

# SUMMARY OF BENEFITS

Laika, LLC – OR201 – 1/1/2025



COVERED BENEFITS	COPAYS
Annual Maximum	No Annual Maximum*
Deductible	No Deductible
General or Orthodontic Office Visit	You Pay \$20 per Visit
<b>DIAGNOSTIC &amp; PREVENTIVE SERVICES</b>	
Routine & Emergency Exams	Covered with the Office Visit Copay
X-rays	Covered with the Office Visit Copay
Teeth Cleaning	Covered with the Office Visit Copay
Fluoride Treatment	Covered with the Office Visit Copay
Sealants (per Tooth)	Covered with the Office Visit Copay
Head and Neck Cancer Screening	Covered with the Office Visit Copay
Oral Hygiene Instruction	Covered with the Office Visit Copay
Periodontal Charting	Covered with the Office Visit Copay
Periodontal Evaluation	Covered with the Office Visit Copay
<b>RESTORATIVE DENTISTRY</b>	
Fillings	Covered with the Office Visit Copay
Porcelain-Metal Crown	You Pay a \$250 Copay**
<b>PROSTHODONTICS</b>	
Complete Upper or Lower Denture	You Pay a \$400 Copay**
Bridge (per Tooth)	You Pay a \$250 Copay**
<b>ENDODONTICS &amp; PERIODONTICS</b>	
Root Canal Therapy - Anterior	You Pay a \$85 Copay
Root Canal Therapy - Bicuspid	You Pay a \$110 Copay
Root Canal Therapy - Molar	You Pay a \$140 Copay
Osseous Surgery (per Quadrant)	You Pay a \$150 Copay
Root Planing (per Quadrant)	You Pay a \$65 Copay
<b>ORAL SURGERY</b>	
Routine Extraction (Single Tooth)	Covered with the Office Visit Copay
Surgical Extraction	You Pay a \$80 Copay
<b>ORTHODONTIA TREATMENT</b>	
Pre-Orthodontia Treatment	You Pay a \$150 Copay***
Comprehensive Orthodontia Treatment	You Pay a \$2,500 Copay
<b>DENTAL IMPLANTS</b>	
Dental Implant Surgery	Implant benefit maximum of \$1,500 per calendar year
<b>MISCELLANEOUS</b>	
Local Anesthesia	Covered with the Office Visit Copay
Dental Lab Fees	Covered with the Office Visit Copay
Nitrous Oxide	You Pay a \$40 Copay
Specialty Office Visit	You Pay \$30 per Visit
Out of Area Emergency Care Reimbursement	You pay charges in excess of \$100

\*Benefits for implant surgery have a benefit maximum, if covered. \*\*Dental implant-supported prosthetics (crowns, bridges, and dentures) are not a covered benefit. \*\*\*Copay credited towards the Comprehensive Orthodontia Treatment copay if patient accepts treatment plan.

## Underwritten by Willamette Dental Insurance, Inc.

Presented are just some of the most common procedures covered in your plan. The certificate of coverage contains a complete description of covered benefits and copays.

Administrative Office: 6950 NE Campus Way, Hillsboro, OR 97124  
028-OR(7/20)

# EXCLUSIONS AND LIMITATIONS

This is only a summary. The certificate of coverage contains a complete description of the limitations and exclusions.

## Exclusions

- Bone grafting.
- Bridges, crowns, dentures, or prosthetic devices requiring multiple treatment dates or fittings if the prosthetic item is installed or delivered more than 60 days after termination of coverage.
- The completion or delivery of treatments or services initiated prior to the effective date of coverage.
- Cone beam CT X-rays and tomographic surveys.
- Dental implant-supported prosthetics or abutment-supported prosthetics (crowns, bridges, and dentures).
- A dental implant surgically placed prior to the member's effective date of coverage that has not received final restoration or a dental implant for treatment of a primary or transitional dentition.
- Endodontic services, prosthetic services, and implants that were provided prior to the effective date of coverage.
- Endodontic therapy completed more than 60 days after termination of coverage.
- Eposteal, transosteal, endodontic endosseous, or mini dental implants.
- Exams or consultations needed solely in connection with a service not listed as covered.
- Experimental or investigational services and related exams or consultations.
- Full mouth reconstruction, including the extensive restoration of the mouth with crowns, bridges, or implants; and occlusal rehabilitation, including crowns, bridges, or implants used for the purpose of splinting, altering vertical dimension, restoring occlusions or correcting attrition, abrasion, or erosion.
- General anesthesia or moderate sedation.
- Hospitalization care outside of a dental office for dental procedures, physician services, or facility fees.
- Maintenance, repair, replacement, or completion of an existing implant started or placed by a non-participating provider without a referral from a Willamette Dental Group provider.
- Maintenance, repair, replacement, or completion of an existing implant started or placed prior to the member's effective date of coverage.
- Nightguards.
- Orthognathic surgery.
- Personalized restorations.
- Plastic, reconstructive, or cosmetic surgery and other services, 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.
- 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 and related exams or consultations that are not within the prescribed treatment plan or are not recommended and approved by a Willamette Dental Group dentist.
- Services and related exams or consultations to the extent they are not necessary for the diagnosis, care, or treatment of the condition involved.
- Services by any person other than a licensed dentist, denturist, hygienist, or dental assistant.
- Services for the diagnosis or treatment of temporomandibular joint disorders.
- Services for the treatment of an injury or disease that is covered under workers' compensation or that are an employer's responsibility.
- Services for treatment of injuries sustained while practicing for or competing in a professional athletic contest.
- Services for treatment of intentionally self-inflicted injuries.
- Services for which coverage is available under any federal, state, or other governmental program, unless required by law.
- Services not listed as covered in the contract.
- Services where there is no evidence of pathology, dysfunction, or disease other than covered preventive services.

## Limitations

- If alternative services can be used to treat a condition, the service recommended by the Willamette Dental Group dentist is covered.
- Services listed in the contract, 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.
- Crowns, casts, or other indirect fabricated restorations are covered only if dentally necessary and if recommended by the Willamette Dental Group dentist.
- When the initial root canal therapy was performed by a Willamette Dental Group dentist, the retreatment of such root canal therapy will be covered as part of the initial treatment for the first 24 months. When the initial root canal therapy was performed by a non-participating provider, the retreatment of such root canal therapy by a Willamette Dental Group dentist will be subject to the applicable copays.
- The services provided by a dentist in a hospital setting are covered if: a hospital or similar setting is medically necessary; the services are authorized in writing by a Willamette Dental Group dentist; the services provided are the same services that would be provided in a dental office; and applicable copays are paid.
- The replacement of an existing denture, crown, inlay, onlay, or other prosthetic appliance is covered if the appliance is more than 5 years old and replacement is dentally necessary.



Willamette  
Dental Group

## DENTAL CARE + INSURANCE TOGETHER AND SIMPLIFIED

We believe dental insurance should be simple so we've eliminated the guessing game. We blend preventive dental care with broad insurance coverage, making it affordable, with no annual maximum\* or deductibles and predictable out of pocket costs.

We practice evidence-based dentistry and partner with you to make sure you have the knowledge you need to practice healthy habits.



## QUALITY CARE FROM QUALITY PROVIDERS



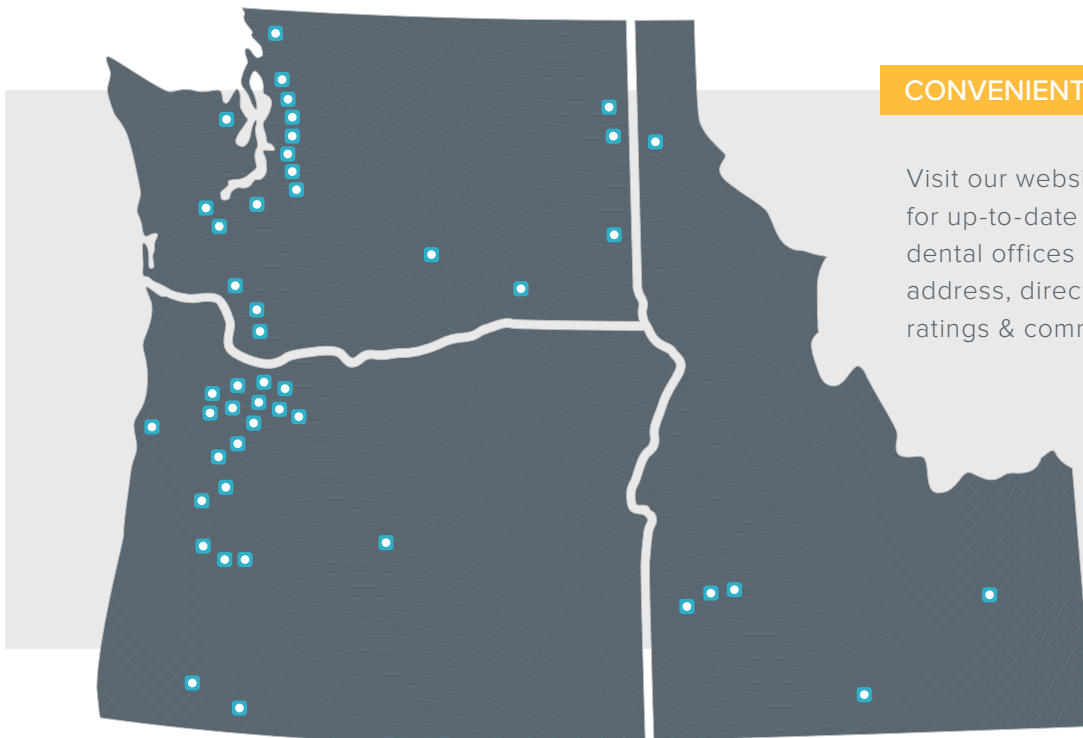
4.5 Average For All Offices

**nrc**  
HEALTH

With your Willamette Dental insurance plan, you have access to our top quality multi-specialty dental providers across all of our convenient locations. Our doctors aren't paid by the number of crowns they perform. Instead they're rewarded by improving your health, getting you timely appointments and making you happy.

## CONVENIENT PLAN FEATURES

- No annual maximum\*, deductible or waiting periods with predictable out-of-pocket costs
- Benefit coverage at all Willamette Dental Group locations
- Extended hours: Monday – Friday 7am – 5:30pm and rotating Saturdays regionally
- Easy appointment scheduling – just call 1.855.433.6825
- Emergency services available in-person in 48 hours or less and by phone 24/7
- All dental specialty services available, including orthodontics for all ages
- No ID card needed - all information securely stored in Willamette Dental Group system



### CONVENIENT NORTHWEST LOCATIONS

Visit our website at [willamettedental.com](http://willamettedental.com) for up-to-date information about our dental offices and providers, including address, directions, hours, and patient ratings & comments.

## QUESTIONS?

Contact our Member Services team via email at [memberservices@willamettedental.com](mailto:memberservices@willamettedental.com) or by phone at 1.855.433.6825.

Dental Services provided by: Willamette Dental Group, P.C. Plans in Oregon underwritten by Willamette Dental Insurance, Inc., plans in Washington underwritten by Willamette Dental of Washington, Inc., and plans in Idaho underwritten by Willamette Dental of Idaho, Inc.

6950 NE Campus Way, Hillsboro, OR 97124

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# FREQUENTLY ASKED QUESTIONS

## CAN I SIGN UP FOR THE WILLAMETTE DENTAL PLAN AND STILL GO TO MY OWN DENTIST?

To receive the excellent benefits shown in your Summary of Benefits for your Willamette Dental insurance plan, you should receive care from a Willamette Dental Group, P.C. dentist or specialist.

Your coverage also extends if you are referred to an outside dentist or specialist by your Willamette Dental Group dentist. If referred to an outside dentist or specialist, your copayments remain the same as shown in your Summary of Benefits.

## CAN I CHOOSE THE DENTIST AND OFFICE I GO TO?

You are free to select whichever Willamette Dental Group dentist and location is best for you. Provider and office profiles including patient ratings and comments are available on our website at [willamettedental.com](http://willamettedental.com).

We encourage you to establish a long-term partnership with a primary Willamette Dental Group dentist. As a patient, you'll work with a consistent team of dental providers, including your dentist, hygienist and dental assistant, to achieve your best oral health.

## HOW DO I SCHEDULE AN APPOINTMENT?

To schedule an appointment, please call our local scheduling team at:

**Toll Free: 1.855.433.6825**

Appointment Center Hours:

Monday – Friday: 7am to 5:30pm PT

Saturday: 7am to 1pm PT

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.

## HOW DO I CHANGE OR CANCEL AN APPOINTMENT?

Please call our Appointment Center as soon as your plans change to reschedule your dental appointment. If you cancel with less than 24 hours notice, a missed appointment fee will be charged. By giving us advance notice, the provider can try to schedule another patient for that time.

## WHAT ARE YOUR DENTAL OFFICE HOURS ?

Most of our offices are open Monday through Friday from 7am to 5:30pm and rotating Saturdays on a regional basis.

## WHAT HAPPENS IF I CHANGE OFFICES?

To change offices and/or dentists, please call our Appointment Center toll free at 1.855.433.6825. Please be aware that changing your dentist may result in a treatment delay.

## WHAT IF I HAVE A DENTAL EMERGENCY?

We provide emergency dental care during regular office hours. If you have a dental emergency, you should call the Appointment Center toll free at 1.855.433.6825. If necessary, you will be scheduled to see a dentist same day or next day. 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?

If you are traveling 50 miles or more from a Willamette Dental Group office, you may obtain emergency treatment from any licensed dentist. Emergency dental treatment may be eligible for reimbursement up to the amount stated in your Certificate of Coverage. Upon returning home, contact our Member Services Department for reimbursement.



## DO OFFICE VISIT COPAYMENTS APPLY EACH TIME I HAVE AN APPOINTMENT?

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 accrue.

At the end of your office visit, you'll receive a Statement of Services that will clearly show you the cost savings that you receive by being a member of your dental plan in comparison with standard dental fees. This statement is accepted by many FSA administrators as proof of expenses for claims.

Payments may be made in cash, personal check or credit card.

## WHAT CAN I EXPECT AT MY FIRST VISIT?

During your first visit to our office, you'll receive a thorough dental examination that includes X-rays, teeth cleaning and comprehensive risk assessments. Your dentist will develop a Proactive Dental Care Plan based upon your immediate needs, current dental health and long-term oral health goals. This customized treatment plan will include your diagnoses and recommendations for cleaning frequency, restorations and preventive treatments.

## WHY WOULD I ONLY GET ONE CLEANING PER YEAR?

Each patient's cleaning frequency is customized to their individual risk levels and needs. If you're at high risk for gum disease, your dentist may recommend a cleaning as often as once every three months. If you have great oral health, scientific studies show that one cleaning per year is optimal for you. Your dental plan will cover as many cleanings as your dentist prescribes. Learn more at [willamettedental.com/patient-education](http://willamettedental.com/patient-education).

## CAN I GET MAJOR WORK DONE RIGHT AWAY?

Our treatment philosophy is to first diagnose and treat urgent conditions that pose an immediate threat to your oral health. The next priority is prevention and controlling the disease process. It's important that you be an active partner in maintaining good oral health to maintain or regain a healthy mouth for a lifetime of smiles. Major restorative work is performed when your Willamette Dental Group dentist determines your teeth and supporting structures are stabilized, and when you have demonstrated a commitment to maintaining your oral health. This is the best way to ensure the long-term success of whatever major restorative work that you may need.

## IS ORTHODONTIA AVAILABLE AT EVERY OFFICE?

Specialty services, including orthodontia are generally available on a regional basis. To find out where specialty services are available in your area, simply contact our Appointment Center.

## WHAT HAPPENS IF I HAVE DUAL COVERAGE?

We will work with your other plan to coordinate your benefits. As a courtesy to you, we can bill your other dental plan. Simply provide this plan information when you are scheduling your appointment. You should see a Willamette Dental Group provider to receive the benefits shown in your Summary of Benefits.

## WHO DO I CALL FOR MORE INFORMATION?

We have a full staff of member service representatives who will answer any question that you may have about your dental plan or service.

Please reach us:

**Toll Free: 1.855.433.6825**

Monday – Friday: 8am to 5pm PT

E-mail: [memberservices@willamettedental.com](mailto:memberservices@willamettedental.com)

# OFFICES & SPECIALTY LOCATIONS



Visit our [website at willamettedental.com](http://willamettedental.com)

for up-to-date information about our dental offices and providers,  
including addresses, directions, hours and patient ratings & comments.

## OREGON OFFICES

### **Albany**

2225 Pacific Blvd. SE, Suite 201  
Albany, OR 97321

*General Dentistry*

### **Beaverton**

4925 SW Griffith Drive  
Beaverton, OR 97005

*General Dentistry*

*Dentures*

*Orthodontics*

### **Bend**

62968 O.B. Riley Road, Suite 12  
Bend, OR 97703

*General Dentistry*

*Orthodontics*

### **Corvallis**

2420 NW Professional Drive,  
Suite 150  
Corvallis, OR 97330

*General Dentistry*

*Orthodontics*

### **Eugene**

2703 Delta Oaks Drive,  
Suite 300  
Eugene, OR 97408

*General Dentistry*

### **Grants Pass**

702 SW Ramsey Ave, Suite 224  
Grants Pass, OR 97527

*General Dentistry*

### **Gresham**

1107 NE Burnside Road  
Gresham, OR 97030

*General Dentistry*

### **Hillsboro**

5935 SE Alexander Street  
Hillsboro, OR 97123

*General Dentistry*

### **Lincoln City**

1105 SE Jetty Avenue, Suite B  
Lincoln City, OR 97367

*General Dentistry*

### **Medford**

773 Golf View Drive  
Medford, OR 97504

*General Dentistry*

*Orthodontics*

### **Milwaukie**

6902 SE Lake Road, Suite 200  
Milwaukie, OR 97267

*General Dentistry*

### **Portland – Jefferson**

1933 SW Jefferson Street  
Portland, OR 97201

*General Dentistry*

### **Portland – Lents**

8931 SE Foster Rd.,  
Portland, OR 97266

*General Dentistry*

*Dentures*

*Endodontics*

*Orthodontics*

*Pediatric Dentistry*

### **Portland – Stark 1**

13255 SE Stark Street  
Portland, OR 97233

*General Dentistry*

*Dentures*

### **Portland – Stark 2**

405 SE 133rd Avenue  
Portland, OR 97233

*General Dentistry*

### **Salem – Lancaster**

3490 NE Lancaster Drive  
Salem, OR 97305

*General Dentistry*

*Dentures*

*Endodontics*

*Oral Surgery*

*Orthodontics*

### **Salem – Liberty**

142 Pembroke Street SE  
Salem, OR 97302

*General Dentistry*

### **Springfield**

2510 Game Farm Road  
Springfield, OR 97477

*General Dentistry*

### **Springfield Specialty**

2530 Game Farm Road  
Springfield, OR 97477

*Endodontics*

*Oral Surgery*

*Orthodontics*

### **Tigard**

7095 SW Gonzaga Street  
Tigard, OR 97223

*General Dentistry*

*Endodontics*

*Oral Surgery*

*Periodontics*

### **Tualatin**

17130 SW Upper Boones Ferry Road  
Durham, OR 97224

*General Dentistry*

Plan coverage also extends if you are referred to an outside dentist or specialist by your Willamette Dental Group dentist.  
If referred to an outside dentist or specialist, your copayments remain the same as shown in your Summary of Benefits.

For Appointments or Member Services, please call 1.855.433.6825

# OFFICES & SPECIALTY LOCATIONS



Visit our website at [willamettedental.com](http://willamettedental.com)

for up-to-date information about our dental offices and providers, including addresses, directions, hours and patient ratings & comments.

## WASHINGTON OFFICES

### Bellevue

626 120th Avenue NE,  
Suite B210  
Bellevue, WA 98005  
*General Dentistry*  
*Orthodontics*

### Bellingham

4164 Meridian Street, Suite 300  
Bellingham, WA 98226  
*General Dentistry*  
*Endodontics*  
*Orthodontics*

### Everett

3216 Norton Ave  
Everett, WA 98201  
*General Dentistry*  
*Endodontics*  
*Orthodontics*

### Kent

510 Washington Ave N  
Kent, WA 98032  
*General Dentistry*  
*Orthodontics*

### Longview

1461 Broadway Street, Suite A  
Longview, WA 98632  
*General Dentistry*

### Mountlake Terrace

6505 216th Street SW,  
Suite 200  
Mountlake Terrace, WA 98043  
*General Dentistry*

### Olympia

4550 3rd Ave SE,  
Lacey, WA 98503  
*General Dentistry*  
*Dentures*  
*Endodontics*  
*Implants*  
*Orthodontics*  
*Periodontics*

### Pullman

1646 S Grand Avenue  
Pullman, WA 99163  
*General Dentistry*  
*Orthodontics*

### Puyallup

702 South Hill Park Drive,  
Suite 201  
Puyallup, WA 98373  
*General Dentistry*  
*Orthodontics*

### Richland

1426 Fowler Street  
Richland, WA 99352  
*General Dentistry*  
*Implants*  
*Endodontics*  
*Orthodontics*  
*Periodontics*

### Seattle North

11011 Meridian Ave North,  
Suite 104  
Seattle, WA 98133  
*General Dentistry*  
*Endodontics*  
*Implants*  
*Orthodontics*  
*Periodontics*

### Silverdale

3505 NW Anderson Hill Road  
Silverdale, WA 98383  
*General Dentistry*

### Spokane – Northpointe

9717 N Nevada  
Spokane, WA 99218  
*General Dentistry*

### Spokane Valley

9019 E Mission Avenue  
Spokane Valley, WA 99212  
*General Dentistry*  
*Endodontics*  
*Orthodontics*

### Tacoma

3866 S 74th Street, Suite 200  
Tacoma, WA 98406  
*General Dentistry*  
*Dentures*  
*Endodontics*  
*Implants*  
*Oral Surgery*  
*Orthodontics*  
*Periodontics*

### Tumwater

6120 SE Capitol Blvd.  
Tumwater, WA 98501  
*General Dentistry*

### Vancouver – Hazel Dell

910 NE 82nd Street  
Vancouver, WA 98665  
*General Dentistry*  
*Orthodontics*

### Vancouver – Mill Plain

9609 E Mill Plain Blvd.  
Vancouver, WA 98664  
*General Dentistry*

### Yakima

1200 Chesterly Drive, Ste 230  
Yakima, WA 98902  
*General Dentistry*  
*Orthodontics*

## IDAHO OFFICES

### Boise

607 N. Mitchell St  
Boise, ID 83704  
*General Dentistry*  
*Orthodontics*

### Coeur d'Alene

943 W Ironwood Drive,  
Suite 200  
Coeur d'Alene, ID 83814  
*General Dentistry*  
*Orthodontics*

### Idaho Falls

2860 Valencia Drive  
Idaho Falls, ID 83404  
*General Dentistry*  
*Orthodontics*

### Meridian

1075 S Wells Street  
Meridian, ID 83642  
*General Dentistry*  
*Endodontics*  
*Orthodontics*

### Nampa

16145 N High Desert St  
Nampa, ID 83687  
*General Dentistry*

### Twin Falls

452 Cheney Drive West,  
Suite 150  
Twin Falls, ID 83301  
*General Dentistry*  
*Endodontics*  
*Orthodontics*

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Rev 8.15.24