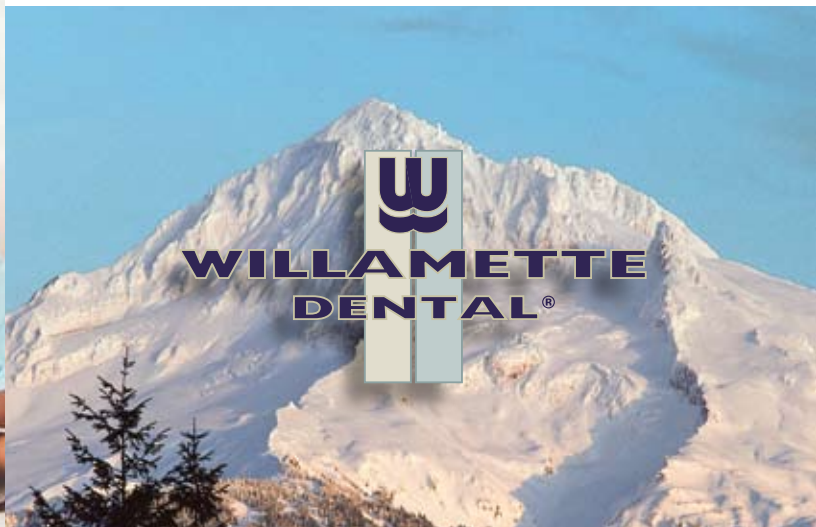




# Affordable Quality Dental Care



OREGON EDUCATORS  
**OEBB**  
BENEFIT BOARD

## Dental Plan Enrollment Booklet

Willamette Dental Insurance, Inc.



## Oregon Educators Benefit Board Plan 8



# Quality Dental Care For Your Dental Needs

## Appointments or Emergencies

Toll Free ..... (800) 461-8994  
Portland Metro Area ..... (503) 952-2100

## Appointment Center Hours

Monday - Thursday ..... 7:00 AM - 8:00 PM - PST  
Friday ..... 7:00 AM - 6:00 PM - PST  
Saturday ..... 7:00 AM - 4:00 PM - PST

## 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 (800) 461-8994 for information regarding the next available appointment that meets your scheduling needs.

## Emergencies

In the event of a dental emergency, call the Willamette Dental Appointment Center at (800) 461-8994. Generally, members can be seen by a Willamette Dental dentist for a dental emergency within approximately 24 hours.

## To Change An Appointment

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

## Patient Relations (Customer Service)

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

### Please reach us:

Monday - Friday ..... 8 AM to 5 PM - PST  
Toll Free ..... (800) 460-7644  
Portland Metro Area ..... (503) 952-2000  
E-mail ..... [relations@willamettedental.com](mailto:relations@willamettedental.com)  
Internet ..... [www.WillametteDental.com/OEBB](http://www.WillametteDental.com/OEBB)

## Extensive Coverage

- Low out-of-pocket costs for covered dental treatment
- No annual maximums
- No deductibles
- Predictable copays
- Low out-of-pocket costs for orthodontia
- Emergency dental care

## High-Quality Care

- 40 years of providing quality dental care
- Clinical professionals who maintain high credentialing standards in the dental industry
- Evidence-based dental care treatment philosophy
- Most offices are open Monday through Friday, 7 AM to 6 PM and limited Saturdays

# Summary of Benefits

Benefit	Copayment Plan 8
Annual Maximum	No Annual Maximum
Deductible	No Deductible
Office Visit	\$20 per visit
<b>Diagnostic &amp; Preventive Services</b>	
Routine & Emergency Exams	Covered at 100%
All X-rays	Covered at 100%
Teeth Cleaning	Covered at 100%
Fluoride Treatment	Covered at 100%
Sealants	Covered at 100%
Head & Neck Cancer Screening	Covered at 100%
Oral Hygiene Instruction	Covered at 100%
Periodontal Charting	Covered at 100%
Periodontal Evaluation	Covered at 100%
<b>Restorative Dentistry &amp; Prosthodontics</b>	
Fillings (Amalgam)	Covered at 100%
Permanent Crowns	Covered at 100%
Complete Upper or Lower Denture	Covered at 100%
Partial Upper or Lower Denture	Covered at 100%
Bridge (Per Tooth)	Covered at 100%
<b>Endodontics &amp; Periodontics</b>	
Root Canal Therapy	Covered at 100%
- Anterior Tooth	Covered at 100%
- Bicuspid Tooth	Covered at 100%
- Molar	Covered at 100%
Osseous Surgery (Per Quadrant)	Covered at 100%
Root Planing (Per Quadrant)	Covered at 100%
<b>Oral Surgery</b>	
Routine Extraction	Covered at 100%
Surgical Extraction	Covered at 100%
<b>Orthodontics</b>	
Pre-Orthodontic Services	\$150*
Comprehensive Orthodontic Treatment	\$1,500 Copay & \$20 per office visit
<b>Dental Implants</b>	
Single Tooth Implant	\$3,180
2 Teeth Implant	Up to \$5,630
3 Teeth Implant	Up to \$7,875
<b>Miscellaneous</b>	
Dental Lab Fees	Covered at 100%
Local Anesthesia	Covered at 100%
Nitrous Oxide (Per Visit)	\$15
Out of Area Emergency Care Is Reimbursed Up to \$100	

**Please refer to your Certificate of Coverage for a complete listing of covered services, copayments, exclusions and limitations.**

\*Office visit copayment applies at each visit, in addition to any plan copayments for services.

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

\*\*\*Fee is credited towards comprehensive copayment if member accepts treatment plan.

# A Healthier Approach To Dental Care

Willamette Dental has been providing quality dental care to school district employees in the Pacific Northwest for over 25 years. Each provider upholds our mission to deliver superior patient care through a partnership with our patients.

Clinically, we strive to stop the dental disease/repair cycle by implementing evidence-based methods of prevention and treatment. To do so, each of our more than 740 dental professionals have adopted today's latest approaches to dental care that are supported by credible scientific findings.



## Evidence-Based Dentistry

*We use scientifically proven methods to help you preserve your natural tooth structure.*

In our practice, we use the best available scientific evidence combined with clinical experience and patient circumstances to direct treatment. Because of this evidence-based approach, our dentists have moved away from the role of repair technician and assumed a broader role of healer. Dental care providers assess risks and develop appropriate treatment plans for each patient.

A key to this philosophy is our emphasis on preserving the patient's natural tooth-structure and preventing dental disease. By using proven techniques, including non-surgical methods of treatment, our practitioners can help to prevent or even reverse dental disease. As a body of dental care professionals, our practice emphasizes providing the appropriate treatment that will lead to the optimum oral health of our patients.

### Quality Care Standards

The Willamette Dental Provider Credentialing Policy ensures that providers have the professional qualifications, licenses, endorsements, certifications and permits required by law, as well as those that meet our own schedule of standards. All providers are routinely evaluated to be sure their credentials are current, and that they are working within their appropriate scope of practice. Each clinical professional at Willamette Dental has to meet and maintain one of the highest credentialing standards in the dental industry.

To ensure quality of care is consistent at each of our dental offices, every clinical professional is a member of the Willamette Dental Quality Assurance Program. This is how dentists, hygienists and dental assistants regularly receive updates on new products and technological advances. In this program, dentists receive regular peer reviews that monitor their treatment planning and the documentation of patient treatment. Knowing that the quality of their treatment can be reviewed by their colleagues is one of the most powerful motivators for our dentists to continuously practice our standard of quality dental care. More so, these activities promote professional development and enhance the capabilities of all Willamette Dental providers.

# A Focus On Prevention

## Personal Dental Care Plan

Members of the Willamette Dental Plan are encouraged to follow the personal dental care plan that is developed with them during their first visit with their dentist. This program helps members to achieve and maintain good dental health. We have found that most patients with good home health care habits can maintain their natural tooth structure for a lifetime, ensuring healthy gums and teeth.

## Caries Management Therapy

In the past, dentists believed that the only effective treatment for dental decay, also known as caries, was to remove the diseased portion of the tooth and replace it with a filling.

However, scientific studies have shown that dental decay is an infectious disease caused by a specific type of oral bacteria called *mutans streptococci* and that early areas of decay can be reversed. Studies also show that inappropriate or unnecessary removal of tooth structure weakens teeth, which makes them more susceptible to fracture. These findings form the basis of Willamette Dental's modern treatment philosophy.

Willamette Dental providers practice Caries (cavities) Management Therapy. This involves identifying patients at risk or potential risk of tooth decay and providing appropriate therapeutic treatment. The goal is to prevent decay and conserve natural tooth structure through an extensive evaluation and treatment regimen.

As part of their Personal Dental Care Plan, every new Willamette Dental member receives a thorough risk assessment to determine susceptibility to dental decay. Decayed tooth surfaces are diagnosed and coded based upon the level of decay penetration. Willamette Dental dentists then make appropriate treatment decisions from this examination.

In most cases, advanced areas of dental decay will be restored using traditional filling materials. Early areas of decay may be reversed and re-mineralized utilizing antibacterial medications and highly concentrated fluoride solutions. This approach may require more frequent recall appointments to treat the affected areas.

*You'll be encouraged to follow a personal dental care program to help you achieve and maintain good dental health.*



# Questions & Answers

## Can I sign up for the Willamette Dental Plan and still go to my own dentist?

Your dental care will only be covered when it is provided by a dentist or specialist at a Willamette Dental office. Your coverage also extends if you are referred to an outside dentist or specialist by your Willamette Dental dentist. If referred to an outside dentist or specialist, your copayments remain the same as shown in your Summary of Benefits.

## Can I choose one primary care dentist to coordinate my care?

Yes, we encourage you to establish a long-term relationship with a primary Willamette Dental dentist. Once you select your dentist, you may schedule all future appointments with them. You are also free to change Willamette Dental dentists or locations at anytime.

## How do I schedule an appointment?

To schedule an appointment, please call our Appointment Center:

**Toll Free** ..... (800) 461-8994  
**Portland Metro Area** ..... (503) 952-2100

### Appointment Center Hours:

**Monday - Thursday** ..... 7 AM to 8 PM - PST  
**Friday** ..... 7 AM to 6 PM - PST  
**Saturday** ..... 7 AM to 4 PM - PST

## How long does it generally take to get an appointment?

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 (800) 461-8994 for information regarding the next available appointment that meets your scheduling needs.

## What can I expect at my first visit?

At your first visit to our office, you will receive a thorough dental examination that includes X-rays and comprehensive risk assessments. Then, your dentist will develop a Personal Dental Care Plan based on your immediate needs, current dental health and long term oral health goals. This individual plan will include recommendations for cleanings, restorations and preventive treatments.

## Do office visit charges apply each time that I have an appointment?

Yes. The office visit copayment found in your Summary of Benefits applies to all visits, including orthodontia. The office visit copayment is in addition to other copayments that you may incur.

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

## Will I receive two cleanings per year?

Your Willamette Dental dentist will make a recommendation for your teeth cleaning and examination frequency that fits your risk factors and oral health condition. It could involve more than two or less than two appointments per year. Your Personal Dental Care Plan will outline the frequency and duration of your treatments and examinations throughout the year.

For example, a member with periodontal disease could need four or five therapeutic cleanings in a year, whereas a member with healthy teeth and gums may only need to have a cleaning once every 12 months.



## What if I have a dental emergency?

Willamette Dental provides emergency dental care during regular office hours. If you have a dental emergency, then you should call the Appointment Center toll free at (800) 461-8994. If necessary, you will be able to see a Willamette Dental dentist within approximately 24 hours. You will pay an emergency office visit copayment for this service. After-hours, a dentist is available for dental emergency consultation over the telephone, at no cost.

## What if I have a dental emergency while I'm out of town?

### In Oregon, Washington or Idaho

If you are traveling in our service area, then call the Appointment Center at (800) 461-8994 to make an appointment at a Willamette Dental office.

### Outside Our Service Area

If you are traveling 50 miles or more from a Willamette Dental office, you may go to any licensed dentist to obtain emergency treatment. Emergency dental treatment is reimbursed up to \$100, minus applicable copayments. Upon arriving home, contact our Patient Relations Department for reimbursement. You will need to schedule your follow-up care with your Willamette Dental primary care dentist.

## What happens if I change offices?

Willamette Dental members have the freedom to receive dental care at the Willamette Dental location of their choice. To change offices and/or dentists, call our Appointment Center toll free at (800) 461-8994. Please be aware that changing your dentist may result in a treatment delay.

## How do I change an appointment?

If you need to reschedule or cancel an appointment, please call our Appointment Center at (800) 461-8994 as soon as possible. A missed-appointment fee is applied to your account for any appointment that you miss without a minimum of 24 hours notice.

## Can I get major work done right away?

There are no waiting periods for benefits.\* Our practice philosophy is to first diagnose and treat urgent conditions that pose an immediate threat to your oral health. The next priority is prevention; controlling the disease process. It is important that you be an active partner in maintaining good oral health to ensure the long-term success of the major restorative work you receive. Major restorative work is performed when your Willamette Dental dentist determines your teeth and supporting structures are stabilized.

*\*OEBB members who previously waived dental coverage are subject to a 12-month wait for major services.*

## Is orthodontia available in every office?

Specialty services, including orthodontia for children and adults, are generally available on a regional basis. To find out where specialty service is available in your area, simply contact our Appointment Center toll free at (800) 461-8994.

## Who do I call for more information?

Questions about your dental plan or service should be directed to the Willamette Dental Patient Relations Department. You can reach us:

**Monday - Friday ..... 8 AM to 5 PM - PST**  
**Phone ..... (800) 460-7644**  
**E-mail ..... [relations@willamettedental.com](mailto:relations@willamettedental.com)**



**On the Web at**  
**[www.WillametteDental.com/OEBB](http://www.WillametteDental.com/OEBB)**

# Orthodontic Benefits

## For the Entire Family

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

## Orthodontic Dental Care for Children & Adults



### Getting Started

If you believe that you or your family member are a candidate for orthodontic treatment, the first step is to meet with your primary care Willamette Dental dentist. You will then be referred to a Willamette Dental orthodontist for your pre-orthodontic consultation and evaluation. To schedule an appointment, please call our Appointment Center at (800) 461-8994.

The orthodontia benefits include a full consultation, X-rays, study models, case presentation, required appliances and follow-up treatment. Throughout this treatment, our doctors perform as clinical teams to give patients total dental care oversight.

Prior to orthodontic treatment, members are required to meet with their primary care dentist, who will refer them to a Willamette Dental orthodontist for a pre-orthodontic consultation.

This consultation consists of three separate meetings with a Willamette Dental orthodontist. First the orthodontist performs an initial examination of the patient's bite and answers any questions that they may have. At the next appointment, we take X-rays and photographs, as well as make models. The results of these examinations are studied and a treatment plan is developed. At the third meeting, the orthodontist presents our recommendation of the best treatment to re-align the patient's teeth. Also, they receive a comprehensive written estimate of their treatment including its cost and a time-line of procedures.

### Pre-Orthodontic Services

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

These non-refundable copayments will be credited toward the comprehensive orthodontic copayment if the member commences orthodontic treatment.

The plan member will be responsible for a \$1,500 copayment for comprehensive orthodontic services plus the office visit copayment for each visit to receive orthodontic treatment.

If coverage terminates prior to completing orthodontia treatment, then additional charges may apply. Please refer to your Certificate of Coverage for orthodontia benefits and limitations.

### Transfer of Existing Orthodontic Treatment

Orthodontic treatment already in progress prior to enrolling in the Willamette Dental plan will be prorated according to the extent of orthodontic services provided by Willamette Dental to complete the treatment.

\*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 Implant Services

## Implant Restoration

Implants have become an accepted standard of care for the replacement of missing teeth. Patients with healthy gums, good bone structure and excellent oral hygiene habits are usually excellent candidates to receive dental implants.

Dental implants are titanium metal posts surgically placed in the jawbone. The implant fuses to surrounding bone tissue and offers a secure foundation to support an individual replacement tooth and/or denture. This advanced technology procedure helps patients realize performance and esthetic advantages like no other solution available today.

Willamette Dental implant services are limited to surgical placement of implants where the bone and soft tissues are sound and healthy. In situations where bone and tissues are less than ideal for implant procedures, additional surgeries may be required to improve the site in order to support an implant. Additional surgery may include additional costs to the patient. The treating Willamette Dental dentist reserves the right to determine the suitability of implant therapy and whether therapy will be initiated.

The services and fees are only available when a Willamette Dental dentist performs the entire treatment at one of these listed locations.

## Commencing Treatment

If you feel that implants are right for you, then speak with your Willamette Dental primary care dentist. They will refer you to an implant restorative dentist for an initial consultation. At the end of this consultation, you will receive a written estimate of charges for the recommended treatment, as well as a tentative time line of all procedures required.

## Locations in Oregon

### SURGICAL OFFICES:

**Portland**  
405 SE 133rd  
Portland, OR 97233

**Springfield**  
2510 Game Farm Rd.  
Springfield, OR 97477

**Tigard Multi-Specialty**  
7095 SW Gonzaga St.  
Tigard, OR 97223

**Medford**  
773 Golf View Dr.  
Medford, OR 97504

### Did You Know?

A dental implant is an artificial tooth that performs much like your natural teeth. Patients realize performance and esthetic advantages like no other solution available today. Willamette Dental utilizes today's most proven technology and techniques to help you obtain your oral health goals. We assure you quality of care in your implant restoration treatment.



## Extensive Dental Coverage

### RESTORATIVE OFFICES:

**Portland**  
405 SE 133rd  
Portland, OR 97233

**Portland**  
1933 SW Jefferson St.  
Portland, OR 97201

**Medford**  
773 Golf View Dr.  
Medford, OR 97504

**Springfield**  
2510 Game Farm Rd.  
Springfield, OR 97477

**Salem**  
4755 Liberty Rd. S  
Salem, OR 97302

**Tigard Multi-Specialty**  
7095 SW Gonzaga St.  
Tigard, OR 97223

# Exclusions and Limitations

**Benefits are not provided for any of the following conditions, treatments, services, supplies, or for any direct complications or consequences thereof:**

## Exclusions

- Bridges, crowns, dentures or any prosthetic devices requiring multiple treatment dates or fittings if 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 therapy completed more than 60 days after termination of coverage.
- Endodontic services, prosthetic services, and implants that are defective, were not provided in accordance with the professional standard of care, or were provided prior to the effective date 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.
- General anesthesia or moderate sedation.
- Hospital care or other care outside of a dental office for dental procedures, physician services, or facility fees.
- Nightguards.
- 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 are not a benefit.
- 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 the participating 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, denturist, hygienist, or dental assistant within the

scope of his or her license.

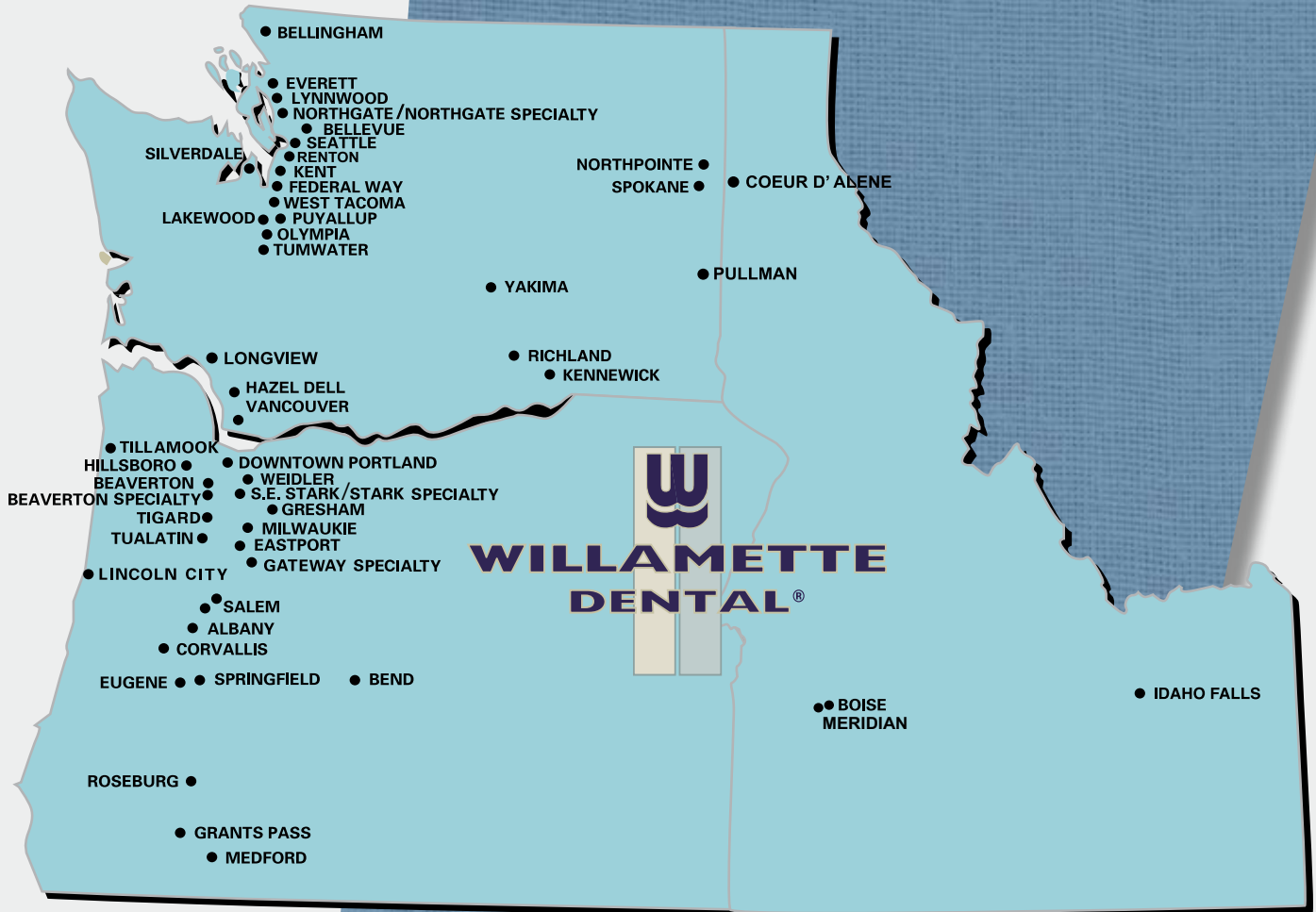
- Services or supplies for the diagnosis or treatment of temporomandibular joint disorders.
- Services or supplies for treatment of injuries sustained while practicing for or competing in a paid athletic contest of any kind.
- Services or supplies for treatment of intentionally self-inflicted injuries
- Services or supplies for 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 which coverage is available under any federal, state, or other governmental program, unless required by law.
- Services or supplies provided to correct congenital or developmental malformations of the teeth and supporting structure if primarily for cosmetic reasons.
- Services or supplies that are not listed as covered.
- Services or supplies where there is no evidence of pathology, dysfunction, or disease other than covered preventive services.

## Limitations

- **Alternate Services.** If alternative services can be used to treat a condition, only service recommended by the participating dentist is covered.
- **Congenital Malformations.** Services or supplies listed as covered, which are provided to correct congenital or developmental malformations of the teeth and supporting structure, will be covered if primarily for the purpose of controlling or eliminating infection, controlling or eliminating pain, or restoring function.
- **Endodontic Retreatment.** If initial root canal therapy was performed by a participating dentist, the retreatment of such root canal therapy will be covered as part of the initial treatment for the first 24 months only. If the initial root canal therapy was performed by a non-participating Dentist, retreatment by a participating dentist will be subject to the applicable copay.
- **Hospital Setting.** The services provided by a dentist in a hospital setting are covered if a hospital setting is medically necessary, services are pre-authorized, the same services would be provided in a dental office, and applicable copays are paid.
- **Replacements.** 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.
- **Restorations.** Crown, cast, or other indirect fabricated restorations are covered only if dentally necessary or if recommended by the participating dentist.

**Willamette  
Dental Plan**

# Willamette Dental Office Locations



Willamette Dental Plan members receive their care at a Willamette Dental office. These dentists, hygienists and dental assistants are highly credentialed, and they each adhere to Willamette Dental's evidence-based treatment philosophy.

With more than 50 offices throughout Oregon, Washington and Idaho, there is likely an office located near your home or work.

**Affordable  
Quality  
Dental  
Care**

Plan Sponsored By



For additional information please visit :  
[www.Oregon.gov/DAS/OEBB](http://www.Oregon.gov/DAS/OEBB)



Evidence-Based Dentistry  
with a Focus on Prevention™

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)

Willamette Dental® is a trade-name in use by the Willamette Dental affiliated companies. These companies include: Willamette Dental Insurance, Inc., an Oregon Health Care Service Contractor; Willamette Dental of Washington, Inc., a Washington Limited Health Care Service Contractor; Willamette Dental of Idaho, Inc., an Idaho Managed Care Organization; Willamette Dental Group P.C., a dental practice operating in Oregon and Idaho, and Eugene C. Skourtes, Inc., P.S., doing business as Willamette Dental Group, a dental practice operating in Washington.