

## Dental Plans

You are not required to enroll in a dental plan, but to enroll in a dental plan you must be enrolled in a medical plan choice. You may enroll yourself, your spouse/domestic partner, and your dependents individually or in any combination. Full-time plans are available to both full-time and part-time employees. Part-time plans are available only to part-time employees. If you enroll in Opt Out and choose to enroll in a dental plan, your premium share is 5%.

### ODS (Moda) plans [Modahealth.com/pebb](http://Modahealth.com/pebb)

- When you enroll in the PPO plan, your coinsurance amount drops by 10% per year down to 0% at year three if you see your dentist at least once per year.
- Individuals who enroll for coverage in an ODS (Moda) plan during an open enrollment period after they were initially eligible may have a 12-month waiting period for basic and major services and a 24-month waiting period for orthodontia. See the ODS (Moda) plans member handbooks for details.

### Willamette Dental Group plan <https://www.willamettedental.com/pebb>

- Services are provided only by Willamette Dental Group providers and only in Willamette Dental Group facilities.
- A \$5 office visit copayment is due at each visit, including visits for orthodontia.
- The copayment varies for visits related to implants.
- The plan has a \$1,500 comprehensive copayment for orthodontia.

### Kaiser Plans [My.kp.org/pebb](http://My.kp.org/pebb)

- Kaiser offers both medical and dental plans. You do not need to enroll in a Kaiser medical plan to be able to enroll in a Kaiser dental plan, and vice versa.
- You can enroll in a Kaiser dental plan if you live or work in the Kaiser service area. [www.oregon.gov/das/pebb/2016benefits/kaiserzip.pdf](http://www.oregon.gov/das/pebb/2016benefits/kaiserzip.pdf)
- Services are provided by Kaiser providers in Kaiser facilities

The following table summarizes coverage in full-time dental plans.

### 2016 Full-time Dental Plans Comparison (available to full-time and part-time employees)

Plan	Kaiser Dental	ODS (Moda) PPO		ODS (Moda) Premier	Willamette Dental Group
		In-Network	Out-of-Network		
Provider	Kaiser	In-Network	Out-of-Network	Participating	Willamette
Deductible: individual/family	None	\$50/\$150	\$50/\$150	\$50/\$150	None
Annual max coverage	\$1,750	\$1,750	\$1,750	\$1,750	None
Diagnostic & preventive services	0% *	0%	10%	0%, after \$5 visit copay	\$5 copay
Basic & maintenance services	20%	20% year 1 10% year 2 0% year 3	30%	20%	\$5 copay
Crowns	25%	50%	50%	50%	\$190 copay
Implants	50%	50%	50%	50%	Varies
Dentures	50%	50%	50%	50%	\$190 copay
Orthodontia	50% to \$1500	50% to \$1500	50% to \$1500	50%	\$1500 copay

*This is a summary only. See the plan's documents for details. In the case of a discrepancy between this summary and a plan document, the plan document will apply.*

\*Not applied to annual max coverage

## Dental Plans (continued)

The following table summarizes coverage in part-time dental plans.

### 2016 Part-time Dental Plans Comparison (available only to part-time employees)

Plan	ODS (Moda) Part Time	Kaiser Part Time
Provider	Participating	Kaiser
Deductible per person	\$50	None
Annual max coverage	\$1250	\$1250
Diagnostic & preventive services	0%	0%, not applied to annual max coverage
Basic & maintenance services	50%	50%
Crowns	50%	50%
Implants	Not covered	Not covered
Dentures	50%	50%
Orthodontia	Not covered	Not covered

### Dental Plan Rates

The following table shows monthly premium costs for full-time and part-time dental plans. For full-time or part-time employees, your premium contribution is at the same percentage rate as medical coverage percentage. If you enroll in Opt out and choose to enroll in a dental plan your contribution share is 5% of the premium.

### 2016 Employee Dental Plan Monthly Premium Rates

	Employee	Employee & Spouse/ Partner	Employee & Children	Employee & Family
Kaiser Permanente	\$91.54	\$122.65	\$105.27	\$125.40
ODS (Moda) PPO	78.71	105.47	90.50	107.85
ODS (Moda) Premier	85.19	114.19	98.00	116.74
Willamette Dental Group	75.03	100.54	86.28	102.79
Kaiser Permanente Part-time	68.19	91.37	78.40	93.43
ODS (Moda) Part-time	61.32	82.16	70.52	84.00

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