

Dental Plans Complete Your Benefits Package

PacificSource Group Dental Plans



How Our Dental Plans Work

PacificSource offers a number of dental plan designs to Idaho businesses and certain other organizations with two or more full-time employees. Idaho insurance law regulates what types of organizations qualify as a "group" for insurance purposes. To find out if your organization meets these requirements, contact PacificSource or ask your insurance agent or broker.

Stand-alone dental coverage (without accompanying PacificSource medical coverage) is available to groups of ten or more employees. For groups of two to nine employees, please contact your PacificSource Sales Representative for plan options. At this time, we do not offer individual dental policies.

Our members may visit any dentist, and we pay claims based on reasonable and customary charges for the area where services are rendered. Most dentists bill us directly using a standardized dental claim form. If a dentist does not bill us directly, the patient can send us the claim for reimbursement.

Dental plan deductibles and annual maximum benefits are based on the calendar year from January 1 through December 31.

Orthodontia Coverage

Groups of 26 or more employees may purchase orthodontia coverage with any PacificSource dental policy. This coverage pays 50 percent of the dentist's charge for orthodontics up to a \$1,000 per person lifetime maximum. The six-month waiting period is waived for groups of 51 or more covered employees, and groups transferring from another carrier's orthodontia coverage to PacificSource.

About Us

PacificSource Health Plans is a not-for-profit healthcare service contractor based in Eugene, Oregon. In 2007, PacificSource expanded into Idaho, opening a sales office in Boise. Since 1933, we've provided quality health insurance solutions to Northwest businesses and individuals. Our decades of experience enable us to provide our customers with innovative, personalized coverage and the best possible service.

The PacificSource Brand Promise

At PacificSource, we're known for taking good care of people. Our members can call our toll-free number to speak with a customer service representative for friendly, professional assistance. Our average on-hold time is less than 20 seconds, and our phone system puts callers in touch with a live person. For added convenience, members can access personalized benefit and claim information through our secure, user-friendly Web site.

In everything we do, we will always maintain the friendly, personal manner that lets you know serving you is our pleasure.

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Group Dental Plan Designs

Comprehensive

Preventive

General product description:

Standard 80/80/50 plan;
all services subject to a
calendar year deductible.

Standard 100/80/50 plan;
class II and III services
subject to a calendar year
deductible.

Deductible, calendar year (individual/family):

\$25/\$75 or \$50/\$150

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Maximum benefit, calendar year:

\$1,000 or \$1,500

\$1,000 or \$1,500

Covered Services

Plan Pays

Class I: Diagnostic and Preventive Care

Examinations (two per year), x-rays

80% after deductible

100%

Prophylaxis (cleaning) or periodontal maintenance procedures
(two per year)

80% after deductible

100%

Flouride applications and sealant on bicuspid and permanent
molars (children)

80% after deductible

100%

Class II: Basic Services

Oral Surgery - extractions and other minor surgical procedures

80% after deductible

80% after deductible

Restorative - amalgam and composite fillings

80% after deductible

80% after deductible

Endodontic - pulpal therapy and composite fillings

80% after deductible

80% after deductible

Periodontic maintenance - periodontic scaling and root planing
or curettage

80% after deductible

80% after deductible

Periodontic surgery when preauthorized

80% after deductible

80% after deductible

Class III: Major Treatments

Crowns and other restorations when necessary

50% after deductible

50% after deductible

Prosthodontics - implants, bridges, and dentures, etc.

50% after deductible

50% after deductible

This is an overview of our group dental plan designs. The benefit information in this brochure is a summary designed for comparative purposes. For specific information on plan benefits, exclusions, and limitations, please refer to a proposal, contract, or Member Benefit Handbook.

Questions? For more information about PacificSource dental coverage, or to receive a quote, contact your PacificSource Sales Representative.



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