

Choosing a dental plan

WHY THE CHEAPEST OPTION ISN'T ALWAYS THE BEST VALUE

When you're choosing a dental plan, it's natural to start by looking at the monthly cost. But when it comes to dental insurance, the cheapest plan on paper isn't always the least expensive over time.

1 in 4 people delay or avoid care due to out-of-pocket costs.

Recent research¹ shows nearly 1 in 4 people with dental insurance delay or avoid dental care because of high out-of-pocket costs. **Willamette Dental offers a proven, affordable option that helps members get the care they need without financial barriers.**

PREDICTABLE COSTS

When costs are clear and consistent, it's easier to plan care and budget confidently. Plans with simple copays make it clear what you'll pay for common services—without unexpected expenses later. Willamette Dental plans offer:

- No deductibles
- No annual maximums for most covered services
- Predictable copays for much of your care

That structure helps reduce uncertainty and financial stress.

EVIDENCE-BASED CARE

In some insurance models, dentists are paid based on the number or type of procedures they perform. That can sometimes influence treatment recommendations.

At Willamette Dental, providers are employees of the organization. They are not paid based on procedures, which allows them to focus on evidence-based care and long-term outcomes—rather than production goals.

For members, that means care decisions are driven by what's clinically appropriate, not by financial incentives.



¹Source: [Kaiser Family Foundation](#)