



Pacific Life is revolutionizing employee benefits with a premier, comprehensive, friction-free, digitally native experience.

## Why offer dental?

79% - Employees rank dental insurance as very valuable or extremely valuable<sup>1</sup>

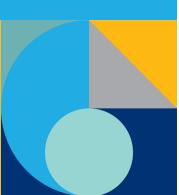
Pacific Life Dental insurance promotes good dental health by providing employees with high-quality dental benefits that offer coverage for routine exams and other services at reduced costs. Dental insurance is important for employers because it is a top requested benefit that employees want and yet, aren't always offered.

A strong benefits package, including dental insurance, helps attract valuable talent. Plus, good oral health is tied to good overall health. By keeping teeth and gums healthy, employees reduce the risk of serious and costly oral health conditions, which have been linked with other conditions like diabetes, oral cancer, and heart disease.

- Members with dental insurance: 50% visited a dentist within the last 12 months<sup>2</sup>
- Members without dental insurance: 16% visited a dentist within the last 12 months<sup>2</sup>

<sup>&</sup>lt;sup>2</sup> National Institutes of Health: Oral Health in America: Advances and Challenges: Executive Summary, December 2021, pg. 12.





<sup>&</sup>lt;sup>1</sup>LIMRA 2023 BEAT Study, Benefits and Employee Attitude Tracker.

## **Large National Network**

With Pacific Life PPO<sup>3</sup> dental plans, your employees have the flexibility to choose any dentist or visit a dentist in our extensive, high-quality national network.

The benefits of going in-network include:

### Reduced out-of-pocket costs

In-network dentists have accepted negotiated fees that save employees more with no balance billing

#### O No claims to fill out

In-network dentists will file claims on the member's behalf

### Quality assurance

In-network dentists are credentialed and regularly reviewed to ensure that they meet strict network standards

# Sample Savings with Pacific Life Dental

Service: Crown	In-Network	Out-of-Network
Billed Charge	\$1500	\$1500
Allowed amount	\$793 (Network fee)	\$1385 (90th percentile UCR)
Plan pays (50% coinsurance*)	\$396.50	\$692.50
Member Cost	\$396.50	\$807.50

Example for illustrative purposes only. Actual savings may vary depending on plan design and selection of services and materials.

<sup>&</sup>lt;sup>3</sup> Preferred Provider Organization



<sup>\*</sup> Based on ZIP code 681 (the first three digits of 5-digit ZIP codes) and assumes annual deductible has been met.

# **Dental Plan Details**

Features	Options		
Plan Sizes	Small and Large groups; from as few as 2 enrolled		
Standard Rate Guarantee	2 years standard for groups with 10+ enrolled; 12 months for groups with 2-9 enrolled		
Contribution	Employer-paid, Contributory, or Voluntary		
Participation	Minimum of 20% eligible		
Takeover	Available for existing employees and new hires		
Plan Types	Passive and Active plans available		
Out-of-network Reimbursement	UCR (Usual, Customary, and Reasonable) or MAC (Maximum Allowable Charge)		
Standard Benefits	<ul> <li>All Group sizes:</li> <li>No missing tooth clause</li> <li>Posterior composite restorations covered</li> <li>Groups with 10+ enrolled:</li> <li>No waiting periods for preventive, basic, and major services</li> </ul>		
Deductibles	<ul> <li>Multiple deductible options available, including:</li> <li>Annual</li> <li>Lifetime</li> <li>Vanishing deductible that decreases over 4 years</li> </ul>		
Optional Benefits	For groups with 10+ enrolled only <sup>4</sup>		
Child Advantage Benefit <sup>5</sup>	<ul> <li>Children up to age 13 receive:</li> <li>100% coinsurance for preventive, basic and major services when they visit a network dentist</li> <li>no waiting periods</li> <li>no deductibles</li> </ul>		
	Child orthodontics for dependents under 19		
	Adult Orthodontics available		
Orthodontics	Orthodontic Refresh:  Members receive the full orthodontic benefit maximum ever if treatment is in progress when they enroll. Benefits will not be reduced if banded under prior insurance coverage.		
Occlusal Guards	For ages 12+ (does not cover athletic mouth guards).		
Occlusal Guards TMJ	For ages 12+ (does not cover athletic mouth guards).		

### **Teeth Whitening (bleaching)**

Some exceptions may apply
 Standard benefits apply at age 13; 100% coinsurance applies for in-network and out-of-network covered services in AK, AR, GA, MS, OK and TX.

# Reward employees who take care of their teeth

Rewards and incentives encourage routine dental care. Unique for groups with 10+ enrolled are two options: either the **Preventive Incentive Benefit** or the **Rollover Benefit**.

Reward	ds/Incenti	ves		Groups with 10+ enrolled <sup>6</sup>		Groups with 2-9 enrolled
Preventive Incentive Benefit Preventive services will not count toward the benefit annual maximum, leaving more benefits for extensive services such as crowns, etc.			Available		Not Available	
Rollover Benefit If an employee has at least one cleaning in a benefit year and paid claims under their threshold limit, a portion of their unused annual maximum will roll over to be available in future years. See chart for details.		Available		Available		
Small and	Large Group	Rollover Be	nefits	-		
Annual Benefit	Threshold	Rollover	Maximum		• • • • • • • • • • • • • • • • • • • •	e tools available:
Maximum	Limit	Amount	Rollover			Access benefit information
\$500	\$200	\$100	\$400	_		View claims
\$750	\$300	\$150	\$600	_		Access ID cards
\$1000	\$500	\$250	\$1000	_		Dental cost estimator
\$1250	\$600	\$300	\$1200	_	0 (	Oral health library
\$1500	\$700	\$325	\$1300	_		
\$1750	\$750	\$350	\$1400	_		
\$2000+	\$800	\$375	\$1500			

<sup>&</sup>lt;sup>6</sup> May choose the Rollover Benefit or Preventive Incentive, but not both.

#### Dental Policy Form Series PLICDNPOL22 and PLICDNCERT22 or PLADNPOL22 and PLADNCERT22

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