

Dental member guide

We created this guide to help you use your PacificSource dental plan and get the most value from your benefits. This overview of your plan includes information on ID cards, finding a dentist, networks, claims, and more.

Members first



Maximize your dental benefits

Our dental plans and contracted dental providers encourage preventive care services to help you maintain your dental health and avoid serious problems.

Maintaining dental health is also an important part of your overall well-being. In addition to daily care, be sure to schedule a dental exam and cleaning as often as your plan allows.

Understand your benefits and options

Knowing your dental plan benefits and any limitations before you receive services can save you the hardship of unexpected expenses. Take the time to read through your member benefit handbook, and if you have any questions, contact our Customer Service team. Some important things to know:

- Your coinsurance amount
- Your annual deductible amount
- The number of cleanings covered per year
- How often x-rays are allowed
- The annual maximum benefit

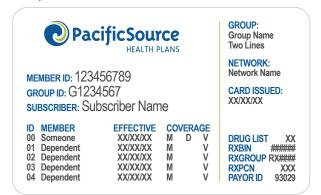
While PacificSource dental plan benefits vary, most cover the cost of preventive and diagnostic care (also known as Class I services) at 80 to 100 percent. As treatments increase in cost and complexity—crowns and bridges, for example—your plan will typically pay a lower percentage of the cost.

Your PacificSource ID card

Your ID cards will be mailed directly to your home within a few weeks of enrollment. Once you receive them, you can discard any old cards. Please begin using your new card for your dental services. When you visit your dentist, be sure to present your card. This ensures they have the correct insurance information.

If you have any questions or haven't received your ID cards, please contact our Customer Service team.

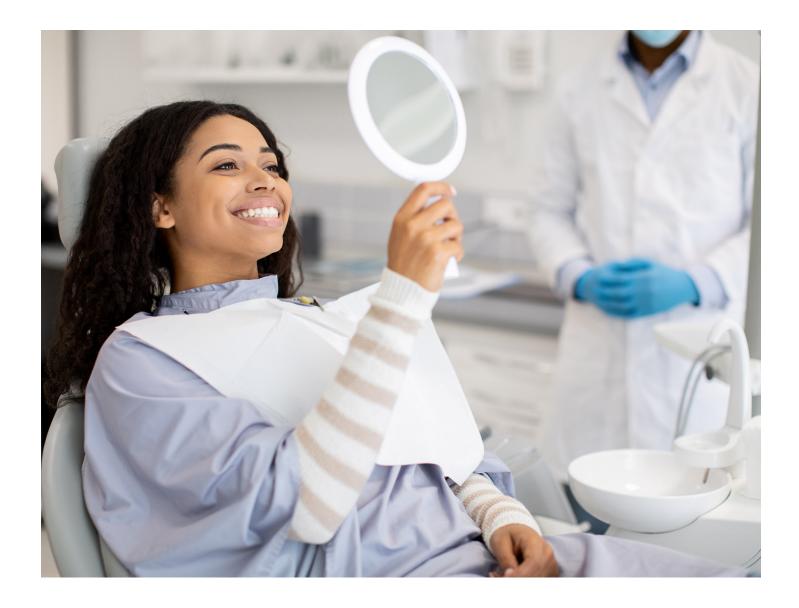
Sample ID card Front



Sample ID card Back

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Medical				
and Vision				
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Dental				
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Using our provider networks

Dental PPO and Dental Prepared plans

Dental PPO and Dental Prepared plans use the Dental PPO network. Members with Dental PPO plans can save by using Dental PPO network providers. If your plan is Dental Prepared, only services provided by in-network Dental PPO dentists are covered.

You'll have the benefit of no balance billing on most covered services. This means you will pay your plan's coinsurance amount and will usually not be responsible for any excess charges for covered services.

If you have a Dental Choice plan, you have the freedom to choose any dentist. However, you can save on out-of-pocket expenses by using Dental Advantage network providers.

You'll have the benefit of no balance billing on most covered services. If you choose not to use a Dental Advantage network contracted dentist, or don't have on usual, customary, and reasonable (UCR) charges.

Dental Choice plans

access to one, reimbursement will continue to be based

Online Provider Directory

Your Dental PPO or Dental Prepared plan lets you get care across our four-state provider network. Visit PacificSource.com/find-a-doctor to search for a doctor or facility by name, specialty, and location. To maximize your benefits and minimize your cost, search within the Dental PPO network.

Paying your premium

Group (through employer or school):

Premiums are managed by your group's administrator, usually your employer or school administration.



Individual (for only you or your family):

If the insurance policy only covers you or your family, not others in a group, it's considered an "individual" plan. You can pay your bill online and set up automatic payments via InTouch, our online member portal. Visit PacificSource.com and log in to InTouch, then choose "Payment Center."

For other payment options, contact our Billing and Payments Department at **800-591-6579**, or by email: IndividualBilling@PacificSource.com.

Submitting a claim

Usually, your dentist will submit claims for you. If you need to see a dentist for a covered service before you receive your new ID card, you can pay and then submit a copy of the itemized statement along with the receipt for payment.

You can download the dental claim form from our website, PacificSource.com/resources/documents-and-forms.

PacificSource.com

Our website offers you a wealth of tools, information, and resources to help you make the most of your PacificSource benefits.



InTouch for Members

You can access coverage and benefit information through InTouch, our secure web portal at <u>PacificSource.com</u>. It allows you to easily and conveniently manage your insurance coverage and dental health, 24/7. Sign into InTouch to:

- Look up coverage information in your member handbook/policy, or read benefit summaries
- Look up dental claims and predeterminations
- View explanations of benefits
- Review your family's enrollment history
- Check deductible and your annual dental maximum remaining
- Change your address

myPacificSource app

Got a smartphone or tablet? Download our free app to:



- View your member ID any time
- Call our 24-hour NurseLine
- Find a doctor or hospital
- Check your deductible status
- And more

Visit your device's app store to download, then sign in to the app using your InTouch user name and password.



Contact info

PacificSource Customer Service

888-977-9299, TTY: 711 We accept all relay calls

8:00 a.m.–5:00 p.m. (PT), M–F En español: 866-281-1464

Dental@PacificSource.com

Dental plan billing and payments

800-591-6579

IndividualBilling@PacificSource.com

PacificSource.com