Dental Insurance
For Willamette University

How the Plan Works

Group Dental Coverage helps ensure you and your family get the preventive care you need for your chompers. Plus, you'll save money in the long run.

- **Eligibility Requirement**
  If you are a full-time active employee working a minimum of 30 hours per week, you will be covered with these benefits.

- **Who pays for the coverage?**
  Dental insurance premiums for employees and family members are shared between you and your employer.

- **Dependent Eligibility Requirement**
  Dependents must be a Legal spouse, State Registered Domestic Partner and or child(ren) of the covered employee to be eligible for coverage. Children are covered up to age 26 for Preventive, Basic & Major Services and for Orthodontia services.

- **LifeMap Network**
  We utilize one of the largest dental networks in the region, so your choice of dentists is vast.

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<th>Benefits Summary</th>
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<td><strong>Plan Benefits</strong></td>
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<td>Deductible (per calendar year)</td>
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<td>Calendar Year Maximum Benefit</td>
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<tr>
<td>Lifetime Orthodontia Maximum</td>
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<tr>
<th><strong>Coinsurance</strong> (Percentage of the allowed amount the plan pays)</th>
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<tr>
<td>In-Network</td>
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<td>Class A (Preventive)</td>
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<td>Orthodontia</td>
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<th><strong>Plan Features</strong></th>
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- **Class A (Preventive) Services**
  - Oral Exams
  - Dental Cleanings
  - Fluoride Treatment
  - Space Maintainers
  - Intraoral Bitewing, Periapical and Occlusal X-rays
  - Complete and Panoramic X-Rays
  - Sealants and Preventive Resin

- **Class B (Basic) Services**
  - Fillings
  - Emergency Treatment
  - General Anesthesia
  - Oral Surgery
  - Periodontic Treatment, including Scaling and Root Planing and Periodontal Surgery
  - Endodontic Treatment, including Root Canals and Pulp Capping

- **Class C (Major) Services**
  - Crowns, Inlays, and Onlays
  - Crown Build-ups/ Core and Post
  - Fixed Bridges
  - Dentures
  - Tissue Conditioning

LifeMapCo.com
1 (800) 794-5390

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.

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### Limitations & Exclusions

- Aesthetic Dental Procedures
- Antimicrobial Agents
- Benefits Not Stated
- Collection of Cultures and Specimens
- Connector Bar or Stress Breaker
- Cosmetic/Reconstructive Services and Supplies
- Desensitizing
- Diagnostic Casts or Study Models
- Duplicate X-Rays
- Experimental/Investigational
- Facility Charges
- Fees, Taxes, Interest, etc.
- Fractures of the Mandible
- Gold Foil Restorations
- Home Visits
- Implants and implant related services
- Medication and Supply Charges
- Military Service-Related Conditions
- Motor Vehicle Coverage and Other Insurance Liability
- Nitrous Oxide
- Non-Direct Patient Care
- Occlusal Treatment
- Oral Hygiene Instructions
- Personal Comfort Items
- Photographic Images
- Pin Retention in Addition to Restoration
- Precision Attachments
- Prosthesis Services
- Provisional Splinting
- Riot, Rebellion, War and Illegal Acts
- Self-Help, Non Dental Self-Care, Training, or Instructional Programs
- Separate Charges
- Services and Supplies Provided by a Member of your Immediate Family
- Services Performed in a Laboratory
- Surgical Procedures
- Temporomandibular Joint (TMJ) Dysfunction Treatment Services
- Third Party Liability
- Tooth Transplantation Services
- Travel and Transportation Expenses
- Treatment, Procedures, Techniques or Therapies Outside Generally Accepted Dental Care Practices.
- Treatment started prior to the Member’s Effective Date
- Work-Related Conditions

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**Plan Features (Continued)**

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<tr>
<th>Service</th>
<th>Description</th>
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<tr>
<td>Orthodontia</td>
<td>Orthodontic Dental services and supplies provided in connection with orthodontics covered up to $1,500 per member. This is a lifetime benefit.</td>
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