

PacificSource Health Plans Dental Only Member Guide



We're Here to Help

At PacificSource, everything we do revolves around taking care of people. That's why we offer quality customer service that you can access by phone or email. Our average hold time for calls is under 30 seconds, based on internal call reports. If you call, you'll talk with a live person—not an automated response system. Or email us, if you prefer. Our friendly, professional Customer Service Representatives will be happy to help you.



Maximize Your Dental Benefits

You probably know that maintaining dental health is an important part of your overall well-being. Numerous studies suggest a connection between gum disease and a variety of serious health problems, including heart disease, stroke, and arthritis. 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

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 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

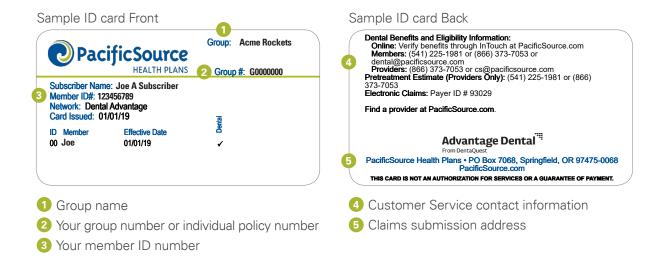
While PacificSource dental plan benefits vary, most cover the cost of preventive and diagnostic care (also known as Class I services) at 80 to 100 percent. As treatments increase in cost and complexity—crowns and bridges, for example—your plan will typically pay a lower percentage of the cost.



Your PacificSource ID Card

Your ID cards 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.







Provider Networks

Dental Advantage

Dental Advantage Network contracted dentists encourage preventive care services to help you maintain your dental health and avoid severe problems. 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.

Dental Advantage Essentials

You'll choose a primary care dentist (PCD) from the Dental Advantage Essentials Network to coordinate your dental care. **Only services provided by in-network, Dental Advantage Essentials dentists are covered.** And you'll need a referral from your PCD to see a specialist. As with other Dental Advantage providers, your dentist will encourage preventive care services to help you maintain your dental health and avoid serious problems. You'll have the benefit of no balance billing on most covered services.

Dental Choice

If you have a Dental Choice plan, you have the freedom to choose any dentist. However, you can save on out-of-pocket expenses by using Dental Advantage Network providers. Dental Advantage providers encourage preventive care services to help you maintain your dental health. You'll have the benefit of no balance billing on most covered services. If you choose not to use a Dental Advantage Network contracted dentist, or don't have access to one, reimbursement will continue to be based on usual, customary, and reasonable (UCR) charges.



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 **PacificSource.com**. It allows you to easily and conveniently manage your insurance coverage and dental health, 24/7. Sign into 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.
- Order replacement ID cards.



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. It needs to include:

- Your full name and the name of the patient
- The name and address of the dentist
- The cost, billing code, and diagnosis (if applicable)

If coverage is through your employer, please add your employer's name and group number (if known). If the treatment was for an accidental injury, please include details.

You can download the dental claim form from our website, **PacificSource.com > Members > Forms and Materials.**

Fax your claim to (541) 225-3655, or **mail** it to:

PacificSource Health Plans Claims Department PO Box 7068 Springfield, OR 97475



Online Provider Directory

To access a dental provider directory,* visit **PacificSource.com** and mouse over the "Find a Doctor or Drug" pulldown menu at the top of the page. Then select "Find a Dentist or PCD. In the "Plan or network" field, be sure to select the appropriate dental network option.

If your current dental provider is not part of your plan's network, we encourage you to nominate him or her by completing a nomination form, available at PacificSource.com on the "Find a Dentist or PCD" page. Please be aware, 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.

Find an Essentials Primary Care Dentist (PCD)

Visit PacificSource.com and mouse over the "Find a Doctor or Drug" pulldown menu at the top of the page.

- 1. Select "Find a Dentist or PCD".
- 2. Click the "Find a primary care dentist (PCD)" link.
- 2. Enter your location and distance information.
- 3. Under "narrow your search," make the following selections:
 - In the "Plan or Network" field, select "Dental Advantage Essentials."
 - Leave "Tier" blank.
- 4. Click the "Find Providers" button.

A list of primary care dentists will be generated.

*If you have a Dental Choice plan, you may see any dentist you choose. There is no need to check whether a dental provider is in-network.

Customer Service

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