

Network Access Plan for Pacific Life Dental

The Pacific Life Dental Network

Pacific Life dental insurance plans, underwritten by Pacific Life & Annuity Company, provides timely access to contracted, credentialed dentists for members enrolled in our PPO plans.

How our networks are managed

We use a leased network arrangement to manage our network. This means that we contract with a primary network administrator, Dental Benefit Providers, Inc. (DBP), who maintains an existing proprietary network of dentists. DBP supplements its proprietary network by contracting with other national and regional dental networks. DBP and its contracted network partners are each responsible for credentialing, contracting, and maintaining their network of dentists. We pay a fee to the primary network administrator, DBP, for access to their network and to designated, contracted network partners.

Network Arrangements¹

- National:
 - Dental Benefit Providers, Inc.
 - CONNECTION Dental
 - MaximumCare
 - Solstice
- Regional:
 - MN – Premier Dental
 - AL – DentaNet

Our network consists of a variety of provider types across the country including general dentists and all specialties. To ensure members have access to quality providers, we regularly review for network quality and accessibility:

- the number of contracted providers and types of services offered within a geographic area; and
- the member/provider ratios; and
- handicap accessibility, languages spoken, and available office hours.

Access and availability are reviewed annually to ensure members have an adequate network to meet their needs and that minimum adequacy and accessibility standards are met.

How we grow our network

- Pacific Life's network administrator regularly evaluates network accessibility with focused provider recruitment based on
 - Network adequacy standards; and

- Identified areas based on where Pacific Life members are located
- Requests from employers, members, and providers.

Delegated Activities

Pacific Life maintains responsibility for activities provided by our leased network and third parties, per signed agreements. We regularly review delegated activities to monitor compliance with the requirements of the agreements as well as regulatory requirements. Written reports are required to be provided and maintained after each review.

Provider Criteria

All providers who are part of the network must meet credentialing requirements as stipulated by the network administrator. Credentialing information provided is reviewed before they become part of the network and updated information is required and reviewed every three years. Information supplied, such as where they received training and if they have a current license to practice is verified. Providers are also instructed to submit updates at any time.

Network availability

We review the adequacy of network availability regularly and compare it to state standards for driving distances and appointment wait times.

If a member does not have access to a network provider within a reasonable distance or timeframe, they may contact us at (855) 810-3301 to request assistance. We will negotiate rates for treatment with a non-network provider and ensure that members are held harmless from “balance-billing” or any amounts beyond the copayment, deductible, and coinsurance percentage that we would have paid had the insured received services from an in-network provider.

How to find a network dentist

Members may find a network dentist by using our online provider directory at pacificlifedental.com or by calling member services at (855) 810-3301. Our online directory is updated regularly, at least monthly, and allows members to easily search by dental provider name, location, or specialty. The provider locator also includes, for the benefit of members, hours of operations and click to call on mobile devices to easily schedule appointments. Language assistance is also available at no charge.

We strive to provide an accurate and updated provider directory. If a member believes there is an error in the directory, they may call (800) 445-9090 or email provdirectory@yourdentalplan.com for assistance.

Referrals

Members may elect to visit an in-network or out-of-network dentist for services, including specialists. No authorization is required for referral to a specialist. Members may find participating specialists, including specialists, online at pacificlifeline.com/dental or by calling us at (855) 810-3301.

Quality of Care

Pacific Life maintains an ongoing quality assurance program to:

- Measure, monitor, trend and analyze the quality of care against established benchmarks
- Improve member experience and minimize adverse impact
- Provide effective communication, awareness and cooperation between members, participating providers and the plan
- Comply with applicable legal, professional and regulatory standards
- Ensure that written policies and procedures are established and maintained to ensure quality dental care is provided to members
- Perform and review of satisfaction surveys
- Monitor complaints, grievances and appeals

Continuity of Care

If a dentist's network status changes while a member is in active treatment for covered services, the provider shall make every reasonable effort to continue treatment until the period time required by applicable law. If laws do not exist in the state in which the Covered Services are provided, the earlier of:

- The current treatment is completed; or
- Arrangement is made for the Member to be transferred to another dentist.

If a dentist is not approved to provide continuity of care, Members may call 855-810-3301 for assistance with locating a network dentist in their area to continue their active course of treatment. As required by State or Federal Law, we will make a good faith effort to notify members by email and/or US Mail, when a dentist's network agreement is discontinued.

Members are held harmless for services rendered in the provider's capacity as a network provider. This does not apply to services rendered after the termination of the provider contract, except to the extent that the in-network relationship is extended to provide continuity of care.

Emergency Coverage

In case of an emergency, members should contact their dentist directly. Network dentists must be available to members during normal business hours. Additionally, access for emergency care is available 24 hours a day, seven days a week by network providers through their practice or other resources (such as another practice or a local emergency care facility).

We will monitor and document all instances of provider unavailability to ensure continuity of care and will work with our network administrator on corrective action as needed.

Teledentistry Dental Services

Teledentistry dental services are covered the same and to the same extent that in-person settings are covered. The dental provider must be licensed/registered in the state where the member receives service.

Members with Special Needs

We follow federal civil rights laws to treat everyone fairly, regardless of race, color, national origin, age, disability, or sex. We don't exclude or treat people differently based on these factors. For those with disabilities, we provide free aids and services, like sign language interpreters, braille, large print, audio, and accessible electronic formats. If information is requested in an accessible format, members will not face any additional delays and receive extra time if needed.

If a member thinks our plan hasn't provided these services or has discriminated based on race, color, national origin, age, disability, or sex, they can file a complaint or grievance by calling (855) 810-3301.

Language Assistance and TRS Services

We provide free language assistance service to help members communicate with us. To receive assistance, members may call (855) 810-3301.

Amharic: አባላት ከእኛ ጋር መነጋገር እንዲችሉ ለመርዳት ነፃ የቋንቋ እርዳታ አገልግሎት እንሰጣለን። እርዳታ ለማግኘት፣ አባላት (855) 810-3301 ላይ መደወል ይችላሉ።

Arabic: نقدم خدمة المساعدة اللغوية مجاناً لمساعدة الأعضاء في التواصل معنا. لتلقي المساعدة، يمكن للأعضاء الاتصال على الرقم (855) 810-3301

Armenian: Մենք տրամադրում ենք անվճար լեզվական աջակցության ծառայություն՝ անդամներին մեզ հետ շփվել օգնելու համար: Աջակցություն ստանալու համար անդամները կարող են զանգահարել՝ (855) 810-3301:

Bengali: সদস্যদেরকে আমাদের সাথে যোগাযোগে সহায়তা করার জন্য আমরা বিনামূল্যে ভাষা সহায়তা পরিষেবা প্রদান করে থাকি। সহায়তা পেতে, সদস্যরা (855) 810-3301 নম্বরে ফোন করতে পারেন।

Chinese: “我们提供免费的语言协助服务，帮助会员与我们沟通。如需帮助，会员可致电 (855) 810-3301。”

Croatian: Pružamo besplatne lingvističke usluge kako bismo pomogli članovima pri komunikaciji s nama. Za pomoć, članovi mogu nazvati (855) 810-3301.

Estonian: Pakume tasuta keeleabiteenust, et aidata oma liikmetel meiega suhelda. Abi saamiseks võivad liikmed helistada (855) 810-3301.

Farsi: ما خدمات کمک زبانی رایگان را برای کمک به اعضا در برقراری ارتباط با خود ارائه می دهیم. برای دریافت کمک، اعضا می توانند با شماره (855) 810-3301 (تماس بگیرند).

French: Nous fournissons un service d'assistance linguistique gratuit visant à faciliter la communication entre les membres et nous. Pour bénéficier de ce service, les membres peuvent appeler le (855) 810-3301.

German: Wir bieten einen kostenlosen Dolmetscherdienst an, um unseren Mitgliedern die Kommunikation mit uns zu erleichtern. Mitglieder können den Dolmetscherdienst unter der Rufnummer (855) 810-3301 erreichen.

Gujarati: અમે સભ્યોને અમારી સાથે વાતચીત કરવામાં મદદ કરવા માટે મફત ભાષા સહાયતા સેવા પ્રદાન કરીએ છીએ. સહાય પ્રાપ્ત કરવા માટે, સભ્યો (855) 810-3301 પર કૉલ કરી શકે છે.

Haitian Creole: Nou bay asistans sèvis lang gratis pou édé manm kominike avèk nou. Pou'w jwenn assistans, manm yo ka rele (855) 810-3301.

Italian: Forniamo un servizio di assistenza linguistica gratuito per aiutare i soci a comunicare con noi. Per ricevere assistenza, i soci possono chiamare (855) 810-330.

Japanese: 会員の方々が私たちと円滑にコミュニケーションを取れるよう、無料の言語支援サービスを提供しています。支援をご希望の方は、(855) 810-3301までお電話ください。

Korean: 당사는 회원들이 당사와 의사소통할 수 있도록 무료 언어 지원 서비스를 제공합니다. 도움을 받으시려면 (855) 810-3301번으로 연락주시기 바랍니다.

Portuguese (BR): Oferecemos serviço gratuito de assistência linguística para ajudar os membros a se comunicarem conosco. Para receber assistência, os membros podem ligar para (855) 810-3301.

Russian: Мы предоставляем бесплатную языковую помощь, чтобы помочь участникам общаться с нами. Чтобы получить помощь, участники могут позвонить по телефону (855) 810-3301.

Spanish: Para ayudar a los miembros a comunicarse con nosotros, ofrecemos un servicio gratuito de asistencia en idiomas. Para recibir asistencia, los miembros pueden llamar al (855) 810-3301.

Tagalog: Nagbibigay kami ng libreng serbisyo sa tulong sa wika para tulungan ang mga miyembro na makipag-usap sa amin. Para makatanggap ng tulong, maaaring tumawag ang mga miyembro sa (855) 810-3301.

Vietnamese: Chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí để giúp các thành viên liên lạc với chúng tôi. Để nhận hỗ trợ, thành viên có thể gọi đến số (855) 810-3301.

Greek: Παρέχουμε δωρεάν υπηρεσία γλωσσικής υποστήριξης για να βοηθήσουμε τα μέλη να επικοινωνήσουν μαζί μας. Τα μέλη μπορούν να καλέσουν στο (855) 810-3301 για να λάβουν υποστήριξη.

Hindi: हम अपने सदस्यों को हमारे साथ बातचीत करने में मदद करने के लिए मुफ्त भाषा सहायता सेवा प्रदान करते हैं। सहायता प्राप्त करने के लिए, सदस्य (855) 810-3301 पर कॉल कर सकते हैं।

Members with a hearing or speech disability who use a text telephone (TTY), or other device can dial 711 for a free service, available 24/7.

Complaints, Grievances and Appeals

If a member has a complaint or a grievance where they are not satisfied with a service or claims response, they may call us at (855) 810-3301. If a claim is denied, members or their authorized representative may submit an appeal in writing to:

Pacific Life Dental Claims
PO Box 2150
Milwaukee, WI 53201

The request for appeal should include any additional information or documentation for consideration. Failure to submit complete information may impact our ability to meet deadlines and negatively affect the outcome. All complaints, grievances and appeals are documented, and we will review and respond as required by federal and state law. More information is available in the Certificate of Coverage, and on their Explanation of Benefits (EOB).

Contact Us

Members	
Phone:	(855) 810-3301
Email:	questions.workforcebenefits@pacificlife.com
Online:	pacificlife.com/dental
Providers	
Phone:	(855) 934-9813
Online:	pacificlife.com/providers

State Specific:

Colorado: Network access is provided to at least one dental provider for at least 90% of the enrollees within the maximum distance based on geographic type.

Geographic Type				
Large Metro	Metro	Micro	Rural	CEAC
Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)	Maximum Distance (miles)
15	30	60	75	110

¹ Network arrangements as of April 2024

Pacific Life refers to Pacific Life Insurance Company and its subsidiary Pacific Life & Annuity Company. Insurance products can be issued in all states, except New York, by Pacific Life Insurance Company and in all states by Pacific Life & Annuity Company. Product/material availability and features may vary by state. Each insurance company is solely responsible for the financial obligations accruing under the products it issues.

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