

Formulario de Inscripción Individual y Familiar Idaho



¡Muchas gracias por elegir a PacificSource!

Usted también puede inscribirse en línea en PacificSource.com.

Esto es lo que usted necesitará para llenar este formulario de inscripción:

- Una pluma con tinta azul o negra (en caso de que usted no llene el formulario electrónico).
- Información de cualquier compañía aseguradora que actualmente o recientemente le haya proporcionado una cobertura a usted o a su familia (tal como su antigua tarjeta de ID). Esta información es necesaria para determinar la cobertura acreditable.
- Una copia de cualquier documento que usted pueda necesitar para demostrar la tutela legal.
- La información de su agente de seguros de salud, en caso de que aplique.
- El nombre del médico de atención primaria de todos los miembros de la familia que vayan a inscribirse.
- El pago de su prima del primer mes (es necesario pagar antes de que su póliza entre en vigor).

Usted es elegible para inscribirse siempre y cuando:

- Usted tiene menos de 65 años de edad o no es elegible para Medicare.
- Usted y sus dependientes (en caso de que se inscriban) no están recibiendo beneficios bajo Medicare Parte A o Medicare Parte B ni están inscritos en un plan Medicare Choice o Advantage.
- Usted es residente del estado de Idaho, no tiene un estatus de residencia en cualquier otro estado y puede comprobar satisfactoriamente su residencia actual en Idaho. Cualquier persona que tenga la intención de residir en Idaho puede presentar una solicitud de seguro, pero no sería elegible para iniciar su cobertura antes de que la persona resida físicamente en Idaho.
- Su cónyuge/pareja doméstica (en caso de que aplique) legalmente es su cónyuge legal/pareja doméstica.
- Sus hijos (en caso de que aplique) son sus hijos naturales o adoptados y son menores de 26 años de edad o usted es su tutor legal.
- Su empleador no pagará ni le reembolsará cualquier parte de la prima. Usted puede recibir un reembolso si su empleador ofrece una cuenta de reembolso de salud de cobertura individual (ICHRA).

Nota: Si usted es elegible para recibir asistencia financiera federal, deberá solicitar la cobertura a través de Your Health Idaho en YourHealthIdaho.org.

¿Necesita usted ayuda?

Si usted tiene alguna duda sobre cualquier sección de este formulario de inscripción, podemos ayudarle con gusto. Comuníquese con un Asesor de Cobertura de PacificSource al teléfono **855-330-2792**, TTY: 711. Aceptamos llamadas del servicio de retransmisión.

¿Qué sucede cuando recibimos su solicitud?

Comenzaremos a procesar su solicitud y en las próximas semanas usted recibirá varias cosas de nosotros. Para recibir la información de una manera más rápida, incluya su dirección de email en la solicitud.

1. Un Resumen de Beneficios y Cobertura
2. Información para miembros nuevos
3. Su(s) tarjeta(s) de identificación
4. Su póliza completa

Por favor conserve una copia de esta solicitud para su expediente.

Esta solicitud es para una cobertura médica individual de PacificSource. Si usted solamente desea inscribirse en una cobertura dental con PacificSource, por favor llene el Formulario de Inscripción Individual y Familiar del plan dental en vez de este documento. Visite Shop.PacificSource.com/individual. Después de responder a algunas preguntas, haga click en **Planes Dentales**. ¿Necesita usted ayuda? Póngase en contacto con un Asesor de Cobertura de PacificSource al teléfono **855-330-2792**.

1 ¿Qué tipo de cobertura desea usted?

Cobertura Nueva

Solamente para mí
Para mí + mi cónyuge/pareja doméstica
Para mí + mi familia
Solamente para mi(s) hijo(s)
o dependiente(s) legal(es)

Cambio en Mi Cobertura Actual

Núm. de ID actual de PacificSource _____
(Esta información aparece en su tarjeta de ID).
Agregar a miembro(s) de la familia
(Llene la sección 6)
Cambiar mi plan como se indica abajo

Motivo de inscripción: Evento calificativo (explique abajo) Periodo de inscripciones abiertas

Evento calificativo _____ Fecha del evento ____/____/____

¿En qué fecha desea iniciar su cobertura? ____/____ mes/año.

Es necesario presentar la documentación correspondiente si usted se inscribe fuera del periodo de inscripciones abiertas o si agrega dependientes.

2 Elija un plan médico

Para conocer la información sobre los beneficios de su plan, por favor visite PacificSource.com o consulte el folleto de nuestro Plan Individual y Familiar de Idaho.

Navigator

Disponible en los condados de Ada, Adams, Bannock, Bear Lake, Bingham, Blaine, Boise, Bonneville, Butte, Camas, Canyon, Caribou, Cassia, Clark, Custer, Elmore, Franklin, Fremont, Gem, Gooding, Jefferson, Jerome, Lemhi, Lincoln, Madison, Minidoka, Oneida, Owyhee, Payette, Power, Teton, Twin Falls, Valley y Washington.

Gold 2500
Silver 3600
Bronze 6000
Bronze 9400
Bronze HSA 8050

Voyager

Disponible en los condados de Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce y Shoshone.

Gold 2500
Silver 3600
Bronze 6000
Bronze 9400
Bronze HSA 8050

5 | **Cónyuge o pareja doméstica (Continúe con la sección 6 si usted no desea inscribir a su cónyuge o pareja doméstica).**

Nombre (primer nombre, inicial del 2do nombre, apellido) _____

Sexo asignado al nacer (M/F) _____ Identidad de género* _____ Núm. del Seguro Social _____

Raza/origen étnico** _____ Fecha de nacimiento (MM-DD-AA) _____

Proveedor de atención primaria _____

¿Es usted un paciente actualmente? Sí No

¿Utiliza usted productos del tabaco?*** Sí No

Si la respuesta es "Sí", ¿el uso del tabaco se debe a propósitos religiosos o ceremoniales de los Nativos Americanos o los Nativos de Alaska? Sí No

6 | **Hijo(a) dependiente (Continúe con la sección 7 si usted no desea inscribir a sus dependientes).**

Nombre (primer nombre, inicial del 2do nombre, apellido) _____

Sexo asignado al nacer (M/F) _____ Identidad de género* _____ Núm. del Seguro Social _____

Raza/origen étnico** _____ Fecha de nacimiento (MM-DD-AA) _____

Proveedor de atención primaria _____

¿Es usted un paciente actualmente? Sí No

¿Utiliza usted productos del tabaco?*** Sí No

Si la respuesta es "Sí", ¿el uso del tabaco se debe a propósitos religiosos o ceremoniales de los Nativos Americanos o los Nativos de Alaska? Sí No

Hijo(a) dependiente

Nombre (primer nombre, inicial del 2do nombre, apellido) _____

Sexo asignado al nacer (M/F) _____ Identidad de género* _____ Núm. del Seguro Social _____

Raza/origen étnico** _____ Fecha de nacimiento (MM-DD-AA) _____

Proveedor de atención primaria _____

¿Es usted un paciente actualmente? Sí No

¿Utiliza usted productos del tabaco?*** Sí No

Si la respuesta es "Sí", ¿el uso del tabaco se debe a propósitos religiosos o ceremoniales de los Nativos Americanos o los Nativos de Alaska? Sí No

Hijo(a) dependiente

Nombre (primer nombre, inicial del 2do nombre, apellido) _____

Sexo asignado al nacer (M/F) _____ Identidad de género* _____ Núm. del Seguro Social _____

Raza/origen étnico** _____ Fecha de nacimiento (MM-DD-AA) _____

Proveedor de atención primaria _____

¿Es usted un paciente actualmente? Sí No

¿Utiliza usted productos del tabaco?*** Sí No

Si la respuesta es "Sí", ¿el uso del tabaco se debe a propósitos religiosos o ceremoniales de los Nativos Americanos o los Nativos de Alaska? Sí No

Por favor utilice hojas adicionales si es necesario. He anexado _____ hoja(s)

7 Información sobre mis otros seguros

Por favor indique la cobertura de cualquier seguro de salud o dental más reciente que usted o alguna de las personas enlistadas en este formulario de inscripción hayan tenido, incluyendo seguros comerciales (seguro de grupo del empleador o seguro individual), Medicaid, Medicare, Medicare Advantage, seguro suplementario de Medicare o una cobertura dental pediátrica.

Sin cobertura previa

Nombre de la(s) otra(s) aseguradora(s) (incluya dirección y número de teléfono, si lo conoce)

Tipo de cobertura (marque todas las opciones que apliquen)

Cobertura médica

Cobertura visual

Dental pediátrica

Dental para adultos o familia

Nombre(s) de la(s) persona(s) cubierta(s)

Fecha de inicio de la cobertura ____/____/____ Fecha de terminación de la cobertura ____/____/____

¿Está activa la cobertura? Sí No Núm. de póliza _____

Si es un seguro de grupo, indique el nombre del grupo _____

8 Certificación, autorización y firma

Asegúrese de firmar y anotar la fecha en la siguiente página del formulario de inscripción. También es necesario que su cónyuge o pareja doméstica firme el documento (en caso de que aplique), así como sus hijos de 18 años de edad o mayores.

Certificación de Información Completa y Correcta

Afirmo que las respuestas proporcionadas en esta solicitud de inscripción son completas y correctas. Estoy proporcionando estas respuestas como parte del procedimiento de inscripción que requiere PacificSource para poderme inscribir en su cobertura de seguro. Entiendo que si este formulario de inscripción contiene información intencionalmente falsa o fraudulenta, PacificSource podrá modificar o cancelar el contrato y/o tomar cualquier otra acción legal disponible bajo la ley. Me comprometo a informar oportunamente y por escrito a PacificSource en caso de que ocurra cualquier cosa que pudiera hacer que la información proporcionada en este formulario de inscripción sea incompleta o incorrecta. Entiendo y acepto que la cobertura no entrará en vigor sino hasta que sea aceptada por PacificSource. En caso de ser aceptada, la cobertura entrará en vigor en la fecha de vigencia que determine PacificSource. Es posible que un representante de PacificSource se ponga en contacto conmigo para aclarar las respuestas proporcionadas en este formulario de inscripción. Las declaraciones realizadas por el solicitante se considerarán como declaraciones realizadas en representación de cada una de las personas cubiertas por esta póliza. Sin embargo, los cambios a la información incluida en el formulario de inscripción no entrarán en vigor sino hasta que hayan sido aprobados por escrito por el solicitante. Cualquier formulario de inscripción que sea recibido por PacificSource y que requiera de modificaciones será modificado por enmienda y enviado al solicitante para su firma. Como solicitante, entiendo que tengo el derecho de inspeccionar la información en mi expediente.

Consentimiento sobre comunicaciones electrónicas

Al marcar el recuadro "Sí" que aparece en la página siguiente, usted otorga su consentimiento para recibir comunicaciones electrónicas seguras de PacificSource con respecto a su solicitud y/o estatus de inscripción, cambios en la cobertura del seguro, terminación de la cobertura e información sobre el plan y sus beneficios.

Este consentimiento continuará mientras siga vigente el plan en el cual usted se inscriba. Usted puede optar por dejar de recibir nuestros comunicados electrónicos en cualquier momento que lo desee poniéndose en contacto con el equipo de Servicio al Cliente al teléfono **888-977-9299**. Si usted desea solicitar una copia impresa de su solicitud y/o de su información de inscripción sin costo alguno, póngase en contacto con nosotros al email Individual@PacificSource.com o al teléfono **800-591-6579**.

La comunicación por medios electrónicos se ofrece para mayor conveniencia solamente. Si usted opta por dejar de recibir las comunicaciones electrónicas, esto no afectará su inscripción. No se aplica cargo alguno por cambiar entre las comunicaciones electrónicas y aquellas impresas en papel.

A fin de llenar y enviar su solicitud por medios electrónicos, usted debe utilizar una computadora portátil u otro dispositivo capaz de acceder al Internet y visualizar archivos en formato PDF (formato de documento portátil). También es posible que PacificSource le envíe documentos en formato PDF como parte del proceso de solicitud. Usted puede obtener una copia gratuita del software para visualizar archivos PDF en Get.Adobe.com/reader. PacificSource se toma muy en serio la seguridad de las comunicaciones y la información electrónica. Si usted tiene alguna duda sobre nuestros métodos de encriptación, el uso del hardware/software o nuestras políticas y procedimientos de seguridad, por favor póngase en contacto con nosotros al email Individual@PacificSource.com.

Estoy de acuerdo en recibir mensajes por email: Sí No Dirección de email _____

Estoy de acuerdo en recibir mensajes de texto: Sí No Número de teléfono móvil _____

He/hemos leído esta autorización y comprendo/comprendemos su información.

Solicitante o padre/tutor:

Nombre (con letra de imprenta) del Padre/madre Tutor Solicitante _____

Firma _____ Fecha _____

En caso de inscribirse en la cobertura:

Firma del cónyuge/pareja doméstica _____ Fecha _____

Firma de hijo(s) de 18 años de edad o mayores _____ Fecha _____

Firma de hijo(s) de 18 años de edad o mayores _____ Fecha _____

Firme y anote la fecha en este formulario de inscripción. Es necesario llenar todas las secciones para que esta autorización sea válida. De aceptarse la inscripción, PacificSource proporcionará al titular de la póliza una copia de este formulario si así lo solicita.

9 | Autorización del agente (Continúe con la sección 10 si usted no está trabajando con un agente).

Yo, como agente de seguros, no he realizado declaraciones al solicitante acerca de cualquier disposición, beneficio, condición o limitación de la póliza, a excepción de los materiales impresos proporcionados por PacificSource. El solicitante ha sido informado que la fecha de vigencia de la cobertura es asignada solamente por PacificSource. Por este medio certifico que la información que me fue proporcionada por el solicitante ha sido registrada de manera verdadera y precisa en este documento.

Nombre del solicitante (con letra de imprenta) _____

Nombre del agente (con letra de imprenta) _____

Núm. de agente de PacificSource _____

Firma del agente _____ Fecha _____

10 | ¿Cómo prefiere usted pagar las primas a futuro?

Usted debe pagar la prima del primer mes realizando el pago en línea en InTouch.PacificSource.com/OneTimePayment o enviando un cheque por correo. Esta póliza no entrará en vigor sino hasta que recibamos el pago inicial. *No aceptamos pagos de terceros, excepto cuando así lo requieran las leyes federales.*

Por favor indique su método de pago para pagar las primas a futuro.

Favor de enviarme una factura impresa por correo cada mes. (Continúe con la sección 11)

Retiro automático de mi cuenta de banco (transferencia electrónica de fondos o EFT). *El pago del primer mes no puede realizarse por transferencia electrónica de fondos (EFT).*

Autorizamos e instruimos a PacificSource Health Plans para que realice el retiro de fondos según se indica a continuación:

Monto del retiro mensual \$ _____ Los retiros se realizan el día 5 de cada mes.

Seleccione uno: Iniciar las transferencias en la siguiente fecha disponible

Retrasar las transferencias hasta _____ (mes)

Información del banco

Nombre del banco _____

Núm. de cuenta _____ Núm. de ruta _____

Tipo de cuenta

Cheques—adjunte un cheque cancelado

Ahorros—adjunte una ficha de retiro cancelada

Esta autorización estará vigente hasta que sea cancelada por cualquiera de las partes. En caso de que cambie la prima de la póliza individual, esta autorización se modificará automáticamente para autorizar el retiro de un monto equivalente a la nueva prima.

Nombre del solicitante o tutor (con letra de imprenta) _____ Fecha _____

Firma del titular de la cuenta bancaria _____ Fecha _____

Detalles importantes acerca del retiro automático de las primas mensuales:

- La configuración inicial tarda hasta 30 días. Si su póliza es aceptada y la cobertura inicia antes de que comiencen los retiros mensuales, es posible que usted tenga que pagar con cheque o en línea hasta que se haya establecido el proceso de transferencia de fondos.
- Las transferencias se realizan el día 5 de cada mes. Si el día 5 cae en un fin de semana o un día festivo, la transferencia se realizará el siguiente día hábil.
- Las transferencias se realizarán en base al saldo a pagar de la prima.
- En caso de que no se haya configurado la transferencia electrónica de fondos (EFT) antes de la fecha de facturación del segundo mes, es posible que usted reciba una factura impresa correspondiente al segundo mes.

11 ¿Está usted listo para enviar su solicitud?

¿Llenó por completo todas las secciones?

¿Adjuntó la documentación solicitada (por ejemplo: documentos de tutela, etc.)?

¿Seleccionó una fecha de cobertura de la póliza en la página 2?

¿Ha incluido el pago de la prima correspondiente al primer mes (obligatorio antes de que la póliza entre en vigor)?

¿Seleccionó una opción de pago y adjuntó un cheque cancelado en caso de ser necesario? (Consulte la sección 10)

Llene por completo el formulario, fírmelo y envíelo junto con los documentos adjuntos por:

Email: Individual@PacificSource.com

Fax: 541-225-3646

Correo: PacificSource Health Plans, PO Box 7068, Springfield, OR 97475-0068

¡Muchas gracias por inscribirse!

Discrimination is Against the Law

PacificSource Health Plans (“PacificSource”) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. PacificSource does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

PacificSource:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service at 888-977-9299.

If you believe that PacificSource has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, PO Box 7068, Springfield, OR 97475-0068, 888-977-9299, TTY 711, Fax 541-684-5264, or email CRC@PacificSource.com. Please indicate you wish to file a civil rights grievance. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Customer Service Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
 200 Independence Avenue, SW
 Room 509F, HHH Building
 Washington, D.C. 20201
 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

Amharic	ይህ ማስታወቂያ አስፈላጊ መረጃ ይዟል። ይህ ማስታወቂያ ስለ ማመልከቻዎ ወይም የPacificSource Health Plans ሽፋን አስፈላጊ መረጃ አለው። በዚህ ማስታወቂያ ውስጥ ቁልፍ ቀናችን ፈልጎ። የጤናን ሽፋንዎን ለመጠበቅና በአከፋፈል እርዳታ ለማግኘት በተውሰኑ የጊዜ ገደቦች እርምጃ መውሰድ ይገባዎት ይሆናል። ይህን መረጃ እንዲያገኙ እና ያለምንም ክፍያ በቋንቋዎ እርዳታ እንዲያገኙ ሙብት አለዎት። (888) 977-9299 ይደውሉ።
Arabic	يحتوي هذا الإشعار معلومات هامة. يحتوي هذا الإشعار معلومات مهمة بخصوص طلبك للحصول على التغطية من خلال PacificSource Health Plans. ابحث عن التواريخ الهامة في هذا الإشعار. قد تحتاج لاتخاذ اجراء في تواريخ معينة للحفاظ على تغطيتك الصحية او للمساعدة في دفع التكاليف. لك الحق في الحصول على المعلومات والمساعدة بلغتك (888) 9299-977 من دون أي تكلفة. اتصل بـ

Korean	<p>본 통지서에는 중요한 정보가 들어 있습니다. 즉 이 통지서는 귀하의 신청에 관하여 그리고 PacificSource Health Plans 을 통한 커버리지 에 관한 정보를 포함하고 있습니다.</p> <p>본 통지서에서 핵심이 되는 날짜들을 찾으십시오. 귀하는 귀하의 건강 커버리지를 계속 유지하거나 비용을 절감하기 위해서 일정한 마감일까지 조치를 취해야 할 필요가 있을 수 있습니다. 귀하는 이러한 정보와 도움을 귀하의 언어로 비용 부담없이 얻을 수 있는 리가 있습니다. (888) 977-9299 로 전화하십시오.</p>
Laotian	<p>ການແຈ້ງການນີ້ ມີຂໍ້ ມູ ນໍ້ສາຄໍ ນ. ການແຈ້ງການນີ້ ມີຂໍ້ ມູ ນໍ້ສາຄໍ ນກໍ່ ງອກ ບໍ່ຄາຍ້ ອງສະໜັ ກຫ ັ້ ການຄໍ ມ ອອງຂອງທ່ ານໂດຍຜ່ ານ PacificSource Health Plans. ຕື່ ບ່ງສາຄໍ ບກໍ່ ານ ດວ້ ນທ ັ້ ສາຄໍ ນໃນແຈ້ ງການນີ້ . ທ່ ານອາດຈ່ າເບ້ ນຕໍ່ ອງໃຊ້ ເວລາອໍ ດາເນນການໂດຍກໍ່ ານ ດເວລາອໍ ດາເນນ ນອນ ຈະ ຮໍ ກສາການຄໍ ມອອງສຂະພາບຂອງທ່ ານຫ ັ້ ການຊໍ ວຍເຫ ັ້ ອໍ ທມຄໍ າໃຊ້ ຈໍ າຍ. ທ່ ານມີສດທຈະໂດ້ ຮໍ ບໍ່ຂໍ້ ມູ ນ ຂໍ າວສານນີ້ ແລະການຊໍ ວຍເຫ ັ້ ອໍ ບິນພາສາຂອງທ່ ານທໍ່ ບມຄໍ າໃຊ້ ຈໍ າຍ. ໂທ (888) 977-9299.</p>
Nepali	<p>यो स चनामाा महत्त्वप र्ुु जानकारी छ । यो स चनामाा तपाईंको ो आवेिन वा PacificSource Health Plans का माध्यमबाट प्राप्त हुने सद्ु विबारे महत्त्वपर्ुुु जानकारी छ । यो सचू नामा भएका महत्त्वपर्ुुु दमदतहरू ख्याल िनुहु ोस् । तपाईंले पाइरहके ो स्वास्थ्य दबमा पाइरहन वा तपाईंको खचुको भक्तानीमाुसहायता पाउन के ही समयकारवाही िन -सीमामा काम-ुपनु हनसक्छु । तपाईंले यो जानकारी र सहायता आफ्नो मातभृ ाषामा दन शलु क पाउनु तपाईंको अदिकारः हो (888) 977-9299 मा फोन िनुहु ोस् ।</p>
Norwegian	<p>Denne kunngjøringen har viktig informasjon. Kunngjøringen inneholder viktig informasjon om programmet eller dekning gjennom PacificSource Health Plans. Se etter viktige datoer i denne kunngjøringen. Du må kanskje ta affære ved visse frister for å beholde helse-dekning eller økonomisk bistand. Du har rett til å få denne informasjonen og hjelp i ditt spark uten kostnad. Ring (888) 977-9299.</p>
Pennsylvania Dutch	<p>Die Bekanntmachung gebt wichdichi Auskunft. Die Bekanntmachung gebt wichdichi Auskunft baut dei Application oder Coverage mit PacificSource Health Plans. Geb Acht fer wichdiche Daadem in die Bekanntmachung. Es iss meeglich, ass du ebbes duh muscht, an beschtimnde Deadlines, so ass du dei Health Coverage bhalde kansch, odder bezaahle helfe kansch. Du hoscht es Recht fer die Information un Hilf in deinre eegne Schprooch griege, un die Hilf koschtet nix. Kansch du (888) 977-9299 uffrufe</p>
Persian	<p>این اعلامیه حامی اطلاعات مهم میباشد. این اعلامیه حامی اطلاعات مهم درباره فرم تقاضا و یا پوشش بیمه ای شما مربوط به PacificSource Health Plans به تاریخ های مهم در این اعلامیه توجه نمایید. شما ممکن است تا به تاریخ های مشخصی برای حفظ پوشش مزایای یا برای کمک به مخارج مزایای ملزوم به انجام کارهایی شما حق این را دارید که این اطلاعات و کمک را به زبان خود به طور رایگان دریافت نمایید (888) 977-9299</p>
Punjabi	<p>ਇਸ ਨੇ ਜਿਸ ਜਵਚ ਖਾਸ ਜਾਣਕਾਰੀ ਹੈ. ਇਸ ਨੇ ਜਿਸ ਜਵਚ PacificSource Health Plans ਵਲੋਤੁਹਾਡੀ ਕਵਰੇਜ ਅਤੇ ਅਰਜੀ ਿਾਰੇ ਮਹਿੰ ਤਵਪ ਰਨ ਜਾਣਕਾਰੀ ਹੈ . ਇਸ ਨੇ ਜਿਸ ਜਵਚ ਖਾਸ ਤਾਰੀਖਾ ਲਈ ਵੇਖੋ. ਜੇਕਰ ਤੁਸੀ ਜਸਹਤਕਵਰੇਜ ਰਿੱਖਣੀ ਹੋਵੇ ਜਾ ਓਸ ਦੀ ਲਾਗਤ ਜਵਿੱ ਚ ਮਦਦ ਦੇ ਇਛੁਿੱ ਕ ਹੋ ਤਾਂ ਤੁਹਾਨ ੂੰ ਆ ਤਮ ਤਾਜਰਖ ਤੋ ਪਜਹਲਾਂ ਕੁਿੱ ਝ ਖਾਸ ਕਦਮ ਚੁਿੱ ਕਣ ਦੀ ਲੋੜ ਹੋ ਸਕਦੀ ਹੈ. ਤੁਹਾਨ ੂੰ ਮੁਫਤ ਜਵਚ 'ਤੇ ਆਪਣੀ ਭਾਸਾ ਜਵਿੱ ਚ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਪਰਾਪਤ ਕਰਨ ਦਾ ਅਜਿਕਾਰ ਹੈ. ਕਾਲ (888) 977-9299</p>
Romanian	<p>Prezenta notificare conține informații importante. Această notificare conține informații importante privind cererea sau acoperirea asigurării dumneavoastră de sănătate prin PacificSource Health Plans. Căutați datele cheie din această notificare. Este posibil să fie nevoie să acționați până la anumite termene limită pentru a vă menține acoperirea asigurării de sănătate sau asistența privitoare la costuri. Aveți dreptul de a obține gratuit aceste informații și ajutor în limba dumneavoastră. Sunați la (888) 977-9299.</p>

Russian	Настоящее уведомление содержит важную информацию. Это уведомление содержит важную информацию о вашем заявлении или страховом покрытии через PacificSource Health Plans. Посмотрите на ключевые даты в настоящем уведомлении. Вам, возможно, потребуется принять меры к определенным предельным срокам для сохранения страхового покрытия или помощи с расходами. Вы имеете право на бесплатное получение этой информации и помощь на вашем языке. Звоните по телефону (888) 977-9299.
Serbo-Croatian	U ovom obavještenju su sadržane važne informacije. U ovom obavještenju su sadržane važne informacije o Vašoj prijavi ili osiguranju preko PacificSource Health Plans. Pogledajte nalaze li se u ovom obavještenju neki ključni datumi. Možda ćete morati poduzeti određene radnje u datom roku kako biste i dalje zadržali svoje osiguranje ili pomoć pri plaćanju. Imate pravo da ove informacije, kao i pomoć, dobijete besplatno na svom jeziku. Nazovite (888) 977-9299.
Spanish	Este Aviso contiene información importante. Este aviso contiene información importante acerca de su solicitud o cobertura a través de PacificSource Health Plans. Preste atención a las fechas clave que contiene este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al (888) 977-9299.
Tagalog	Ang Paunawa na ito ay naglalaman ng mahalagang impormasyon. Ang paunawa na ito ay naglalaman ng mahalagang impormasyon tungkol sa iyong aplikasyon o pagsakop sa pamamagitan ng PacificSource Health Plans. Tingnan ang mga mahalagang petsa dito sa paunawa. Maaring mangailangan ka na magsagawa ng hakbang sa ilang mga itinakdang panahon upang mapanatili ang iyong pagsakop sa kalusugan o tulong na walang gastos. May karapatan ka na makakuha ng ganitong impormasyon at tulong sa iyong wika ng walang gastos. Tumawag sa (888) 977-9299.
Thai	ประกาศนี้มีข้อมูลสำคัญประกาศนี้มีข้อมูลที่สำคัญเกี่ยวกับการการสมัครหรือขอขอบเขตประกันสุขภาพของคุณผ่าน PacificSource Health Plans ดูกำหนดการในประกาศนี้คุณอาจจะต้องดำเนินการภายในกำหนดระยะเวลาที่แน่นอนเพื่อจะรักษาการประกันสุขภาพของคุณหรือการช่วยเหลือที่มีค่าใช้จ่ายคุณมีสิทธิที่จะได้รับข้อมูลและความช่วยเหลือนี้ในภาษาของคุณโดยไม่มีค่าใช้จ่ายโทร (888) 977-9299.
Ukrainian	Це повідомлення містить важливу інформацію. Це повідомлення містить важливу інформацію про Ваше звернення щодо страховального покриття через PacificSource Health Plans. Зверніть увагу на ключові дати, вказані у цьому повідомленні. Існує імовірність того, що Вам треба буде здійснити певні кроки у конкретні кінцеві строки для того, щоб зберегти Ваше медичне страхування або отримати фінансову допомогу. У Вас є право на отримання цієї інформації та допомоги безкоштовно на Вашій рідній мові. Дзвоніть за номером телефону (888) 977-9299.
Vietnamese	Thông báo này cung cấp thông tin quan trọng. Thông báo này có thông tin quan trọng về đơn xin nộp hoặc hợp đồng bảo hiểm qua chương trình PacificSource Health Plans. Xin xem ngày then chốt trong thông báo này. Quý vị có thể phải thực hiện theo thông báo đúng thời hạn để duy trì bảo hiểm sức khỏe hoặc được trợ giúp thêm về chi phí. Quý vị có quyền được biết thông tin này và được trợ giúp bằng ngôn ngữ của mình hoàn toàn miễn phí. Xin gọi số (888) 977-9299.

Idaho medical plans

Sample general limitations and exclusions



As with any insurance plan, there are some services and treatments that have coverage limits or are not covered at all. For example, experimental procedures are typically not covered. This document outlines what's not covered by your medical plan.

Please note: A full explanation of benefits, including limitations and exclusions, will be provided in your policy. Only the language of the actual policy is legally binding.

Below is a complete list of services and treatments that are not covered under our medical plans.

- Abdominoplasty for any indication.
- Academic skills training.
- Acute care, rehabilitative, diagnostic testing, except as specified as a Covered Service in this policy.
- Adolescent wilderness treatment programs.
- Adjunctive Continuous Glucose Monitors (receivers, transmitters, and sensors).
- Athletic activities – Any injuries sustained while competing or practicing for a professional athletic contest.
- Biofeedback (other than as specifically noted under the Covered Services section of our Member Handbook).
- Charges for phone consultations, missed appointments, get acquainted visits, completion of claim forms, or reports PacificSource needs to process claims unless otherwise contracted with the Provider.
- Charges that are the responsibility of a third party who may have caused the Illness or Injury, or other insurers covering the incident (such as workers' compensation insurers and no fault automobile or premises insurers). For more information, see the Third Party Liability section of your Member Handbook.
- Chelation therapy including associated infusions of vitamins and/or minerals, except as Medically Necessary for the treatment of selected medical conditions and medically significant heavy metal toxicities.
- Computer or electronic equipment for monitoring asthmatic, similar medical conditions, or related data.
- Cosmetic/reconstructive services and supplies – Services and supplies, including drugs, rendered primarily for cosmetic/reconstructive purposes and any complications as a result of noncovered cosmetic/reconstructive surgery. Cosmetic/reconstructive services and supplies are those performed primarily to improve the body's appearance and not primarily to restore impaired function of the body, unless the area needing treatment is a result of a Congenital Anomaly or gender dysphoria.
- Court-ordered screening interviews or drug or alcohol treatment programs.
- Court-ordered sex offender treatment programs.
- Day care or Custodial Care, including nonskilled care and helping with activities of daily living, except as specified above in conjunction with Home Healthcare or Hospice Care.
- Dental examinations and treatment to prevent, diagnose, or treat diseases or conditions of the teeth and supporting tissues or structures, including treatment that restores the function of teeth.
- Educational or correctional services or sheltered living provided by a school or halfway house, except outpatient services received while temporarily living in a shelter.
- Elective Abortions. For more information, see Elective Abortion in the Definitions section of your Member Handbook.
- Equine/animal therapy.
- Equipment commonly used for nonmedical purposes and/or marketed to the general public.
- Equipment used primarily in athletic or recreational activities. This includes exercise equipment for stretching, conditioning, strengthening, or relief of musculoskeletal problems.
- Experimental, Investigational, or Unproven – This policy does not cover services, supplies, protocols, procedures, devices, Chemotherapy, drugs or medicines, or the use thereof that are Experimental, Investigational, or Unproven for the diagnosis and treatment of the Member. This limitation also excludes treatment that, when and for the purpose rendered: has not yet received recognized compendia support (for example, UpToDate, Lexicomp, FDA) for other than Experimental, Investigational, or Unproven, or clinical testing; is not of generally accepted medical practice in your policy's state of issuance or as determined by medical advisors, medical associations, and/or technology resources; is not approved for reimbursement by the Centers for Medicare and Medicaid Services; is furnished in connection with medical or other research; or is considered by any governmental agency or subdivision to be Experimental, Investigational, or Unproven, not reasonable and necessary, or any similar finding.

If you or your Provider have any concerns about whether a course of treatment will be covered, we encourage you to contact our Customer Service team. We will arrange for medical review of your case against our criteria, and notify you of whether or not the proposed treatment will be covered.
- Eye examinations (preventive) for Members age 19 and older.

- Eye exercises and eye refraction, therapy, and procedures.
- Eye glasses/Contact Lenses for Members age 19 and older – The fitting, provision, or replacement of eye glasses, lenses, frames, contact lenses, or subnormal vision aids intended to correct refractive error.
- Eye orthoptics, vision therapy, and procedures intended to correct refractive errors.
- Fitness or exercise programs and health or fitness club memberships.
- Foot care (routine) – Services and supplies for corns and calluses of the feet, conditions of the toenails other than infection, hypertrophy, or hyperplasia of the skin of the feet, and other routine foot care, except in the case of Members being treated for diabetes mellitus.
- Hearing Aids including the fitting, provision, or replacement of Hearing Aids.
- Homeopathic medicines or homeopathic supplies.
- Hypnotherapy except in the treatment of Mental Health Conditions.
- Immunizations when recommended for, or in anticipation of, exposure through travel or work.
- Infertility – Services and supplies for artificial insemination, in vitro fertilization, treatment of Infertility, erectile dysfunction, sexual dysfunction, or surgery to reverse voluntary sterilization. Services and supplies, diagnostic laboratory and x-ray studies, surgery, treatment, or Prescription Drugs to diagnose, prevent, or cure Infertility or to induce fertility (including Gamete and/or Zygote Intrafallopian Transfer; such as GIFT or ZIFT).
- Inpatient or outpatient Custodial Care; or inpatient or outpatient services consisting mainly of educational therapy, behavioral modification, self-care or self-help training, except as specified as a Covered Service in this policy.
- Instructional or educational programs, except National Diabetes Prevention Programs and diabetes self-management programs when Medically Necessary.
- Jaw – Procedures, services, and supplies for developmental or degenerative abnormalities of the head and face that can be replaced with living tissue; services and supplies that do not control or eliminate pain or infection or that do not restore functions, such as speech, swallowing, or chewing; cosmetic procedures and procedures to improve on the normal range of functions; and dentures, Prosthetic Devices for treatment of TMJ conditions and artificial larynx. (This does not include services for Congenital Anomalies as defined in the Definitions section of your Member Handbook.)
- Jaw surgery – Treatment for malocclusion of the jaw, including services for TMJ, anterior and internal dislocations, derangements and myofascial pain syndrome, orthodontics or related appliances, or improving the placement of dentures and dental implants. (This does not include services for Congenital Anomalies as defined in the Definitions section of your Member Handbook.)
- Learning disorders.
- Maintenance supplies and equipment not unique to medical care.
- Massage or massage therapy, even as part of a physical therapy program.
- Mattresses and mattress pads unless Medically Necessary to heal pressure sores.
- Mental health treatments for other conditions that may be a focus of clinical attention as defined in the current edition of Diagnostic and Statistical Manual of Mental Disorders. Unless Medically Necessary, the following are excluded: court-mandated diversion classes; court-mandated psychological evaluations for child custody determinations; voluntary mutual support groups, such as Alcoholics Anonymous; mental examinations for the purpose of adjudication of legal rights; psychological testing and evaluations not provided as an adjunct to treatment or diagnosis of a Mental Health Condition; stress management, parenting skills, or family education; and assertiveness training.
- Modifications to vehicles or structures to prevent, treat, or accommodate a medical condition.
- Motion analysis, including videotaping and 3-D kinematics, dynamic surface and fine wire electromyography, including Provider review.
- Naturopathic supplies.
- Nicotine related disorder treatment, other than those covered through Tobacco Cessation Program services.
- Nondependent newborn – For the purpose of this policy, a newborn will not be considered an eligible Dependent if the Member has entered into a contract or other understanding to which the newborn is being relinquished to the intended parents at birth.
- Obesity or weight reduction control – Surgery, other related services, medications or supplies provided for weight reduction control or obesity (including all categories of obesity), when not Medically Necessary to control other medical conditions that are eligible for Covered Services and nonsurgical methods have been unsuccessful in treating obesity. This also includes services or supplies used for weight loss, such as food supplementation programs and behavior modification programs, and self-help or training programs for weight reduction control. Obesity screening and counseling are covered for children and adults. For more information, see dietary or nutritional counseling in the Professional section of your Member Handbook.
- Orthodontics/orthodontia
- Orthognathic surgery – Services and supplies to augment or reduce the upper or lower jaw, except to repair an Accidental Injury or for removal of a malignancy, including reconstruction of the jaw.
- Orthopedic shoes, diabetic shoes, and shoe modifications.
- Osteopathic manipulation, except for treatment of disorders of the musculoskeletal system.
- Over-the-counter medications or nonprescription Drugs, unless included on your Drug List or is otherwise listed as a Covered Service in this policy. Does not apply to tobacco cessation medications covered under USPSTF guidelines.

- Panniculectomy (removal of panniculus, or excess skin, from lower abdomen) for any indication.
- Paraphilias.
- Personal items, such as telephones, televisions, and guest meals during a stay at a Hospital or other inpatient facility.
- Physical or eye examinations required for administrative purposes, such as participation in athletics, admission to school, or by an employer.
- Private nursing service.
- Programs that teach a person to use medical equipment, care for family members, or self-administer drugs or nutrition, except for diabetic education benefit.
- Psychoanalysis or psychotherapy received as part of an educational or training program, regardless of diagnosis or symptoms that may be present.
- Recreation therapy – outpatient.
- Rehabilitation – Functional capacity evaluations, work hardening programs, vocational rehabilitation, community reintegration services, and driving evaluations and driving training programs.
- Replacement costs for worn or damaged Durable Medical Equipment that would otherwise be replaceable without charges under warranty or other agreement.
- Screening tests – Services and supplies, including imaging and screening exams performed for the sole purpose of screening and not associated with specific diagnoses and/or signs and symptoms of disease or of abnormalities on prior testing (including, but not limited to, total body CT imaging, CT colonography, and bone density testing). This does not include preventive care screenings listed in the Preventive Care Services section.
- Self-help health or instruction or training programs.
- Sensory integration training.
- Services for which no charge is normally made in the absence of insurance.
- Services or supplies covered under any policy or program established by a domestic or foreign government or political subdivision, unless such exclusion is prohibited by law.
- Services or supplies not listed as a Covered Service, unless required under federal or state law.
- Services or supplies with no charge, or for which the Member is not legally required to pay, or for which a Provider or facility is not licensed to provide even though the service or supply may otherwise be eligible. This exclusion includes any service provided by the Member, or any licensed professional that is directly related to the Member by blood or marriage.
- Services required by state law as a condition of maintaining a valid driver license or commercial driver license.
- Services, supplies, and equipment not involved in diagnosis or treatment but provided primarily for the comfort, convenience, alteration of the physical environment, or education of a patient. This includes appliances like adjustable power beds sold as furniture, air conditioners, air purifiers, room humidifiers, heating and cooling pads, home blood pressure monitoring equipment, light boxes, conveyances other than conventional wheelchairs, whirlpool baths, spas, saunas, heat lamps, tanning lights, and pillows.
- Services, supplies, and medications outside of the United States.
- Sexual disorders – Services or supplies for the treatment of sexual dysfunction or inadequacy. For related provisions, see Infertility and mental health in this section.
- Social skills training.
- Support groups.
- Temporomandibular joint (TMJ) – Related services, medications, or treatment for associated myofascial pain including physical or orofacial therapy. Advice or treatment, including physical therapy and/or orofacial therapy, either directly or indirectly for temporomandibular joint dysfunction, myofascial pain, or any related appliances. For related provisions, see jaw and orthognathic surgery in this section and in the Professional Services section of your Member Handbook.
- Transplants – Any services, treatments, or supplies for the transplantation of stem cells or any human body organ or tissue, except as expressly provided under the provisions of this policy for covered transplantation expenses.
- Treatment after insurance ends – Services or supplies a Member receives after the Member's coverage under this policy ends, except as follows:
 - (Small group only: If the Member is pregnant and not eligible for any replacement group coverage within 60 days, this plan's maternity benefits may continue for up to 12 months. PacificSource will then provide maternity benefits to the extent they are covered in this plan for up to 12 months after this plan is discontinued.
 - If the Member is Totally Disabled, coverage may continue for up to 12 months. PacificSource will continue to provide benefits for covered expenses related to disabling conditions until the Member is no longer Totally Disabled, the plan's maximum benefits have been paid, or the plan coverage has been discontinued for 12 months.)
- Treatment not Medically Necessary – Services or supplies that are not Medically Necessary for the diagnosis or treatment of an Illness or Injury.
- Treatment of any Illness or Injury arising out of an illegal act or occupation or participation in a felony.
- Treatment of any work-related Illness or Injury except as described in On-the-Job Illness or Injury and Workers' Compensation.
- Treatment of intellectual disabilities, as defined in the current edition of Diagnostic and Statistical Manual of Mental Disorders. Intellectual disability means a disability characterized by significant limitations in both intellectual functioning and in adaptive behavior, which covers many everyday social and practical skills.
- Treatment prior to enrollment.

- Unwilling to release information – Charges for services or supplies for which a Member is unwilling to release medical or eligibility information necessary to determine the benefits covered under this policy.
- War-related conditions – The treatment of any condition caused by or arising out of an act of war, armed invasion, or while in the service of the armed forces unless not covered by the Member’s military or veterans coverage.

- For most prescriptions, you may refill your prescription only after 75 percent of the previous supply has been taken. This is calculated by the number of days that have elapsed since the previous fill and the days’ supply entered by the pharmacy. PacificSource will not approve early refills, except under the following circumstances:
 - The request is for ophthalmic solutions or gels, refillable after 70 percent of the previous supply has been taken.
 - The Member will be on vacation in a location that does not allow for reasonable access to a network pharmacy for subsequent refills.

Prescription drug exclusions

- This policy only covers drugs prescribed by eligible Providers prescribing within the scope of their professional licenses. This policy does not cover the following:
 - Drugs for any condition excluded under the medical policy.
 - Some Specialty Drugs that are not self-administered are not covered by this prescription benefit, but may be covered under the medical policy’s office supply benefit. For a list of drugs that are covered under your medical benefit and which may require prior authorization, please refer to the medical authorization grid on our website, Authgrid.PacificSource.com. (Select Commercial for the line of business.)
 - Some immunizations may be covered under either your medical or pharmacy benefit. Vaccines covered under the pharmacy benefit include, but are not limited to: influenza, hepatitis B, herpes zoster (shingles), and pneumococcal. Most other immunizations must be provided by your Provider under your medical benefit.
 - Some drugs and all devices to treat erectile or sexual dysfunction unless defined in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.
 - Drugs used as a preventive measure against hazards of travel.
 - Vitamins, minerals, and dietary supplements except for prescription prenatal vitamins, fluoride products, and for drugs that have a rating of A or B from the USPSTF, some restrictions may apply.
- Certain drugs require prior authorization (PA). An up-to-date list of drugs requiring prior authorization along with all of our requirements is available on our website.
- Certain drugs are subject to Step Therapy (ST) protocols, which means we may require you to try a prerequisite drug before we will pay for the requested drug. An up-to-date list of drugs requiring Step Therapy along with all of our requirements is available on our website.
- Certain drugs have quantity limits (QL), which means we will generally not pay for quantities above posted limits. An up-to-date list of drugs requiring quantity limit exceptions along with all of our requirements is available on our website.

All early refills are subject to standard cost share and are reviewed on a case-by-case basis. A pharmacist can approve an early refill of a prescription for eye drops as required by law.

Renewability of individual policy

This policy is guaranteed renewable with respect to all Members at the option of the Policyholder, except in the following cases:

- For nonpayment of the required premium. Notice of cancellation for nonpayment of premiums will be mailed within 15 days after the due date of the missed premium for that period;
- For fraud or the intentional misrepresentation of a material fact by the Policyholder;
- When PacificSource discontinues offering or renewing all of its individual health benefit policies within the state of issuance or in a specific area within the state. Discontinuation of all individual health benefit policies are subject to notification at least 180 days in advance of discontinuation of the policies;
- When PacificSource discontinues offering or renewing this policy within the state of issuance because of an inability to reach an agreement with the Providers or organization of Providers to provide services under this policy within the Service Area. Discontinuation of this policy is subject to notification at least 90 days in advance of discontinuation of this policy;
- If the Department of Insurance finds that renewal would not be in the interest of the Member, or would impair PacificSource’s ability to meet its contractual obligations;
- When the Member no longer lives or resides in the state of issuance or counties in which the product is offered and the termination of coverage is not related to the health status of any Member; or
- When the Policyholder terminates the policy on any premium due date with 15 days prior written notice.

Renewability of small group policy

- Policy renewal. The policy is renewable with respect to all eligible members at the option of the policyholder, unless:
 - The policyholder fails to pay the required premium. Termination is effective on the last day of the last month for which premium was paid.
 - The policyholder with respect to coverage of individual members, or the policyholder's or member's representative engages in fraud or makes an intentional misrepresentation of a material fact as prohibited by the terms of this plan.
 - The number of members is less than the number or percentage of eligible employees required by the policy's participation requirements.
 - The policyholder fails to maintain the minimum employer premium contribution required.
 - PacificSource elects not to renew all of its benefit plans delivered or issued in the small group market in your state, provided all of the following conditions are satisfied:
 - Advance notice of the decision is provided to the Department of Insurance and to all policyholders; and
 - Notice of the decision to all affected policyholders at least 180 days prior to the nonrenewal of any plans.
 - The employer no longer satisfies the definition of a small employer.
 - The Department of Insurance finds continuation of this policy's coverage would not be in the interest of the members, or would impair PacificSource's ability to meet contractual obligations.
 - In the case of a group benefit plan that delivers covered services through a specified network of providers, there is no longer any member who lives, resides, or works in the service area of the provider network.
 - In the case of a benefit plan that is offered in the group market only through one or more bona fide associations, the membership of an employer in the association ceases and the termination of coverage is not related to the health status of any member.
 - PacificSource elects to no longer offer a benefit plan for any reason, a notice will be sent to the policyholder within 90 days of discontinuance of plan.
 - The policyholder terminates the policy on any premium due date with a 30 day prior written notice to PacificSource.

Disclosure of premium practices and guarantees

- a. How Premiums Are Set
Your premium is determined by the benefits you selected, your geographic location, and the age of the individuals covered on your policy. Any renewal premium increase is due to changes in age and any increase approved by the Department of Insurance.
- b. Premium Guarantee
We guarantee initial premium until your next renewal date. Your premium may change if you change your benefits at renewal.

Idaho dental plans for individuals and families

Sample general limitations and exclusions



As with any insurance plan, there are some services and treatments that have coverage limits or are not covered at all. For example, experimental procedures are typically not covered. This document outlines what's not covered by your dental plan.

Please note: A full explanation of benefits, including limitations and exclusions, will be provided in your policy. Only the language of the actual policy is legally binding.

This policy does not provide benefits in any of the following circumstances or for any of the following conditions.

- Aesthetic (cosmetic) dental procedures – Services and supplies provided in connection with dental procedures that are primarily aesthetic, including bleaching of teeth and labial veneers.
- Alveolectomy when performed in conjunction with tooth extraction – Separate charge not covered for Members age 19 and older.
- Anesthesia when performed in conjunction with a restorative procedure – Separate charge not covered for Members age 19 and older.
- Antimicrobial agents – Localized delivery of antimicrobial agents into diseased crevicular tissue via a controlled release vehicle.
- Athletic injuries sustained while competing or practicing for a professional athletic contest.
- Athletic mouth guards for Members age 19 and older.
- Biopsies or histopathologic exams – A separate charge for a biopsy of oral tissue or histopathologic exam.
- Cast Restorations for partial denture Abutment teeth or for splinting purposes unless the tooth in and of itself requires a Cast Restoration.
- Charges for phone consultations, missed appointments, get acquainted visits, completion of claim forms, or reports PacificSource needs to process claims.
- Collection of cultures and specimens for Members age 19 and older.
- Connector bar or stress breaker.
- Core build-ups unless used to restore a tooth that has been treated endodontically (root canal) for Members age 19 and older.
- Cosmetic reconstructive services and supplies – Procedures, appliances, Restorations, or other services that are primarily for cosmetic purposes. (Congenital Anomalies are not considered cosmetic.)
- Denture adjustment or relines performed within six months of the initial placement.
- Denture replacement due to loss, theft, or breakage, unless otherwise noted in Covered Services.
- Diagnostic casts (study models) for Members age 19 and older.
- Drugs and medications that are prescribed drugs and take-home medicine or supplies distributed by a Provider for any Member, as well as premedication drugs, analgesics, and any other euphoric drugs for Members age 19 and older.
- Educational programs – Plaque control programs, oral hygiene instruction, and dietary instructions.
- Experimental, Investigational, or Unproven – This policy does not cover services, supplies, protocols, procedures, devices, chemotherapy, drugs or medicines, or the use thereof that are Experimental, Investigational, or Unproven for the diagnosis and treatment of the Member. This limitation also excludes treatment that, when and for the purpose rendered: has not yet received recognized compendia support (for example, UpToDate, Lexicomp, FDA) for other than Experimental, Investigational, or Unproven, or clinical testing; is not of generally accepted medical practice in your policy's state of issuance or as determined by medical advisors, medical associations, and/or technology resources; is not approved for reimbursement by the Centers for Medicare and Medicaid Services; is furnished in connection with medical or other research; or is considered by any governmental agency or subdivision to be Experimental, Investigational, or Unproven, not reasonable and necessary, or any similar finding.

If you or your Provider have any concerns about whether a course of treatment will be covered, we encourage you to contact our Customer Service team. We will arrange for medical review of your case against our criteria, and notify you of whether or not the proposed treatment will be covered.
- Fractures of the maxilla and mandible – Surgery, services, and supplies provided in connection with the treatment of simple or compound fractures of the maxilla or mandible.
- General anesthesia except when administered by a Provider in connection with oral surgery in their office, unless otherwise noted in Covered Services.
- Gingivectomy, gingivoplasty, or crown lengthening in conjunction with crown preparation or fixed bridge services done on the same date of service.
- Gnathological recordings, occlusal equilibration procedures, or similar procedures.

- Hospital charges or additional fees charged by the Provider for hospital treatment for Members age 19 and older.
- Hypnotherapy.
- Indirect pulp caps are to be included in the Restoration process, and are not a separate Covered Service.
- Infection control – A separate charge for infection control or sterilization.
- Intra and extra coronal splinting – Devices and procedures for intra and extra coronal splinting to stabilize mobile teeth.
- Mail order or Internet/web-based Providers are not eligible Providers.
- Orthodontic services – Repair or replacement of orthodontic appliances.
- Orthodontic services – Treatment of misalignment of teeth and/or jaws, or any ancillary services performed because of orthodontic treatment, except as specified in the Covered Services section.
- Orthognathic surgery – Services and supplies to augment or reduce the upper or lower jaw.
- Periodontal probing, charting, and re-evaluations.
- Photographic images.
- Pin retention in addition to Restoration for Members age 19 and older.
- Precision attachments.
- Pulpotomies on permanent teeth for Members age 19 and older.
- Removal of clinically serviceable Amalgam Restorations to be replaced by other materials free of mercury, except with proof of allergy to mercury.
- Scheduled and/or non-emergent care outside of the United States.
- Services covered by the Member's medical policy.
- Services for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing the teeth.
- Services for which no charge is normally made in the absence of insurance.
- Services or supplies not listed as a Covered Service, unless required under federal or state law.
- Services or supplies covered under any policy or program established by a domestic or foreign government or political subdivision, unless such exclusion is prohibited by law.
- Services or supplies with no charge, or for which the Member is not legally required to pay, or for which a Provider or facility is not licensed to provide even though the service or supply may otherwise be eligible. This exclusion includes any services provided by the Member, or any licensed professional that is directly related to the Member by blood or marriage.
- Sinus lift grafts to prepare sinus site for implants.
- Stress-breaking or habit-breaking appliances.
- Temporomandibular joint (TMJ) – Services or supplies for treatment of any disturbance of the temporomandibular joint.
- Third party liability, motor vehicle liability, motor vehicle insurance coverage, workers' compensation – Any services or supplies for Illness or Injury for which a third party is responsible or which are payable by such third party or which are payable pursuant to applicable workers' compensation laws, motor vehicle liability, uninsured motorist, underinsured motorist, and Personal Injury Protection (PIP) insurance and any other liability and voluntary medical payment insurance to the extent of any recovery received from or on behalf of such sources.
- Tooth transplantation – Services and supplies provided in connection with tooth transplantation, including reimplantation from one site to another, splinting, and/or stabilization. This exclusion does not relate to the reimplantation of a tooth into its original socket after it has been avulsed.
- Treatment after insurance ends – Services or supplies a Member receives after the Member's coverage under this policy ends. The only exception is for Class III Services ordered and fitted before enrollment ends and are placed within 31 days after enrollment ends.
- Treatment not Dentally Necessary, according to acceptable dental practice, or treatment not likely to have a reasonably favorable prognosis.
- Treatment of any Illness or Injury arising out of an illegal act or occupation or participation in a felony.
- Treatment prior to enrollment or satisfaction of an Exclusion Period, if applicable.
- Unwilling to release information – Charges for services or supplies for which a Member is unwilling to release dental or eligibility information necessary to determine the benefits covered under this policy.
- War-related conditions – The treatment of any condition caused by or arising out of an act of war, armed invasion, or while in the service of the armed forces unless not covered by the Member's military or veterans coverage.

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- When PacificSource discontinues offering or renewing all of its individual stand-alone dental policies within the state of issuance or in a specific area within the state. Discontinuation of all individual stand-alone dental policies are subject to notification at least 180 days in advance of discontinuation of the policies;
- When PacificSource discontinues offering or renewing this policy in a specified area within the state of issuance because of an inability to reach an agreement with the Providers or organization of Providers to provide services under the policy within the service area. Discontinuation of this policy is subject to notification at least 90 days in advance of discontinuation of the policy;
- If the Department of Insurance finds that renewal would not be in the interest of the Member, or would impair PacificSource's ability to meet its contractual obligations;
- When the Member no longer lives or resides in the state of issuance or counties in which the product is offered; or
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Disclosure of premium practices and guarantees

a) How Premiums Are Set

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b) Premium Guarantee

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