



**Moda Health/Delta Dental Plans
Summary of Benefits**

Incentive Plan

Closed to new enrollment for AFSCME, Unrepresented, SCABU, PCEA, and IAFF employees

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|---|--|
| Calendar Year Maximum per Person | \$1,000 |
| PREVENTIVE (CLASS I) Periodic Examinations/x-rays Prophylaxis (cleanings)/Periodontal Maintenance Sealants Space Maintainers Topical application of Fluoride | Plan Pays 1 st year 70% 2 nd year 80% 3 rd year 90% 4 th year 100% |
| BASIC (CLASS II) Restorative Fillings Oral surgery (extractions & certain minor surgical procedures) Endodontics (treatment of teeth with diseased or damaged nerves) Periodontics (treatment of diseases of the gums and supporting structures of the teeth) | Plan Pays 1 st year 70% 2 nd year 80% 3 rd year 90% 4 th year 100% |
| MAJOR (CLASS III) Crowns and other cast restorations Dentures and bridges (construction or repair of fixed bridges, partials, and complete dentures) | Plan Pays 50% |
| ORTHODONTIC BENEFIT Lifetime maximum benefit is \$1,000 per person | Plan Pays 50% |

Traditional (Constant) Plan with Preventative First

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|---|---|
| Calendar Year Maximum per Person | \$1,500 |
| PREVENTIVE (CLASS I) Periodic Examinations/x-rays Prophylaxis (cleanings)/Periodontal Maintenance Sealants Space Maintainers Topical application of Fluoride | Plan Pays 100% *Not included in calendar year maximum |
| BASIC (CLASS II) Restorative Fillings Oral surgery (extractions & certain minor surgical procedures) Endodontics (treatment of teeth with diseased or damaged nerves) Periodontics (treatment of diseases of the gums and supporting structures of the teeth) | Plan Pays 80% |
| MAJOR (CLASS III) Crowns and other cast restorations Dentures and bridges (construction or repair of fixed bridges, partials, and complete dentures) | Plan Pays 60% |
| ORTHODONTIC BENEFIT Lifetime maximum benefit is \$1,000 per person | Plan Pays 50% |

Preventative First effective 01/01/2019

The above information is intended as a brief outline of the City of Salem Dental plans. In the event of a discrepancy, the benefit contract will supersede the information provided in this summary. You should refer to the summary plan document (SPD) for exact benefit plan terms and conditions.



Moda Health/Delta Dental Plans FAQ's

How do I find out which dentists are covered by this insurance?

You can call Moda Member Services or log onto the Moda website to search for dentists. You can also contact the dentist's office to ask if they take your insurance.

If I enroll in the Incentive Plan, how do I get to the 100% benefit level for class I, II and III services?

The incentive plan requires you to visit your dentist on a regularly scheduled basis, at least once during the calendar year. Complying with this requirement decreases the amount you pay at the dentist office by 10% per year, up to the maximum of 100% paid by the plan.

If I am enrolled in the Incentive Plan, what happens if I don't go to the dentist every year?

If you miss a year, the amount you pay increases by 10% or more, depending on how many years that you have missed, up to 30% out of your pocket for Class I and Class II services.

I have been enrolled in the Incentive Plan for a couple of years now. How do I find out what percentage I am at?

You must contact Moda Member Services for the current percentage level for benefits.

I don't have a card and need to go to the dentist, what do I do?

You can contact Moda Member Services or the Human Resources department to receive your ID and group number.

Moda Online Member Access

You can register and create an account on the Moda website www.modahealth.com for access to some of the following services:

- Claim status
- Copies of EOB's
- ID card ordering
- Review eligibility and benefit information

Under the My Health section of the member website, you have access to:

- Oral Health, Total Health, a program for members with diabetes and pregnant women
- Moda Member savings discounts, including Dental Optimizer's Coupon Corner

The Moda website also has instant access available to search for **Preferred Providers** using the following webpage: <https://www.modahealth.com/ProviderSearch/>