



New Dental & Vision Benefits sponsored by NFFE

We have negotiated a choice of special group dental benefits: Prepaid, PPO, and Indemnity. Vision benefits included; many plans to choose from. Premiums can be made by payroll deductions or with any automatic bank withdrawal. All plans are administered by Northwest Plan Administrators Inc. Plans are as follows:

Plan 1: Prepaid Dental (DHMO)

This prepaid insurance plan uses a panel of member dentists. These are similar to the HMO doctors you would see on your medical plan option. When you visit these DHMO providers you make a co-payment at the time of your appointment, a scheduled fee based on the type of dental procedure with no hidden surprises

- No annual deductibles.
- No maximum limits or waiting periods.
- No claim forms to complete
- No co-payments for x-rays, exams, and cleaning. (orthodontia benefits are included)

Plan 2: PPO Indemnity Dental

This plan is for any PPO dentist you choose. 140,000 dentists on one plan. Some plans have no waiting periods.

- No lifetime deductible per person for exams, x-rays, and cleanings (then covered at 100%)
- \$50 deductible for fillings, extractions, and oral surgery (then covered at 80%)
- \$50 deductible for major dental (then covered at 50%)
- O.D.S. \$1000 maximum annual limit per person. Orthodontia benefits \$1500 adult/children. \$1500 plan, 100/80/50 benefit, all O.D.S. Plans with no waiting period.

Plan 3: Indemnity Dental

A program to cover across the United States, it provides a schedule of benefits and you may USE ANY DENTIST. Some plans have no waiting periods.

- Preventative covered to maximum scheduled amount. 100% UCR on \$1500 Plan, 80% on \$1000 Plan, for both basic (80%) and major (50%) UCR
- \$50 deductible calendar total per person
- \$1000 and \$1500 maximum annual limit per person. (Orthodontia Benefits \$1500 with \$1000 dental from ODS on plan)
- Schedule benefit plan also available with Orthodontic benefit.

Optional Vision Plan

Vision benefits following a \$10 co-payment for exams and a \$25 co-payment for materials include: choice of single vision lenses, bifocal lenses, or trifocal lenses with frames which are paid in full. Contact lenses are in lieu of lenses and frames; necessary are paid in full. Premiums for vision benefits can be included on any dental plan listed above.

Northwest Plan Administrators
1805 Tabor St.
Eugene, OR 97401
1-541-484-2781
NWPA@NFFEDENTAL.COM
www.nffedental.com

Cigna

Delta Dental

Safeguard

Pacific Union Dental

ODS Delta Dental

Assurant

ODS Delta Dental

Assurant

Vision Service Plan