



Preventive oral care can help us maintain a healthy mouth—and body. That's why we offer your employees the essential dental coverage they want at the best possible price. Our flexible dental plan options will help them stay healthy and within budget.

### A better standard of care

Regence dental plans offer rich benefits, access to a large network of dentists nationwide, affordable coinsurance on basic and major services and no out-ofpocket expenses for in-network preventive services.

### Regence Expressions<sup>SM</sup>

Employees enjoy comprehensive coverage with limited out-of-pocket costs.

### **Regence Expressions Rewards**<sup>SM</sup>

This Expressions plan offers rewards for proactive dental care—when services don't exceed the annual maximum benefit, an additional benefit of \$250 may be rewarded the following year.

### More options, more value

#### **Voluntary**

Voluntary (employee-paid) plans allow you to offer your employees access to comprehensive dental benefits at little to no cost to your business.

### **Dual Option (for groups of 51+)**

You can provide your employees with multiple options—they can choose a plan that best fits their needs and budget. We'll work with you to customize the offerings.

### Standalone (for groups of 10+)

Our standalone option allows you to choose a dental plan independent of a medical plan.

## Dental plans

	Expr	essions	<b>Expressions Rewards</b>
Annual deductible <sup>1</sup> /maximum options			
The family deductible is three times the individual amount.  Expressions Rewards:  When services incurred are less than the annual maximum, an additional benefit of \$250 may be rewarded the following year, not to exceed the total reward maximum.	\$25/\$1,000 \$50/\$1,000 \$25/\$1,250 \$50/\$1,250 \$25/\$1,500 \$50/\$1,500 <sup>2</sup> \$25/\$2,000 \$50/\$2,000		\$25/\$750/\$1,500 \$50/\$750/\$1,500 \$25/\$1,000/\$2,000 \$50/\$1,000/\$2,000 \$25/\$1,250/\$2,500 \$50/\$1,250/\$2,500
Covered services			
Preventive and diagnostic services	In network	Out of network	
Cleanings 2 per calendar year (in lieu of periodontal maintenance)			
Preventive oral exams 2 per calendar year		Croupe 1 FO:	
Sealants Bicuspids and molars only for those under 18 years of age		Groups 1-50:  Member pays 0% or 20% <sup>3</sup>	
Space maintainers For those under 12 years of age	Member pays nothing	e	Member pays nothing
Topical fluoride application 2 applications per calendar year for those under 18 years of age		Groups 51+:	
X-rays and bitewings 1 set, twice per calendar year		Member pays 0%, 10%, or 20% <sup>3</sup>	
Panoramic and full-mouth Once every 3 years			
Basic and restorative services			
Debridement Once every 3 years			
Emergency treatment For pain relief only			
Endodontics Includes root canal treatment, pulpotomy and apicoectomy		Groups 1-50:	
Fillings Composite and amalgam restorations	Member pays 20%	Member pays 20% or 40% <sup>3</sup>	Member pays 20%
General anesthesia or IV sedation Partial or full bony impactions and for those under age 7 (subject to necessity)	after the deductible is met	Groups 51+:	after the deductible is met
Oral surgery Includes surgical extractions, removal of teeth, biopsies, incisions and drainage		Member pays 20%, 30%, or 40% <sup>3</sup>	
Periodontal maintenance 2 per calendar year (in lieu of regular cleanings)			
Periodontal scaling and root planing Once per quadrant in a 2-year period			
Major services			
Bridges (fixed partial denture) Once within a 7-year period after placement			
Crowns, inlays and onlays Once within a 7-year period after placement			Member pays 50% after the deductible is met
Dental implants Endosteal implants, limited to 1 per tooth per member lifetime	Member	pays 50%	
Dentures (full or partial) Once within a 7-year period	<del></del>	ductible is met	
Denture rebase and relines Once within a 3-year period per arch			
Recementing of inlays, onlays or crowns Once within a 7-year period after placement			
Optional services			
Orthodontia Optional purchase for groups of 10 or more enrolled employees; limited to under age 26	Member Deductible of 12-consecutive-month ( <i>Waiting period is</i> n	o lifetime maximum r pays 50% does not apply n waiting period applies waived for members ntal coverage)	\$1,000 or \$1,500 lifetime maximum  Member pays 50%  Deductible does not apply  12-consecutive-month waiting period applies  (Waiting period is waived for members  with prior dental coverage)

<sup>&</sup>lt;sup>1</sup>Deductible applies to all covered services except where noted.

<sup>&</sup>lt;sup>2</sup>Includes the option for preventive services to not accumulate to the annual maximum.

<sup>&</sup>lt;sup>3</sup>Depending on the plan selected. Not all coinsurance combinations are available.

# Why Regence dental?

### An expanded dental network

## One carrier for health and dental benefits



Our Oregon network is 15% larger in 2024, with 1,600 unique providers. Our national network access has grown by over 40%, now offering nearly 100,000 unique providers.



A benefits package that includes Regence health and dental plans provides you and your employees with the convenience of joint billing and account management.

## Optional orthodontia coverage

## **Medical-dental integration**



Coverage is available if you have 10+ enrolled employees.



Our medical and dental plans work together to help your employees live healthier. Members with eligible medical conditions automatically receive additional dental cleanings at no extra cost.

To learn more, contact your producer or Regence sales representative.

