

# **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 on courage preventive care services to help you maintain your dental health.

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

It's important to know your dental plan benefits, limitations, and possible out-of-pocket expenses before you receive services. 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 card(s) 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			
MEMBER ID: 1234 GROUP ID: G1234 SUBSCRIBER: SUB	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 DV V V V V	DRUG LIST XX RXBIN ##### RXGROUP RX#### RXPCN XXX PAYOR ID #XXXXX

#### Sample ID card back

	DEDUCTIBLE		OUT OF POCKET MAX	
	In-Net.	Out-of-Net.	In-Net.	Out-of-Net.
Medical				
and Vision				
Rx				
Dental				
MEDICAL E Members: 55 Providers: 55	◆aetna <sup>*</sup> Available outside of ID, OR, MT, and WA			
DENTAL: 5	Aetna Signature Administrators <sup>®</sup> PPO			
PacificSourc	e Health Plans   F	PacificSource.com PO Box 7068, Springfield on for services or a guar		First Choice Health. PPO Releved - MR





## 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.

## **Online Provider Directory**

Your Dental PPO or Dental Prepared plan lets you get care across our four-state provider network. You can <u>search for a dental provider</u> by name or location. To maximize your benefits and minimize your cost, search within the Dental PPO network.



#### **Dental Choice plans**

If you have a Dental Choice plan, you have the freedom to choose any licensed dentist. Claims payment will be based on usual, customary, and reasonable (UCR) charges.



## 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 covers only 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</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 the Resources section of <u>PacificSource.com</u>.

### 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/login</u>. It allows you to easily and conveniently manage your insurance coverage and dental health, 24/7. Sign in to 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
- Find a dental provider
- 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

