

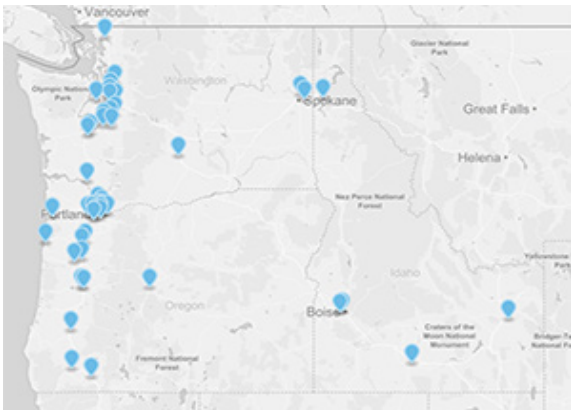
The Western Healthcare Insurance Trust (WHIT) has partnered with Willamette Dental Group to provide an affordable, quality dental plan option offered through wholly-owned Willamette Dental Group clinics. While the Willamette Dental Group plan option alone can meet most employees' dental needs, many employers opt to give their employees a dental plan choice by offering a Willamette Dental Group plan as a dual choice option with Washington Dental Service (WDS).

WHIT offers the Willamette Dental Group exclusive provider dental program for groups with 10 to 1,000 covered employees, with copay-based plan designs that include orthodontia coverage for adults and children. As an exclusive provider program, dental care is covered only when it is provided by a dentist or specialist at a Willamette Dental Group office in Washington, Oregon or Idaho.

All WHIT benefit plans include a January 1 anniversary, on which date rate adjustments are effective. New coverage is available throughout the calendar year, but premium rates may be guaranteed for less than 12 months.

Why Willamette Dental Group?

Willamette Dental Group is a leading multi-specialty dental carrier in the Northwest, providing plan participants with an extensive network of more than 50 offices throughout Washington, Oregon and Idaho. Care is provided by highly credentialed dentists, specialists, hygienists and dental assistants. Each of these professionals adheres to Willamette Dental Group's proactive, evidence-based treatment philosophy.



Most offices are open Monday through Friday from 7:00 am to 6:00 pm with select Saturday appointments available as well. The Plan offers no annual maximums, no deductibles and no waiting periods, along with extensive coverage for preventive services and low out-of-pocket costs for major services. Orthodontia is covered for adults and children, with no age limit. Office details including provider profiles can be found online at willamettedental.com.

Why WHIT?

WHIT, the Western Healthcare Insurance Trust, provides unique and competitive employee benefit solutions for member hospitals, medical clinics and other healthcare groups.

WHIT offers:

- Competitive rates and customized, targeted solutions designed to meet the unique benefit needs of WHIT members
- Partnership with 'best in class' insurance carriers with proven experience like Willamette Dental Group
- Long-term rate stability
- Flexible billing and enrollment requirements
- Exceptional customer service through our third-party administrator, Zenith Administrators, Inc.
- Financial advantages of a Trust, since all financial gains are invested back into WHIT's programs to enhance benefits and services
- Pooled experience and renewals with other participating WHIT groups, which results in the best overall rate for all involved

Founded in 1976 by members of the Washington State Hospital Association (WSHA), WHIT now provides benefit coverage for health care organizations with 10 or more employees in Washington, Oregon, Alaska, Idaho and Montana.

Willamette Dental Group Plan Details



- No annual deductible
- No annual maximum*
- \$10 copay per general office visit

BENEFIT	COPAYMENT
Annual Maximum	No Annual Maximum*
Deductible	No Deductible
General & Ortho Office Visit	\$10 per visit
DIAGNOSTIC & PREVENTIVE SERVICES	
Routine & Emergency Exams	Covered at 100%
X-rays	Covered at 100%
Teeth Cleaning	Covered at 100%
Fluoride Treatment	Covered at 100%
Sealants (per tooth)	Covered at 100%
Head & Neck Cancer Screening	Covered at 100%
Oral Hygiene Instruction	Covered at 100%
Periodontal Charting	Covered at 100%
Periodontal Evaluation	Covered at 100%
RESTORATIVE DENTISTRY & PROSTHODONTICS	
Fillings (Amalgam)	Covered at 100%
Porcelain-Metal Crowns	Covered at 100%
Complete Upper or Lower Denture	\$200
Bridge (per tooth)	Covered at 100%
ENDODONTICS & PERIODONTICS	
Root Canal Therapy	Covered at 100%
Osseous Surgery (per quadrant)	Covered at 100%
Root Planing (per quadrant)	Covered at 100%
ORAL SURGERY	
Routine Extraction	Covered at 100%
Surgical Extraction	Covered at 100%
ORTHODONTIC SERVICES	
Pre-Orthodontic Service	\$150**
Comprehensive Orthodontia	\$2,000
MISCELLANEOUS	
Dental Lab Fees	Covered at 100%
Local Anesthesia	Covered at 100%
Nitrous Oxide (per visit)	\$20
Specialty Office Visit	\$30
OUT OF AREA EMERGENCY CARE IS REIMBURSED UP TO \$100	

*TMJ has a \$1,000 annual maximum / \$5,000 lifetime maximum

**Copay credited towards comprehensive orthodontic copayment if patient accepts treatment plan. This plan provides extensive coverage of services and supplies to prevent, diagnose and treat diseases or conditions of the teeth and supporting tissues. Presented are just some of the most common procedures covered in your plan. Please see the Certificate of Coverage for a complete plan description, limitations and exclusions.

Underwritten by Willamette Dental of Washington, Inc.