



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

**Incentive Plan**

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

Calendar Year Maximum per Person	\$1,000
<b>PREVENTIVE (CLASS I)</b> Examinations/x-rays (routine exam once every 6 months) Prophylaxis (cleanings)(once every 6 months) Fissure Sealants Space Maintainers	Plan Pays 1 <sup>st</sup> year 70% 2 <sup>nd</sup> year 80% 3 <sup>rd</sup> year 90% 4 <sup>th</sup> year 100%
<b>BASIC (CLASS II &amp; III)</b> Restorative Dentistry (treatment of tooth decay with amalgam, synthetic porcelain, & plastic materials, crown & cast restorations) Oral surgery (surgical extractions & certain other minor surgical procedures) Endodontic (pulp therapy & root canal filling) Periodontic (treatment of tissues supporting the teeth)	Plan Pays 1 <sup>st</sup> year 70% 2 <sup>nd</sup> year 80% 3 <sup>rd</sup> year 90% 4 <sup>th</sup> year 100%
<b>MAJOR (CLASS IV)</b> Dentures & Bridgework (construction or repair of fixed bridges, partials, and complete dentures)	Plan Pays 50%
<b>ORTHODONTIC BENEFIT</b> Lifetime maximum benefit is \$1,000	Plan Pays 50%

**Traditional Plan**

Calendar Year Maximum per Person	\$1,500
<b>PREVENTIVE (CLASS I)</b> Examinations/x-rays (routine exam once every 6 months) Prophylaxis (cleanings)(once every 6 months) Fissure Sealants Space Maintainers	Plan Pays 100%
<b>BASIC (CLASS II)</b> Restorative Dentistry (fillings) Oral surgery (surgical extractions & certain other minor surgical procedures) Endodontic (pulp therapy & root canal filling) Periodontic (treatment of tissues supporting the teeth)	Plan Pays 80%
<b>MAJOR (CLASS III)</b> Restorative Dentistry (treatment of tooth decay with crowns, gold or cast restorations, inlays and on lays) Dentures & Bridgework (construction or repair of bridges, partials, and complete dentures)	Plan Pays 60%
<b>ORTHODONTIC BENEFIT</b> Lifetime maximum benefit is \$1,000	Plan Pays 50%

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](http://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/>