



**Vigilant Group Benefits Trust
Preventative Care Dental Plan (HRA)
Summary of Benefits Effective January 1, 2011**

How To Use this Dental Plan

When you visit your dental provider, tell him or her you are a member of an ODS dental program.

Calendar year maximum, per member	\$1,000
Calendar year deductible, per member	\$0
Calendar year maximum deductible, per family	\$0
SERVICE	Benefit Amount
PREVENTIVE* - <u>Examination/X-rays</u> (routine exam & bitewing x-rays) - <u>Prophylaxis</u> (cleanings) - <u>Sealants</u> - <u>Fluoride</u> - <u>Space Maintainers</u>	100%
BASIC - <u>Restorative Fillings</u> - <u>Oral Surgery</u> (extractions & certain minor surgical procedures) - <u>Endodontic</u> (pulp therapy & root canal filling) - <u>Periodontics</u> (treatment of tissues supporting the teeth)	0% (HRA Eligible)
MAJOR - <u>Implants</u> - <u>Crowns</u> - <u>Cast Restorations</u> - <u>Denture and Bridge Work</u> (construction or repair of fixed bridges, partials, and complete dentures)	0% (HRA Eligible)
ADDITIONAL BENEFITS <ul style="list-style-type: none"> • Oral Health, Total Health - Two additional cleanings per calendar year for members with diabetes and one additional cleaning for pregnant women in their third trimester. • <u>ViziLite</u> - An oral cancer screening mouth wash covered under Preventive Services for members who are at risk of oral cancer. • <u>Brush Biopsy</u> - An oral cancer screening tool covered under Basic Services for members who are at risk of oral cancer. 	

TOC Selected ODS because:

- * **Freedom to choose your dentist** ODS is unique in that we have contracts with over 1,800 licensed dentists in Oregon. As the Delta Dental Plan of Oregon, we offer access to over 100,000 dental professionals nationwide.
- * **Professional Arrangements** ODS has specific fee arrangements with our participating dentists to ensure that actual charges made by the dentist do not exceed his or her accepted fees on file with ODS and our Delta Dental affiliates. We believe that the underlying unique feature inherent to all ODS programs is every participating dentist becomes a party to cost control as well as the quality of care. Participating dentists will update your records with your new information and will submit claims to ODS for you.
- * **myODS** is a customized member website with current, accurate and easy to understand information about the member's plan. Log onto www.odscompanies.com/members to access myODS.

Where to File Your Claims (for all states):

The ODS Companies
601 SW Second Avenue
Portland, Oregon 97204
(503) 265-5680 / 1-877-277-7280 Toll-free

LIMITATIONS

If a more expensive treatment than is functionally adequate is performed, ODS will pay the applicable percentage of the maximum plan allowance for the least costly treatment. If a tooth colored filling is used to restore posterior (back) teeth, benefits are limited to the amount paid for a silver filling. You are responsible for paying the difference.

Preventive (Class I Services)

- * **Diagnostic** Routine examination and bitewing x-rays limited to once every six (6) months. Full mouth x-rays limited to once every (3) years.
- * **Preventive** Prophylaxis (cleaning) or periodontal maintenance limited to once every six (6) months. Topical application of fluoride is covered once every six (6) months for members age 18 and under. For members age 19 and up, topical application of fluoride is covered once every six (6) month period if there is a history of periodontal disease or high risk of decay. Sealant benefits are limited to the unrestored, occlusal surfaces of permanent molars. Benefits will be limited to one sealant, per tooth, during any five (5) year period.

Basic (Class II Services)

- * **Oral Surgery** Limited to extractions and other minor surgical procedures.
- * **Restorative** A separate charge for general anesthesia and/or IV sedation is not covered when used for non-surgical procedures.
- * **Periodontic** Scaling and root planning is limited to once per quadrant in any twenty-four (24) month period.

Major (Class III Services)

- * **Implants** and implant removal are limited to once per lifetime per tooth space. A crown over an implant is
- * **Restorative** If a tooth colored filling is used to restore posterior (back) teeth, benefits are limited to the amount paid for a silver filling. You are responsible for paying the difference. Cast restorations (including pontics) are covered once in a seven (7) year period on any tooth.
- * **Prosthodontic** A bridge or denture (full or partial, including alternate benefits) will be covered once in a seven (7) year period only if the tooth, tooth site, or teeth involved have not received a cast restoration benefit in the past seven (7) years. Specialized or personalized prosthetics are limited to the cost of standard devices.

EXCLUSIONS

- * Services covered under worker's compensation or employer's liability laws and services covered by any federal,
- * Services with respect to congenital or developmental malformations or cosmetic reasons; including, but not
- * Services for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing teeth.
- * 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
- * Plaque control and oral hygiene or dietary instructions.
- * Experimental procedures.
- * Missed or broken appointments.
- * Precision attachments.
- * Orthodontic services.
- * 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.

Visit our website at www.odscompanies.com

This is a benefit summary only.

For a more detailed description of benefits, refer to your member handbook.

