

# SUMMARY OF BENEFITS



# ORTHODONTIC BENEFIT

Orthodontia coverage is available as an optional add-on benefit to groups of 26 or more employees with PacificSource dental coverage. Enrollment in the orthodontia coverage must be the same as enrollment in the dental plan, and orthodontic benefits are provided to all covered people including employees.

There is a six-month waiting period for orthodontia services once the benefit is in place. The waiting period does not apply to groups of 51 or more employees, or groups transferring to PacificSource orthodontia coverage from another carrier's orthodontia plan.

## COVERED CHARGES

PacificSource will pay **50%** of the dentist's or orthodontist's charge for orthodontics.

## LIFETIME MAXIMUM

The maximum amount payable by PacificSource for orthodontic benefits to an eligible patient is \$1,000.

## EXCLUSIONS

- The obligation of PacificSource to make payments for orthodontic treatment will cease upon termination of treatment for any reason prior to completion of the case.
- PacificSource will not make any payment for repair or replacement of an orthodontic appliance furnished under this program.
- PacificSource's obligation to make monthly or other periodic payments for orthodontics shall cease on termination of eligibility.
- The obligation of PacificSource to make payments for orthodontic treatment begun prior to the eligibility date of the patient will be calculated on the balance of a dentist's or orthodontist's normal payment pattern remaining at the patient's initial eligibility date. The above-mentioned maximum will apply fully to this amount.