

# Your Guide to PacificSource



## Dental Plans for Oregon Individuals and Families

Good dental care is an important part of your overall health and well-being. Our dental plans are offered as stand-alone coverage or as a perfect partner to your medical coverage, giving you peace of mind that you and your family are covered head to toe.

- **Preventive care-focused coverage**
- **Select a dentist who's right for you**
- **Complete coverage for your kids**
- **Award-winning customer service**



# Dental Advantage Essentials

The plan benefit tables provide a general summary of the coverage and limitations **when you see a participating network dentist**. These amounts may be higher when you see a nonparticipating dentist. Visit [PacificSource.com/find-a-dentist](https://www.pacificsource.com/find-a-dentist) to find a participating dentist. A full explanation of benefits, including limitations and exclusions, will be provided in your policy. If you have questions, you're welcome to contact us by email at [Individual@pacificsource.com](mailto:Individual@pacificsource.com), or call us toll-free at (855) 330-2792.

	Dental Advantage Essentials Core
<b>Plan Type and Availability</b>	Family plan; available through <a href="https://www.healthcare.gov">HealthCare.gov</a> only
<b>Annual Maximum Benefit:</b> The maximum amount we'll pay	No maximum
<b>Annual Deductible:</b> The amount you pay each year before your plan pays	None
<b>Pediatric Out-of-Pocket Limit</b> (kids through age 18): The most you'll pay out-of-pocket for covered services	Child / 2 or more children \$350 / \$700
<b>Member Cost Share:</b> Co-pay (the amount you pay at the time of service)	Co-pays for services; coverage varies for adults vs. kids. Visit <a href="https://www.pacificsource.com/Oregon-individual-dental-2015">PacificSource.com/Oregon-individual-dental-2015</a> and see the fee schedule for details.
<b>Waiting Periods</b>	No waiting periods

## Covered Services

Class I Services	
Routine exams	Topical fluoride
Dental cleanings (Prophylaxis or periodontal maintenance)	Sealants (kids through age 18 only)
Full mouth x-rays, cone beams, and/or panorex	Space maintainers (kids through age 18 only)
Bitewing x-rays	Athletic mouth guards (kids through age 18 only)
Brush biopsy	
Class II Services	
Fillings	Full mouth debridement
Simple extractions	Periodontal scaling and root planing and/or curettage
Class III Services (Kids through age 18 only, unless otherwise noted)	
Root canal therapy	Oral surgery
Periodontal surgery	Crowns
Prosthetic devices (bridges)	Dental implant
Cast partial denture, full, immediate, or overdenture	Orthodontia
Complete dentures (kids and adults)	Flippers (kids and adults)

This page is a brief list of services and treatments most commonly asked about. A summary of benefits is available at [PacificSource.com](https://www.pacificsource.com).

# Dental Advantage

	Dental Advantage (0/20/50)	Kids Dental Advantage (0/20/50)
<b>Plan Type and Availability</b>	Family plan; available through <a href="https://www.healthcare.gov">HealthCare.gov</a> and direct with PacificSource	Kids plan; available through <a href="https://www.healthcare.gov">HealthCare.gov</a> and direct with PacificSource
<b>Annual Maximum Benefit:</b> The maximum amount we'll pay	<b>Adults (19 and older):</b> \$1,000 per calendar year <b>Kids (through age 18):</b> No maximum	No maximum
<b>Annual Deductible:</b> The amount you pay each year before your plan pays	None	None
<b>Pediatric Out-of-Pocket Limit</b> (kids through age 18): The most you'll pay out-of-pocket for covered services	Per child / Family \$350 / \$700	Per child / Family \$350 / \$700
<b>Member Cost Share:</b> Co-insurance (the amount you pay after your deductible is met)	Class I / Class II / Class III 0% / 20% / 50%	Class I / Class II / Class III 0% / 20% / 50%
<b>Waiting Periods</b>	<b>Adults 19 and older:</b> 6-month waiting period for Class II services; 12-month waiting period for Class III <b>Kids (through age 18):</b> No waiting periods	No waiting periods

## Covered Services

### Class I Services

Routine exams	Topical fluoride
Dental cleanings (Prophylaxis or periodontal maintenance)	Sealants (kids through age 18 only)
Full mouth x-rays, cone beams, and/or panorex	Space maintainers (kids through age 18 only)
Bitewing x-rays	Athletic mouth guards (kids through age 18 only)
Brush biopsy	

### Class II Services

Fillings	Full mouth debridement
Simple extractions	Periodontal scaling and root planing and/or curettage

### Class III Services

Root canal therapy	Oral surgery
Periodontal surgery	Crowns
Prosthetic devices (bridges)	Dental implant
Cast partial denture, full, immediate, or overdenture	Orthodontia (if medically necessary; kids through age 18 only)

This page is a brief list of services and treatments most commonly asked about. A summary of benefits is available at [PacificSource.com](https://www.pacificsource.com).

## Dental Advantage Essentials Network

The Dental Advantage Essentials Network is a managed care network that is only available through [HealthCare.gov](http://HealthCare.gov). You'll choose a primary care dentist (PCD) to coordinate your dental care.

- Dentists available in most Oregon counties; PCD required.
- No out-of-network coverage (you'll pay 100% of the costs if you see a dentist that doesn't participate in the Dental Advantage Essentials Network).
- PCD referrals required for specialty care.
- Co-pays for services; visit [PacificSource.com/Oregon-individual-dental-2015](http://PacificSource.com/Oregon-individual-dental-2015) and see the fee schedule for details.

### Before You Receive Services, Select Your PCD

With a Dental Advantage Essentials plan, you'll need to select a primary care dentist (PCD) from the list of participating Dental Advantage Essentials dentists. It's important that you do this as soon as possible—before you receive dental care—to ensure you get the most value from your plan.

#### Dental Benefit Exclusions:

The following is an abbreviated list of exclusions. For more complete information, view our benefit summaries at [PacificSource.com/Oregon-individual-dental-2015](http://PacificSource.com/Oregon-individual-dental-2015).

- Athletic activities
- Bone replacement grafts
- Cosmetic or reconstructive services and supplies (except as specifically provided for in the policy)
- Experimental or investigational procedures
- Fractures of the mandible
- Orthodontic services (except as specifically provided for in the policy)
- Services covered by your medical plan
- Temporomandibular joint

## How do I find a PCD in the Dental Advantage Essentials network?

1. Go to our online provider directory at [PacificSource.com/find-a-dentist](http://PacificSource.com/find-a-dentist).
2. Click "Find a primary care dentist (PCD)."
3. Enter your city and state, or zip code.
4. Select "Dental Advantage Essentials" from Select a Plan or Network drop-down menu.
5. Choose a provider from those with a green Primary Care Dentist banner, and then click "Set as my PCD."
6. Fill out the online form and click "Submit."

## Dental Advantage Network

The Dental Advantage Network encourages preventive care services to help you maintain your dental health and avoid severe problems. When you use participating dentists, preventive services are covered 100 percent with no deductible.

With out-of-network providers, you pay 20 percent co-insurance on preventive (Class I) services and a \$50 deductible on Class II and Class III services.

To find a participating Dental Advantage dentist, visit our online Provider Directory at [PacificSource.com/find-a-dentist](http://PacificSource.com/find-a-dentist).

## The Pediatric Coverage Requirement

Federal law requires vision and dental coverage for children through age 18 be included with all qualified medical health plans. Our Dental Advantage, Kids Dental Advantage, and Dental Advantage Essentials Core plans meet pediatric dental requirements.

If enrolling for medical coverage directly with PacificSource, you must enroll in a pediatric dental plan. Adults 19 and older can pair a pediatric dental plan with their PacificSource medical plan at no additional cost. This ensures compliance with the federal requirements.

PacificSource is an independent, not-for-profit community health plan that values partnership, service excellence, community, and personal relationships. Founded in 1933 in Eugene, Oregon, we deliver healthcare solutions to businesses and individuals throughout the Northwest. PacificSource covers more than 300,000 people with our group, individual, and Medicare health insurance plans. For more information, visit [PacificSource.com](http://PacificSource.com).

Your privacy is important to us. Learn more about how we protect your personal information by viewing our privacy policy at [PacificSource.com/privacy.aspx](http://PacificSource.com/privacy.aspx).

## Questions?

If you have questions about our individual and family plans, please contact your insurance agent or a PacificSource Coverage Advisor at (855) 330-2792 or by email at [Individual@pacificsource.com](mailto:Individual@pacificsource.com).

## Ready to enroll? Visit us online!

Visit our website at [PacificSource.com](http://PacificSource.com) to enroll in a PacificSource dental plan today.

