

2008 PEBB Dental Plans Overview

What are my dental plan choices?

For 2008, PEBB sponsors three types of dental plan designs: a traditional plan design offered by Kaiser Permanente and ODS, a preferred provider dental plan design from ODS, and a dental health maintenance organization plan design from Willamette Dental.

You may enroll different eligible dependents in your dental plan than are enrolled in your medical plan.

Kaiser Permanente Traditional Plan Design. You may enroll in this plan if you live or work (at least 50 percent of the time) in the Kaiser service area (see the list of applicable ZIP codes). The plan covers services only from Kaiser Permanente providers in Kaiser facilities. You do not have to be enrolled in the Kaiser medical plan to enroll in the Kaiser dental plan.

ODS Preferred Plan. In this plan, you pay less if you see dentists in the plan's preferred network, which includes more than 600 dentists throughout the state. If you continue to see the same dentist every year, your payment level for basic care drops every year. **Some waiting periods apply; see page 50.**

ODS Traditional Plan. In this plan, you may use any licensed dentist. **Some waiting periods apply; see page 50.**

Willamette Dental Plan. Members who enroll in this plan must access services through Willamette dental facilities for the services to be covered (see page 51 for a list of locations).

What are the dental plan design changes for 2008?

For 2008, your Benefit Board made changes to dental benefits. These changes fit the PEBB Vision for high quality, affordable healthcare. Here are the highlights.

Frequency of coverage for dental cleanings. Routine cleanings are covered once per year. For some people – for example those with advanced gum disease or diabetes or women who are pregnant – evidence indicates there may be a need for additional cleanings beyond two times per year. You may qualify for more frequent cleanings if your dentist determines they are appropriate and

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you meet plan-specific criteria. For example, if you have braces or gum disease, you may be eligible for up to two cleanings per year. If you are diabetic, pregnant or have had gum surgery, you may be eligible for up to four cleanings per year.

Frequency of coverage for dental X-rays. Research shows that dental X-rays for most people are not needed every year. Radiation from X-rays accumulates over a lifetime and may increase your risk of cancer. Beginning in 2008, benefits will cover bitewings every 12 months for members younger than 15 and every 24 months for those 15 or older. You may be eligible for more frequent X-rays – for example if you have had two or more crowns or fillings in the last two years.

Kaiser dental plan design. For 2008, the Board asked Kaiser Permanente to offer a plan design that is like the ODS traditional plan. This traditional plan design offers dental benefits that are in line with the latest research and that are less costly. Members will still access services through Kaiser dentists and facilities. Kaiser will also offer a traditional dental plan design for part-time employees and retirees. This plan has a deductible.

Replacement crowns and similar attachments are covered every seven years.

Dental implants are covered at member coinsurance rates of 50 percent in the Kaiser and ODS plans and 75 percent in the Willamette Dental plan.

Member coinsurance for crowns decreases from 50 percent to 25 percent in the Kaiser and ODS plans.

The annual maximum benefit in the Kaiser and ODS full-time plans increases from \$1,500 to \$1,750 per person. The lifetime orthodontia benefit increases in these plans from \$1,000 to \$1,500 per person.

The annual maximum benefit in the Kaiser and ODS part-time and Retired plans increases from \$1,000 to \$1,250 per person. The lifetime orthodontia benefit increases in these plans from \$1,000 to \$1,500 per person.