



Re: ODS Individual Dental Exchange Policy Renewal – November 1, 2009
Plan # D010

Dear Dental Exchange Member:

We would like to inform you of the annual renewal of the Individual Dental Exchange plan for the plan year November 1, 2009, through October 31, 2010.

The 2009-2010 *Individual Dental Exchange* premium rates are listed below and these new premiums will be effective November 1, 2009:

Monthly Premium	Insured Only	Insured & Spouse	Insured & Child(ren)	Family
Primary Applicant Age				
0 – 19	\$ 36	\$ 69	\$69	\$ 105
20 – 34	\$ 38	\$ 73	\$71	\$ 109
35 – 64+	\$ 40	\$ 78	\$76	\$ 116
Quarterly Premium	Insured Only	Insured & Spouse	Insured & Child(ren)	Family
Primary Applicant Age				
0 – 19	\$ 108	\$ 207	\$ 207	\$ 315
20 – 34	\$ 114	\$ 219	\$ 213	\$ 327
35 – 64+	\$ 120	\$ 234	\$ 228	\$ 348

***Premium above does not include an administration fee.
Administration fee per monthly or quarterly billing statement, \$5.00
Monthly Electronic Funds Transfer (EFT) payment mode - No fee**

No benefit changes will be made with this renewal effective November 1, 2009. ODS administrative change will increase administration fee for monthly billing statement from \$2 to \$5; and add \$5 administration fee for quarterly billing per statement.

Complete administrative and contract provision changes and clarifications effective November 1, 2009 are detailed in a revised member handbook available to you online under your MyODS account or in hard copy upon request.

It continues to be our pleasure providing you Individual Dental Exchange plan benefits and services. If you have any questions regarding the renewal, please contact us at individualplans@odscompanies.com or at 503-243-3973; or at 503-265-5696 regarding Billing & Enrollment.

Sincerely,

Denise Krueger
Marketing Representative, Individual and Medicare

Oregon
Dental
Service
Dental
Insurance

ODS
Health
Plan, Inc.
Medical
Insurance

The ODS Companies
ODS Tower
601 S.W. Second Ave.
Portland, OR 97204.3156
Phone: 503.228.6554
www.odscompanies.com

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