



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.



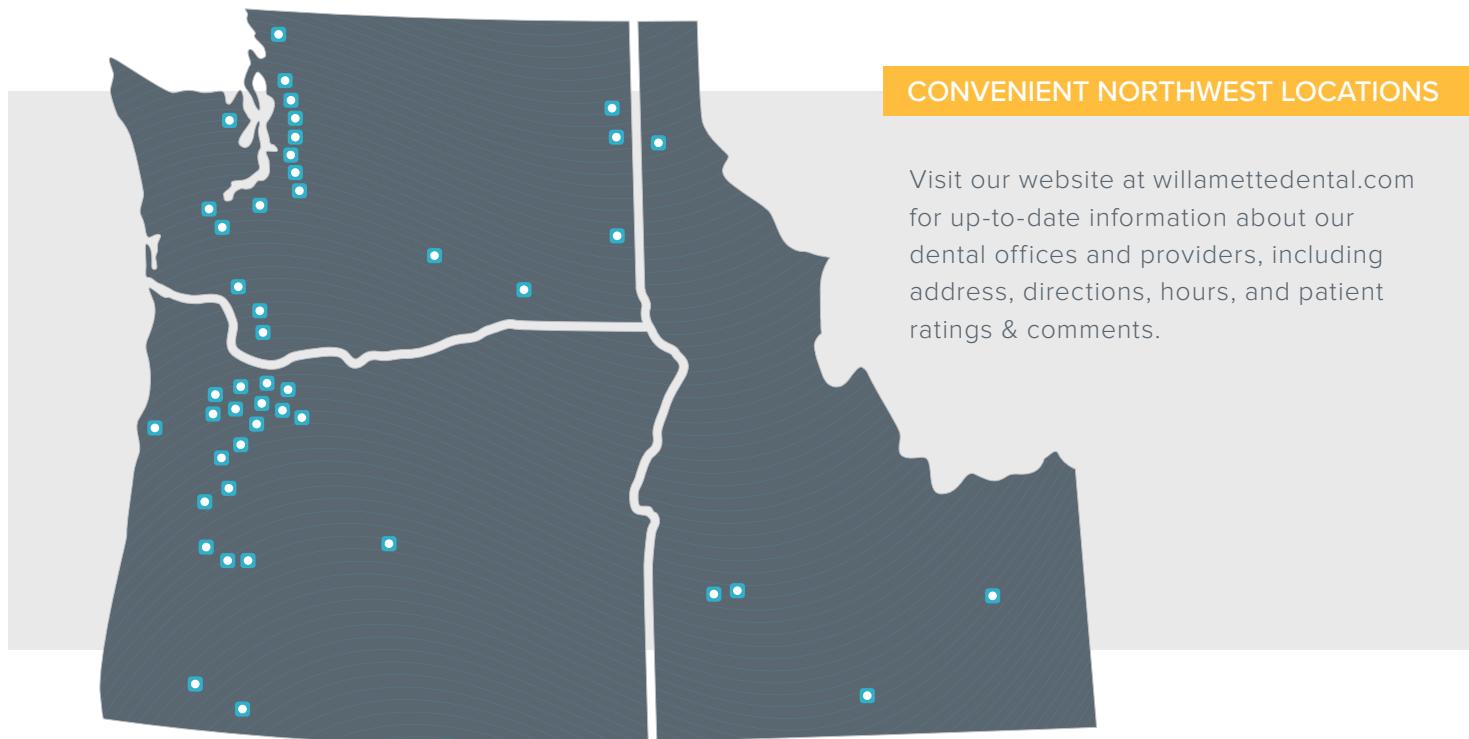
QUALITY CARE FROM QUALITY PROVIDERS



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



QUESTIONS?

Contact our Member Services team via email at 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

“NRC Health” and the NRC Health logo are copyright of NRC Health.

SUMMARY OF BENEFITS

Western States Health & Welfare Trust Fund of the OPEIU – OR67 – 1/1/2025



COVERED BENEFITS	COPAYS
Annual Maximum	No Annual Maximum*
Deductible	No Deductible
General or Orthodontic Office Visit	You Pay \$10 per Visit
DIAGNOSTIC & PREVENTIVE SERVICES	
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
RESTORATIVE DENTISTRY	
Fillings	Covered with the Office Visit Copay
Porcelain-Metal Crown	You Pay a \$200 Copay**
PROSTHODONTICS	
Complete Upper or Lower Denture	You Pay a \$300 Copay**
Bridge (per Tooth)	You Pay a \$200 Copay**
ENDODONTICS & PERIODONTICS	
Root Canal Therapy - Anterior	You Pay a \$75 Copay
Root Canal Therapy - Bicuspid	You Pay a \$150 Copay
Root Canal Therapy - Molar	You Pay a \$225 Copay
Osseous Surgery (per Quadrant)	You Pay a \$120 Copay
Root Planing (per Quadrant)	You Pay a \$40 Copay
ORAL SURGERY	
Routine Extraction (Single Tooth)	Covered with the Office Visit Copay
Surgical Extraction	You Pay a \$60 Copay
ORTHODONTIA TREATMENT	
Pre-Orthodontia Treatment	You Pay a \$150 Copay***
Comprehensive Orthodontia Treatment	You Pay a \$2,400 Copay
DENTAL IMPLANTS	
Dental Implant Surgery	Implant benefit maximum of \$1,500 per calendar year
MISCELLANEOUS	
Local Anesthesia	Covered with the Office Visit Copay
Dental Lab Fees	Covered with the Office Visit Copay
Nitrous Oxide	You Pay a \$10 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.

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.

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.

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.

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

OFFICES & SPECIALTY LOCATIONS



Visit our website at 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 Pembrook 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

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
Implants
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*

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

Rev 8.6.24