

# **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.

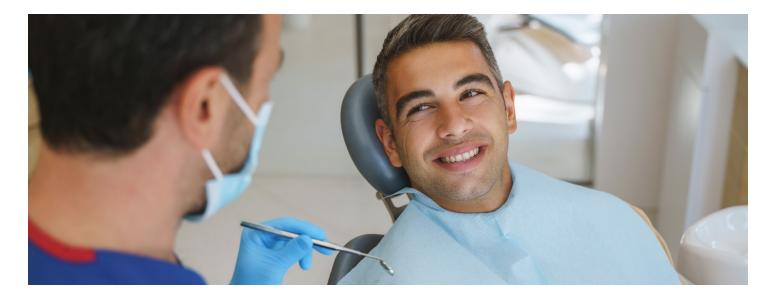
If you have any questions or haven't received your ID cards, please contact our Customer Service team.

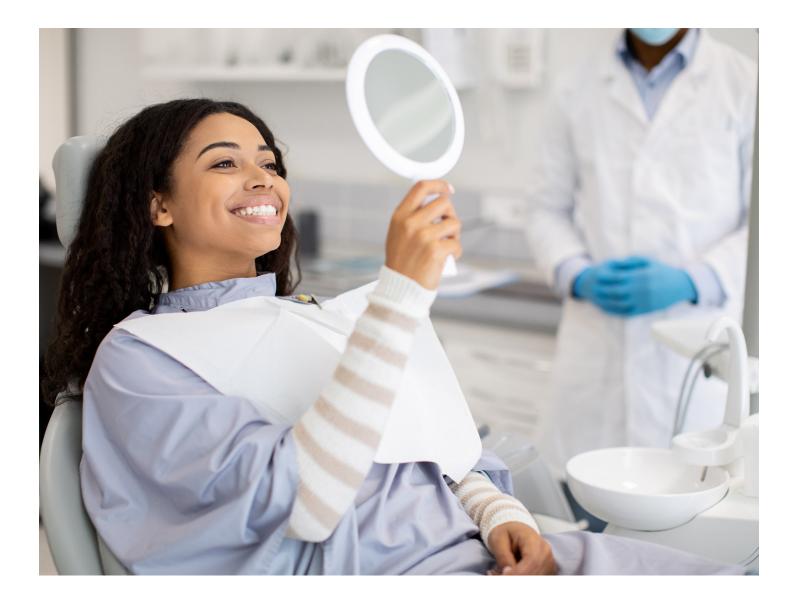
Sample ID card Front

Pac	GROUP: Group Name Two Lines			
MEMBER ID: 1234 GROUP ID: G1234 SUBSCRIBER: SUI	NETWORK: Network Name CARD ISSUED: XX/XX/XX			
ID MEMBER   00 Someone   01 Dependent   02 Dependent   03 Dependent   04 Dependent	EFFECTIVE XX/XX/XX XX/XX/XX XX/XX/XX XX/XX/XX XX/XX/	CO M M M M M	VERAGE DVV VV VV V	DRUG LIST XX RXBIN ##### RXGROUP RX#### RXPCN XXX PAYOR ID 93029

#### Sample ID card Back







## 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.

### **Dental Choice plans**

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 access to one, reimbursement will continue to be based on usual, customary, and reasonable (UCR) charges.

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# **Online Provider Directory**

Your Dental PPO or Dental Prepared plan lets you get care across our four-state provider network. Visit <u>PacificSource.com/find-a-doctor</u> 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 <u>PacificSource.com</u> 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.



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





**Contact info** 

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