

# Special Districts Insurance Services (SDIS)

## Plan 6 - Incentive Dental Plan

| <b>Calendar year costs</b>   |   |
|--|---|
| Calendar year maximum, per member (age 19+)  | \$2,000   |
| Calendar year deductible, per member   | \$0   |
| Calendar year out-of-pocket maximum (under age 19)   | \$350   |
| Calendar year out-of-pocket maximum, two or more members (under age 19)                        | \$700   |
| <b>Class 1* (Services do not apply to the calendar year max)</b>                               |   |
| Exam and prophylaxis/cleanings (twice per calendar year)                                       |   |
| Bitewing X-rays (once per year)  | **1st year - 70%<br>2nd year - 80%<br>3rd year - 90%<br>4th year - 100% |
| Topical application of fluoride (under age 19)   |   |
| Sealants   |   |
| Space maintainers (ages under 14)  |   |
| <b>Class 2</b>   |   |
| Fillings   | **1st year - 70%<br>2nd year - 80%<br>3rd year - 90%<br>4th year - 100% |
| Oral surgery (extractions & certain minor surgical procedures)                                 |   |
| Endodontics (treatment of teeth with diseased or damaged nerves)                               |   |
| Periodontics (treatment of diseases of the gums and supporting structures of the teeth)        |   |
| <b>Class 3</b>   |   |
| Implants   | 50%   |
| Crowns and other cast restorations   |   |
| Dentures and bridges (construction or repair of fixed bridges, partial, and complete dentures) |   |

\* Class I services are covered at 100% maximum allowance for members under age 19. Please see dental handbook for pediatric benefits.

\*\* Under this plan, payments increase by 10% each calendar year provided the individual has visited the dentist at least once during the year. Failure to do so will cause a 10% reduction in payment the following year, although payment will never fall below 70%.

**This is a benefit summary only. For a more detailed description of benefits, refer to your member handbook.**

### How to use this dental plan

When you visit your dental provider, tell them you are a Delta Dental member.

### When the member visits:

#### Delta Dental Premier Dentist:

Members are held harmless from balance billing (will not be billed for the difference between the dentist's billed charge and the Delta Dental negotiated fee).

#### Non Participating Dentists:

Members may be held liable for the difference between the dentist's billed charge and the non-participating allowable.

### Advantages

- **Freedom to choose your dentist** With more than 2,400 contracted Delta Dental providers in Oregon and over 157,000 Delta Dental Premier Dentists nationwide, you have the freedom to choose the dentist that's best for you.
- **Professional Arrangements** Delta Dental of Oregon has specific negotiated fees with our participating dentists to ensure that actual charges made by the dentist do not exceed his or her accepted or contracted fees on file. We believe that the underlying unique feature inherent to all Delta Dental programs is every participating dentist
- **Member Dashboard** Through our online service, you can download your member handbook, view claims status and payment information, search for participating providers, order ID cards, view personal information, and email dental customer service. You can access the Member Dashboard at [DeltaDentalOR.com](https://DeltaDentalOR.com)

### Dependent Eligibility

- Dependents are lawful spouse, state registered domestic partners and eligible children to age 26, including children an employee is required to enroll due to a court or administrative order.

## Limitations

If a more expensive treatment than is functionally adequate is performed, Delta Dental Plan of Oregon will pay the applicable percentage of the maximum plan allowance for the least costly treatment.

## Preventive (Class 1 services)

- **Diagnostic** Routine or comprehensive examinations or consultations covered twice per calendar year. Supplementary bitewing x-rays are covered once in any 12-month period. Complete series x-rays or a panoramic film are covered once in any 5-year period.
- **Preventive** Prophylaxis (cleaning) or periodontal maintenance is covered twice per calendar year. Additional periodontal maintenance is covered for members with periodontal disease, up to a total of 2 additional periodontal maintenances per year. Topical application of fluoride is covered twice per calendar year for members age 18 and under. For members age 19 and older, topical application of fluoride is covered once twice per calendar year if there is a recent history of periodontal surgery or high risk of decay due to medical disease or chemotherapy or similar type of treatment. Sealant benefits are limited to the unrestored, occlusal surfaces of permanent molars. Benefits will be limited to one sealant, per tooth, during any 5-year period.

## Basic (Class 2 services)

- **Oral Surgery** Limited to extractions and other minor surgical procedures.
- **Restorative** Amalgam and composite fillings are covered for all teeth. A separate charge for general anesthesia and/or IV sedation is not covered when used for non-surgical procedures.
- **Periodontic** Scaling and root planing is limited to once per quadrant in any 2-year period.

## Major (Class 3 services)

- **Implants** and implant removal are limited to once per lifetime per tooth space. A crown over an implant is covered once per lifetime of the implant.
- **Restorative** Cast restorations (including pontics) are covered once in a 5-year period on any tooth.
- **Prosthodontic** A bridge or denture (full or partial, including alternate benefits) will be covered once in a 5-year period only if the tooth, tooth site, or teeth involved have not received a cast restoration benefit in the past 5 years. Specialized or personalized prosthetics are limited to the cost of standard devices.
- **Occlusal Guard** (night guard) covered at 100% once in a 2-year period, up to \$150 maximum. Over-the-counter night guards are excluded.
- **Athletic mouthguard** covered at 50%, once in any 1-year period for members age 15 and under and once in any 2-year period for age 16 and over. Over-the-counter athletic mouth guards are excluded.

## Exclusions

- Services covered under worker's compensation or employer's liability laws and services covered by any federal, state, county, municipality or other governmental agency, except Medicaid.
- Services with respect to congenital (hereditary) or developmental (following birth) malformations or cosmetic reasons; including, but not limited to cleft palate, upper and lower jaw malformations, enamel hypoplasia (lack of development), fluorosis and disturbance of the temporomandibular joint.
- Services for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing the teeth except for occlusal guards.
- Services started prior to the date the individual became eligible for services under the program.
- Hypnosis, prescribed drugs, premedications or analgesia (e.g. nitrous oxide) or any other euphoric drugs.
- Hospital costs or any additional fees charged by the dentist because the patient is hospitalized.
- General anesthesia and/or IV sedation except when administered by a dentist in conjunction with covered oral surgery in his or her office.
- Plaque control and oral hygiene or dietary instructions.
- Experimental procedures.
- Missed or broken appointments.
- Precision attachments.
- Orthodontic services (except when an orthodontia rider is included).
- Services for cosmetic reasons.
- Claims submitted more than 12 months after the date of service are not covered.
- All other services or supplies, not specifically covered.