

Vigilant Group Benefit Dental Plans (ODS/Delta Dental)	DENTAL PLAN 1000	DENTAL PLAN 2000	PREVENTIVE ONLY DENTAL PLAN
ANNUAL DEDUCTIBLE AND PLAN LIMITS			
Calendar year deductible			
- Individual	\$50	\$50	\$0
- Family	\$150	\$150	\$0
- Annual benefit maximum per individual	\$1,000	\$2,000	\$1,000
DENTAL SERVICES			
Preventive* and diagnostic (deductible waived)	You pay 20%	You pay 0%	You pay 0%
- Cleanings			
- Routine exams			
- X-rays			
Basic Services	Deductible applies, you pay 20%	Deductible applies, you pay 20%	Not covered. (Could be combined with an HRA plan.)
- Amalgam fillings			
- Endodontics			
- Oral surgery			
- Periodontics			
- Prosthodontics			
Major Services	Deductible applies, you pay 50%	Deductible applies, you pay 50%	Not covered. (Could be combined with an HRA plan.)
- Crowns			
- Fixed bridges			
- Gold fillings			
- Inlays			
- Dentures			
- Implants			
OPTIONAL COVERAGE			
Orthodontic coverage	No deductible. Plan pays 50% up to \$1,000 lifetime maximum per person.		
- Orthodontic services for adults and children			
ADDITIONAL BENEFITS INCLUDED IN ALL PLANS			
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.		
ViziLite	An oral cancer screening mouth wash covered under Preventive Services for members who are at risk of oral cancer.		
Brush Biopsy	An oral cancer screening tool covered under Basic Services for members who are at risk of oral cancer.		
*Preventive charges do not count toward the annual maximum.			

VIGILANT DENTAL PLANS (OREGON DENTAL SERVICE/DELTA DENTAL)

Vigilant partners with ODS to design plans with you in mind. Our dental plans provide flexibility, cost savings and extra benefit enhancements.

THE ADVANTAGES OF OUR PLANS ARE:

- Freedom to choose your dentist
Wherever you go, ODS goes with you. ODS/Delta Dental has the nation's largest dental network. The Premier network includes more than nine out of 10 practicing dentists in Oregon and Washington and three out of every four dentists nationwide.
- Cost controls for dentist services and fees
ODS/Delta Dental requires their dentists to charge fees that fall below the negotiated fee ceiling, which provides total cost control to our members.

PREMIER PLAN HIGHLIGHTS

Preventive Services

- No waiting periods
- Cleanings, routine exam and bitewing X-rays once every six months
- Sealants, space maintainers, and fluoride treatments

The Dental 1000 and Dental 2000 plans include coverage for:

Basic Services

- Restorative dentistry – treatment of tooth decay with amalgam fillings on back teeth and composite fillings on front teeth
- Oral Surgery – surgical extractions and certain minor surgical procedures
- Endodontics – pulp therapy and root canal filling
- Periodontics – treatment of tissues supporting the teeth

Major Services

- Crowns, cast restorations, denture and bridge work
- Construction or repair of fixed bridges, partials and complete dentures
- Implants

BENEFIT ENHANCEMENTS

Oral Health, Total Health

This program offers additional preventive benefits to diabetics and pregnant women in their third trimester in the form of additional preventive routine exams and cleanings.

ViziLite – Brush Biopsy

ODS plans include two additional evidence-based benefits in the form of nonsurgical methods of detecting abnormal cells in the mouth.

This summary presents general information. It does not include all plan provisions, limitations and exclusions.