND friendly. I appreciated their good humor and sensitivity. I am very dental phobic and they were not at all put off by it. They were genuinely caring.”*

— Portland, OR Patient

*“I tell everyone I know about what an outstanding dentist I have. I would recommend anyone to go see this dentist. I have never experienced the caring & comfort of any dentist like this one. She is truly a CREDIT to her profession.”*

— Eugene, OR Patient

# 5 Reasons Willamette Dental Group is the Plan For You

## No Annual Maximum, No Deductible

With no annual maximum and no deductible, you will never exhaust your dental coverage and you don't need to satisfy a deductible before you can receive benefits.

01



02

## Predictable, Low Out-of-Pocket Costs

Out-of-pocket costs for covered dental services are predictable, low copays. Combined with the low premium, you and your family won't be surprised by any unknown costs.

03



## Orthodontic Benefits for All Ages

Orthodontic coverage\* is included for adults & children. With no waiting periods & a predictable, low copay, members have access to affordable orthodontic care.



04

## Exceptional Patient Satisfaction

We are dedicated to creating the best patient experience possible. With an average score over 90% on our patient satisfaction survey, our patients tell us we are doing something right.

05



## Proactive Dental Care

Through dentist-patient partnerships, we focus on promoting your long-term health rather than merely correcting what is bothering you today.

\*Orthodontia coverage for a previously eligible OEGB employee or family member who previously waived dental coverage is subject to a 12-month waiting period.



# Dental Insurance Glossary

Medical-speak can be confusing and insurance terms may be new to you. We hope the following definitions of common terms will be helpful to you.

## Insurance Terms

**Annual Maximum** – maximum dollar amount a dental plan will pay toward the cost of dental care within a specific benefit period (Willamette Dental Group plans have no annual maximum)

**Deductible** – a specified amount of money that the insured must pay before an insurance company begins to pay benefits (Willamette Dental Group plans have no deductibles)

**Copayment** – a specified amount of out-of-pocket expenses for dental services that is paid at the time the service is rendered

**Premium** – the monthly payment you make to your dental insurance company that keeps your coverage active

## Dental Terms

**Dental Caries** – typically referred to as tooth decay, dental caries is the cavity formation in teeth caused by bacteria that attach to teeth and form acids

**Periodontal Disease** – typically referred to as gum disease, periodontal disease is any of various mixed bacterial infections that affect the soft tissues and bones supporting the teeth

**Sealants** – a transparent synthetic resin that is applied to the chewing surface of molars and premolars as a preventive measure against tooth decay

**Amalgam Filling** – a silver-colored metallic alloy used to fill cavities caused by tooth decay

**Composite Filling** – a tooth-colored resin made of ceramic and plastic compounds that is used to fill cavities caused by tooth decay; composite fillings are typically reserved for teeth that are visible in a patient's smile

**Crown** – a tooth-shaped cover placed over a tooth that is badly damaged or decayed; it is sometimes called a cap

**Bridge** – a fixed dental restoration used to replace a missing tooth. It is made by creating a crown for the teeth on either side of the space and placing a false tooth or teeth between the crowns. The copay for bridges counts each tooth, the missing tooth and supporting teeth, as separate teeth. For example, if you are missing one tooth, you would owe 3 bridge copays—one for the missing tooth and one for each supporting tooth.

**Denture** – a prosthetic device that is made to replace missing teeth and is supported by the surrounding soft and hard tissues in the mouth

**Dental Implant** – a small post composed of titanium metal that is surgically placed into the bone under your gums where a tooth is missing; implants are completed with a crown to provide the appearance of a tooth.

**Root Canal** – treatment for the infected pulp of a tooth that removes the infection and protects the tooth from future infection

**Osseous Surgery** – treatment for periodontal disease when you have a pocket around a tooth to reshape the bone to help you retain the tooth

**Root Planing** – the deep cleaning of root surfaces to remove dental plaque and calculus

**Extraction** – the removal of teeth from the mouth. A simple extraction involves teeth that can be removed without an incision into the gums; surgical extractions require an incision.

**Orthodontics** – the treatment of irregularities in the teeth and jaws, typically related to alignment and referred to as braces

**TMJ** – temporomandibular joint dysfunction is a disorder of the jaw muscles and nerves



# Exclusions & Limitations

## Exclusions

Bridges, crowns, dentures or any prosthetic devices requiring multiple treatment dates or fittings if the prosthetic item is installed or delivered more than 60 days after termination of coverage.

The completion or delivery of treatments, services, or supplies initiated prior to the effective date of coverage.

Endodontic services, prosthetic services, and implants that were provided prior to the effective date of coverage.

Endodontic therapy completed more than 60 days after termination of coverage.

Exams or consultations needed solely in connection with a service or supply not listed as covered.

Experimental or investigational services or supplies and related exams or consultations.

Full mouth reconstruction, including the extensive restoration of the mouth with crowns, bridges, or implants; and occlusal rehabilitation, including crowns, bridges, or implants used for the purpose of splinting, altering vertical dimension, restoring occlusions or correcting attrition, abrasion, or erosion.

General anesthesia, moderate sedation and deep sedation.

Hospital care or other care outside of a dental office for dental procedures, physician services, or facility fees.

Orthognathic surgery.

Personalized restorations.

Plastic, reconstructive, or cosmetic surgery and other services or supplies, which are primarily intended to improve, alter, or enhance appearance.

Prescription and over-the-counter drugs and pre-medications.

Provider charges for a missed appointment or appointment cancelled without 24 hours prior notice.

Replacement of lost, missing, or stolen dental appliances; replacement of dental appliances

that are damaged due to abuse, misuse, or neglect.

Replacement of sound restorations.

Services or supplies and related exams or consultations that are not within the prescribed treatment plan and/or are not recommended and approved by a Willamette Dental Group dentist.

Services or supplies and related exams or consultations to the extent they are not necessary for the diagnosis, care, or treatment of the condition involved.

Services or supplies by any person other than a licensed dentist, dentist, hygienist, or dental assistant.

Services or supplies for the diagnosis or treatment of temporomandibular joint disorders.

Services or supplies for the treatment of an occupational injury or disease, including an injury or disease arising out of self-employment or for which benefits are available under workers' compensation or similar law.

Services or supplies for treatment of injuries sustained while practicing for or competing in a professional athletic contest.

Services or supplies for treatment of intentionally self-inflicted injuries.

Services or supplies for which coverage is available under any federal, state, or other governmental program, unless required by law.

Services or supplies not listed as covered in the contract.

Services or supplies provided to correct congenital or developmental malformations of the teeth and supporting structure if primarily for cosmetic reasons.

Services or supplies where there is no evidence of pathology, dysfunction, or disease other than covered preventive services.

## Limitations

If alternative services can be used to treat a condition, the service recommended by the Willamette Dental Group dentist is covered.

Services or supplies listed in the contract, which are provided to correct congenital or developmental malformations which impair functions of the teeth and supporting structures will be covered for dependent children if primarily for the purpose of controlling or eliminating infection, controlling or eliminating pain, or restoring function.

Crowns, casts, or other indirect fabricated restorations are covered only if dentally necessary and if recommended by the Willamette Dental Group dentist.

When initial root canal therapy was performed by a Willamette Dental Group dentist, the retreatment of such root canal therapy will be covered as part of the initial treatment for the first 24 months. When the initial root canal therapy was performed by a non-participating provider, the retreatment of such root canal therapy by a Willamette Dental Group dentist will be subject to the applicable copayments.

The services provided by a dentist in a hospital setting are covered if medically necessary; pre-authorized by a Willamette Dental Group dentist; the services provided are the same services that would be provided in a dental office; and applicable copayments are paid.

The replacement of an existing denture, crown, inlay, onlay, or other prosthetic appliance or restoration denture is covered if the appliance is more than 5 years old and replacement is dentally necessary.

Occlusal Guard Replacements. The replacement of a lost occlusal guard is covered only once in a 2-year period. Repair or replacement of a broken or damaged occlusal guard is covered as needed.

The replacement of an athletic mouthguard is limited to once every 12 months.



### Appointments or Emergencies

Toll Free .... **1.855.4DENTAL** (1-855-433-6825)

### Appointment Center Hours

Monday – Friday ..... 7:00 a.m. – 6:00 p.m. PT  
Saturday ..... 7:00 a.m. – 4:00 p.m. PT

Dental Services Provided by:  
Willamette Dental  
Group, P.C.

Underwritten by:  
Willamette Dental  
Insurance, Inc.

6950 NE Campus Way  
Hillsboro, OR 97124

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

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Willamette Dental of Washington,  
Inc., a Washington Limited  
Health Care Service Contractor;  
Willamette Dental of Idaho,  
Inc., an Idaho Managed Care  
Organization; and Willamette  
Dental Group, P.C., a dental  
practice operating in Oregon,  
Washington and Idaho.

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### Appointments

The length of wait-time for an appointment may vary based on your choice of provider, dental office location, appointment type and your desired day or time of appointment.

Please contact our Appointment Center at 1.855.4DENTAL for information regarding the next available appointment that meets your scheduling needs.

### Emergencies

In the event of a dental emergency, call the Willamette Dental Group Appointment Center at 1.855.4DENTAL, option 1. Typically, members can be seen by a Willamette Dental Group dentist for a dental emergency within 24 hours.

### To Change An Appointment

Please call the Willamette Dental Group Appointment Center as soon as your plans change to reschedule your dental appointment. If you cancel with less than 24 hours notice, a missed appointment fee will be charged. By giving us advance notice, the provider can try to schedule another patient for that time.

### Member Services

Willamette Dental Group has a full staff of member service representatives who will answer any question that you may have about your dental plan or service.

### Please reach us:

Toll Free ... **1.855.4DENTAL** (1-855-433-6825)  
Monday – Friday: ..... 8 a.m. – 5 p.m. PT  
E-mail: ..... [memberservices@willamettedental.com](mailto:memberservices@willamettedental.com)  
Website: ..... [www.willamettedental.com/OEBB](http://www.willamettedental.com/OEBB)

[www.Oregon.gov/OHA/OEBB](http://www.Oregon.gov/OHA/OEBB)



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