



Quality care & comprehensive coverage— *all in one place*

At Willamette Dental, we believe dental care should do more than fix problems — it should prevent them.



With over 55 years of expertise, we've pioneered an approach that integrates **evidence-based care, clinical leadership, and comprehensive insurance solutions**. Together, these elements create a system that delivers better outcomes and a brighter future for all.

Key plan features

- **Simple, predictable costs** — No annual maximums,* deductibles, or waiting periods
- **Seamless care access** — Willamette Dental offices provide all benefits and services
- **Hassle-free scheduling** — Call 1.855.433.6825 to book your appointment
- **Convenient office hours** — Open Mon – Fri, 7AM – 5:30PM, with rotating Saturday availability
- **Emergency care when you need it** — In-person visits within 48 hrs and 24/7 phone support
- **Language accessibility** — Translation services available from scheduling to chairside
- **Comprehensive specialty services** — including orthodontics for all ages
- **No ID card needed** — your information is securely stored for easy access

Care as unique as you

Our Personalized Dental Care Plans (PDCP) are built on evidence-based practices, ensuring your dental care is tailored to your unique needs.



Personalized treatment



Tooth decay & gum disease exams

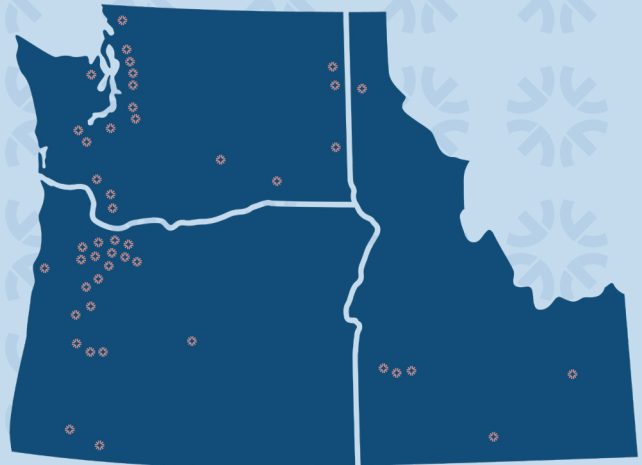


Evidence-based care

Nearly 50 Pacific Northwest locations

As a member, you'll have access to our top quality dental providers across our convenient dental offices across Oregon, Washington, and Idaho.

Learn more about our offices and providers at willamettedental.com, complete with unfiltered patient star ratings and comments.



Exceptional patient experience

9 out of 10 patients say they would recommend Willamette Dental to their family and friends, according to our independent post-appointment surveys from NRC Health.

Questions?

Contact our Member Services team via email at memberservices@willamettedental.com or by phone at 1.855.433.6825.

Summary of Benefits



Multnomah Bar Association – OR133 – 1/1/2026

| COVERED BENEFITS | COPAYS |
|---|--|
| Annual maximum | No annual maximum* |
| Deductible | No deductible |
| General & ortho 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 \$250 copay |
| PROSTHODONTICS | |
| Complete upper or lower denture | You pay a \$350 copay |
| Bridge (per tooth) | You pay a \$250 copay |
| ENDODONTICS & PERIODONTICS | |
| 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 \$60 copay |
| ORAL SURGERY | |
| Routine extraction (single tooth) | Covered with the office visit copay |
| Surgical extraction | You pay a \$80 copay |
| ORTHODONTIA TREATMENT | |
| Pre-orthodontia treatment | You pay a \$150 copay*** |
| Comprehensive orthodontia treatment | You pay a \$1,500 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 \$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.

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, P.C. 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, P.C. 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, P.C. 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, P.C. dentist.
- When the initial root canal therapy was performed by a Willamette Dental Group, P.C. 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, P.C. 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, P.C. 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.

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 Boulevard. 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

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 Road.,
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 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

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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 Avenue
Everett, WA 98201
*General Dentistry
Endodontics
Orthodontics*

Kent

510 Washington Avenue 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 Avenue 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 Avenue 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
Periodontics*

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 Boulevard.
Vancouver, WA 98664
General Dentistry

Yakima

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

Idaho Offices

Boise

607 N. Mitchell Street
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 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

Frequently Asked Questions

Can I sign up for the Willamette Dental plan and still go to my own dentist?

Willamette Dental is more than just insurance—it's a fully integrated care system where our members are also our patients. All covered services are provided by Willamette Dental dentists in our offices, ensuring seamless, high-quality care from general dentistry to specialty treatments.

To maximize your plan benefits, care should be received within the Willamette Dental provider network. In the rare case an outside referral is needed, your copayments remain the same as listed in your plan's Summary of Benefits.

Can I choose the dentist and office I go to?

You can select whichever Willamette Dental dentist and location is best for you. Provider and office profiles including patient ratings and comments are available on our website at willamettedental.com.

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?

Our local Appointment Center is designed to make scheduling as fast and efficient as possible. Whether you're a new or returning patient, our team is here to help and get you into your local Willamette Dental office.

Chat with us online or call 855-433-6825 to schedule your appointment. Scheduling is available Mon-Fri 7 AM - 5:30 PM PT and Sat 7 AM - 1 PM PT, Closed Sun.

How do I change or cancel an appointment?

We understand that plans can change. That's why easy appointment cancellation is available through our appointment reminders. Cancellations with less than 24 hours' notice, or a missed appointment, may incur a fee of up to \$50. Call or chat to reschedule.

What are your dental office hours?

Most offices are open Mon-Fri, 7 AM to 5:30 PM, and select Saturdays. Hours vary by location.

What happens if I change offices?

If you need to change office and/or dentists, please call our Appointment Center at 855-433-6825. Please be aware that changing your dentist may result in a treatment delay.

What if I have a dental emergency?

When a dental emergency arises, we're here to help! In-office emergency appointments are available during regular office hours, within 48 hours, and on-call providers are available around-the-clock for urgent needs. If you have an emergency, call us at 855-433-6825.

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 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 applies to all visits, including orthodontics. The office visit copay is in addition to other copays that you may accrue.

At the end of your office visit, you'll receive a Statement of Services that will outline the cost savings you receive by being a member of your dental plan. This statement is accepted by most FSA administrators as proof of expenses for claims.

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

Frequently Asked Questions

What can I expect at my first visit?

Your first visit is designed to set the foundation for long-term oral health:

- Comprehensive exam & risk assessment – Your dentist will evaluate your oral health and create a Personalized Dental Care Plan tailored to your needs.
- X-rays & oral cancer screening – Ensuring a full picture of your dental health.
- Personalized treatment recommendations – Cleanings, restorations, and preventive treatments scheduled based on your unique needs.
- Same-day treatment whenever possible – If an issue is detected, we aim to address it immediately rather than scheduling another visit.

Why would I only get one cleaning per year?

Traditional dental plans often limit patients to one or two cleanings per year, but science tells us that oral health needs vary from person to person. At Willamette Dental, we follow an evidence-based approach—meaning you get the right number of cleanings based on your individual needs, not outdated industry norms.

Patients at higher risk for gum disease or tooth decay may need three or four cleanings per year. Patients with healthy gums and excellent home care may only need one cleaning annually. Risk is determined using comprehensive assessments, not arbitrary limits. 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?

We 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 long-term health.

Major restorative work is performed when your Willamette Dental 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.

Are orthodontic services available at every office?

Specialty services, including orthodontics, are generally available on a regional basis. To find your nearest Willamette Dental office with orthodontics, please visit willamettedental.com.

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 schedule your appointment. You should see a Willamette Dental provider to receive the benefits shown in your Summary of Benefits.

Who do I call for more information?

We have a full team of Member Services representatives who can answer any question you may have about your dental plan or services.

Please reach us:

Toll-free: 855.433.6825

Mon – Fri 8 AM to 5 PM PT

Email: memberservices@willamettedental.com