

Summary of Benefits



SERVICE AREA	Worldwide
DEDUCTIBLE (per calendar year)	\$25 per person
COVERED PROVIDERS	All licensed dentists and certified denturists to the extent that he or she is operating under the scope of his or her license*
DIAGNOSTIC & PREVENTIVE SERVICES	Paid in full (no deductible). Available twice in a calendar year
MAINTENANCE CARE FOR TEETH & GUMS (Including root canal therapy, pulp capping, fillings and gum treatment)	Member pays 20% after deductible
ORAL SURGERY (Including extractions and surgical removal of impacted teeth)	Member pays 20% after deductible
PROSTHETIC DEVICE (Including crowns, bridges and dentures)	Member pays 50% after deductible
ORTHODONTIC SERVICES	Not covered
OUT-OF-AREA COVERAGE	Worldwide
CALENDAR YEAR BENEFIT MAXIMUM	\$1,500 per person
EXCLUSIONS & LIMITATIONS	Some services are limited or not covered at all, including congenital or developmental malformations, cosmetic services and experimental procedures. Also there may be limitations for procedures for which you might receive payment from other insurance or government programs. Oral surgery, restorative, periodontic, prosthodontic and endodontic services will not be covered for the first 12 months following enrollment unless you have had continuous dental coverage for the previous 24 months.

Premium Rates

Retiree only
\$46.22

Retiree and family
\$92.27

Rates are effective January 1, 2006 through December 31, 2006.

Family includes spouse and/or dependents enrolled in the PERS plan.

This is a summary of benefits only for general comparison. Any errors or omissions are purely unintentional. Should any discrepancies be found between this handbook and the plan document, the information in the plan document shall prevail.

* A higher level of benefits are paid to providers who participate in the ODS Premier Dental Network. As the Delta Dental Plan of Oregon, members who live or travel outside Oregon have access to more than 114,000 dental professionals nationwide through the Delta Dental Network. Services provided by licensed dentist and certified denturists not participating with ODS or Delta Dental are paid at the out-of-network fee.