

How to **Maximize** your **Dental Benefits**

An Ounce of Prevention...

You probably know that maintaining dental health is an important part of your overall wellbeing. Numerous studies suggest a connection between gum disease and a variety of serious health problems, including heart disease, stroke, and arthritis. Poor oral health may even affect memory and other cognitive skills.

To maintain good dental health, prevention cannot be overemphasized. The cost and discomfort of major dental work can largely be avoided with good oral hygiene, regular preventive care, and early diagnosis and treatment. So the first step in maximizing your dental coverage and minimizing out-of-pocket expenses is to develop good oral hygiene habits:

- Brush after each meal or at least twice daily
- Floss at least once daily (don't forget to floss behind back molars)
- Use fluoride toothpaste
- Use an antibacterial mouthwash to help reduce bacteria in the mouth

- Eat a balanced diet with minimal sweets
- If you chew gum, be sure it is sugar-free

In addition to daily care, be sure to schedule a dental exam and cleaning every six months. An easy way to be sure you stay on track is to immediately schedule your next appointment before you leave the doctor's office. You may also want to schedule appointments for covered dependents at the same time.

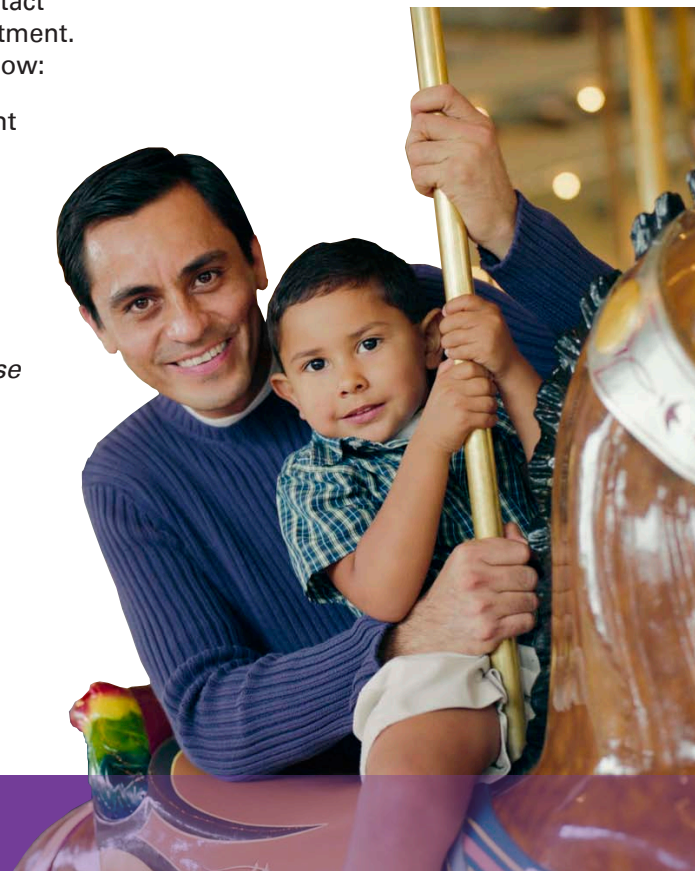
Understand Your Benefits and Options

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 Department. Some important things to know:

- Your coinsurance amount
- Your annual deductible amount

To maintain good dental health, prevention cannot be overemphasized. The cost and discomfort of major dental work can largely be avoided with good oral hygiene, regular preventative care, and early diagnosis and treatment.

continued on reverse



How to Maximize your Dental Benefits

- 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 100 or 80 percent. As treatments increase in cost and complexity—crowns and bridges, for example—your plan will typically pay a lower percentage of the cost.

Work with Your Dentist

If you discover that you do need major dental work, ask your provider for a pretreatment estimate. If paying the entire cost up front is an issue for you, discuss it with your provider. He or she may be willing to work out a payment plan.

Since most plans have an annual maximum, you can make the most of your benefits by working with your dentist to schedule care with that in mind. It's very important, however, not to delay necessary treatment, as the condition will likely worsen and become more expensive to treat.

Use the Advantage Dental Network

The Advantage Dental network includes more than 650 dentists in Oregon, Idaho, and Washington. PacificSource members save on out-of-pocket expenses by using the Advantage Dental network. When you see a participating Advantage dentist, you'll generally just pay your plan's coinsurance and/or deductible. In most cases, you will not be responsible for any amount that exceeds contracted fees on covered services.

If you choose not to use an Advantage member dentist, or don't have access to one, reimbursement will continue to be based on usual, customary and reasonable (UCR) charges.

To access a provider directory, visit PacificSource.com and click the Find a Provider link at the top of any page. If your current dental provider is not part of the Advantage network, we encourage you to nominate him or her by completing a nomination form, available at PacificSource.com under Find a Provider > About Our Provider Networks. If your provider chooses to apply for membership in the network, he or she will then begin the registration process, which can take several weeks.

Benefit limitations apply. Please check your member benefit materials or call PacificSource Customer Service before you seek treatment.

If you have questions you are welcome to contact our Customer Service department at 888.977.9299 or e-mail cs@pacificsource.com.



Direct: 541.684.5582

Toll Free: 888.977.9299

PacificSource.com