



Oregon
Individuals
19 and older

LifeWise Adult Health Plan

Dental, vision, hearing, and alternative care coverage

LifeWise Health Plan of Oregon, your health support partner, offers a health package for adults that you can add to your LifeWise medical plan for well-rounded head-to-toe health coverage. You cannot enroll in this plan if you have a Health Savings Account, and you must be 19 or older.

For more information

Call us at **877.203.5851**, visit **lifewiseor.com** or contact your producer.

Our excellent LifeWise customer service team is here to support you when you have questions or need help.

Our LifeWise Adult Health Plan combines dental, vision, hearing, and alternative care benefits to maintain your health and wellness at a great value. If you take a holistic approach to your health, the LifeWise Adult Health Plan has much to offer.

Dental benefits cover most diagnostic, preventive, basic, and major services (a 12-month waiting period applies on major services)

- ➔ Set deductible and copays for dental services let you know what you're always going to pay upfront when you go see your dentist

Vision benefits cover eye exams, and frames and contacts up to the plan's benefit level

- ➔ \$25 copay for routine vision exam

Hearing benefits cover exams, hearing aids, and hardware up to the plan's benefit level

- ➔ \$25 copay for routine hearing exam

Alternative care benefits cover naturopathic services beyond those provided by your LifeWise medical plan, as well as acupuncture and chiropractic services



Here are a few examples of common services our plan covers.
The chart to the right shows you what your monthly rate will be.

LifeWise Adult Health Plan		
	In-network	Out-of-network
Dental		
Annual Deductible PCY	Individual: \$50 / \$75 Family: \$150 / \$225	
Benefit Maximum per person, PCY	\$1,000	
DIAGNOSTIC and PREVENTIVE	Deductible waived, copay only	Deductible, then coinsurance
Oral Exams Limited to 2 PCY	\$0	
Bitewing X-rays	\$0	
Cleanings Limited to 2 PCY	\$20	20% / 30%
Fluoride Treatments Limited to 2 applications PCY for members under the age of 20	\$0	
BASIC	Deductible, then copay	Deductible, then coinsurance
Emergency Palliative Treatment	\$5	
Fillings One surface, amalgam; primary or permanent; limited to once per tooth surface every 24 consecutive months	\$30	
Periodontal Maintenance Limited to 4 visits PCY	\$40	
Recementing of Crowns	\$20	40% / 50%
Crown Repair	\$25	
Simple Extractions Erupted tooth or exposed root	\$30	
Space Maintainers Fixed, unilateral; for members under age 20	\$65	
MAJOR (12-month waiting period)	Deductible, then copay	Deductible, then coinsurance
Crowns, Onlays, Dentures, Partials, and Bridges	Copays vary based on the tooth location and type of material used.	
Endodontic (Root Canal) Treatment Limited to 2 per arch when performed in conjunction with overdentures	Anterior tooth: \$385 Molar tooth: \$515 Bicuspid tooth: \$435	
General Anesthesia For first 30 minutes; limited to covered dental procedures at a dental care provider's office when dentally necessary	\$165	60% / 70%
Oral Surgery For surgical removal of residual tooth roots	\$115	
Periodontal Scaling One to three teeth; limited to once per quadrant every 2 calendar years	\$60	
Periodontal Surgery Osseous surgery; one to three contiguous teeth covered in the same quadrant once every 3 calendar years	\$350	
Alternative care Maximum of \$1,500 PCY	\$25	50%
Vision Vision exam: 1 PCY; Eyewear: \$150 PCY	\$25, covered in full	
Hearing Hearing exam: 1 per two calendar years; Hearing aids and hardware: \$1,000 per three calendar years	\$25, covered in full	

You may apply for a LifeWise dental plan when you apply for a LifeWise medical plan, or during special enrollment periods.

LifeWise Adult Health Plan Monthly Rates		
Deductible	\$50	\$75
AGE		
19-25	\$48.00	\$46.00
26-34	49.00	47.00
35-44	56.00	53.00
45-49	56.00	53.00
50-54	56.00	54.00
55-59	59.00	56.00
60-64	60.00	57.00
65+	60.00	57.00

Effective January 1, 2015

PCY = per calendar year

If you visit a non-preferred provider, you'll pay the non-preferred coinsurance based on the type of service provided. You'll also be responsible for amounts charged above the allowable charge.