

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, arthritis, and premature birth. 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
- The number of cleanings covered per year
- How often X-rays are allowed
- The annual maximum benefit

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How to Maximize your Dental Benefits

While PacificSource dental plan benefits vary, most cover the cost of preventive and diagnostic care (also known as Class I services) at 80 or 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.

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.

If you have a primary care dentist (PCD), he or she will coordinate your dental care.

Use an In-network Dentist

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 deductible and/or coinsurance amount and will usually not be responsible for any excess charges for 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.

If you have questions you are welcome to contact our Customer Service department at 800.688.5008 or email cs@pacificsource.com.



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