

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 valuable¹

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 months²
- Members without dental insurance: 16% visited a dentist within the last 12 months²

¹ LIMRA 2023 BEAT Study, Benefits and Employee Attitude Tracker.

² National Institutes of Health: Oral Health in America: Advances and Challenges: Executive Summary, December 2021, pg. 12.



Large National Network

With Pacific Life PPO³ 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 for covered services that save employees more with no balance billing
- **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.
* Based on ZIP code 681 (the first three digits of 5-digit ZIP codes) and assumes annual deductible has been met.

³ Preferred Provider Organization

Provider Search available at: www.pacificlife.com/dental



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	<p>All Group sizes:</p> <ul style="list-style-type: none"> • No missing tooth clause • Posterior composite restorations covered <p>Groups with 10+ enrolled:</p> <ul style="list-style-type: none"> • No waiting periods for preventive, basic, and major services
Deductibles	<p>Multiple deductible options available, including:</p> <ul style="list-style-type: none"> • Annual • Lifetime • Vanishing deductible that decreases over 4 years
Optional Benefits	For groups with 10+ enrolled only ⁴
Child Advantage Benefit⁵	<p>Children up to age 13 receive:</p> <ul style="list-style-type: none"> • 100% coinsurance for preventive, basic and major services when they visit a network dentist • no waiting periods • no deductibles
Orthodontics	<p>Child orthodontics for dependents under 19</p> <p>Adult Orthodontics available</p> <p>Orthodontic Refresh: Members receive the full orthodontic benefit maximum even if treatment is in progress when they enroll. Benefits will not be reduced if banded under prior insurance coverage.</p>
Occlusal Guards	For ages 12+ (does not cover athletic mouth guards).
TMJ	
Teeth Whitening (bleaching)	

⁴ Some exceptions may apply

⁵ 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**.

Rewards/Incentives	Groups with 10+ enrolled ⁶	Groups with 2-9 enrolled
<p>Preventive Incentive Benefit</p> <p>Preventive services will not count toward the benefit annual maximum, leaving more benefits for extensive services such as crowns, etc.</p>	Available	Available
<p>Rollover Benefit</p> <p>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.</p>	Available	Not Available

Small and Large Group Rollover Benefits

Annual Benefit Maximum	Threshold Limit	Rollover Amount	Maximum Rollover
\$500	\$200	\$100	\$400
\$750	\$300	\$150	\$600
\$1000	\$500	\$250	\$1000
\$1250	\$600	\$300	\$1200
\$1500	\$700	\$325	\$1300
\$1750	\$750	\$350	\$1400
\$2000+	\$800	\$375	\$1500

Online tools available:

- Access benefit information
- View claims
- Access ID cards
- Dental cost estimator
- Oral health library

⁶ May choose the Rollover Benefit or Preventive Incentive, but not both.

Dental Policy Form Series: PLADNPOL22 and PLADNCERT22. Form numbers, provisions, and availability may vary by state. The state-approved form is the governing document. Dental policy forms issued in Idaho include PLADNPOL22-ID and PLADNCERT22-ID.

Dental insurance plans are underwritten by Pacific Life & Annuity Company (Pacific Life).

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.

The home office for Pacific Life & Annuity Company is located in Phoenix, Arizona. The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

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