



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

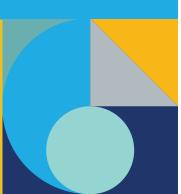
Pacific Life Dental insurance promotes good dental health by providing employees with high-quality dental benefits that offer coverage for routine exams and other services at reduced costs. Dental insurance is important for employers because it is a top requested benefit that employees want and yet, 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

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





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

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

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. * 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



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	 All Group sizes: No missing tooth clause Posterior composite restorations covered Groups with 10+ enrolled: No waiting periods for preventive, basic, and major services 		
Deductibles	 Multiple deductible options available, including: Annual Lifetime Vanishing deductible that decreases over 4 years 		
Optional Benefits	For groups with 10+ enrolled only ⁴		
Child Advantage Benefit⁵	 Children up to age 13 receive: 100% coinsurance for preventive, basic and major services when they visit a network dentist no waiting periods no deductibles 		
	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).		
ТМЈ			

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	ls/Incenti	ves		Groups with 10+ enrolled ⁶		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		Available		
If an em cleaning claims u a portio maximu	r Benefit ployee has in a benef nder their u n of their u m will roll de years. See	it year and threshold nused and over to be	d paid limit, nual available	Available		Not Available
Small and	Large Group	Rollover Be	nofits	- [
			Herits			
Annual Benefit Maximum	Threshold Limit	Rollover Amount	Maximum Rollover			e tools available: Access benefit information
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Benefit Maximum \$500 \$750	\$200 \$300	Rollover Amount \$100 \$150	Maximum Rollover \$400 \$600	- - -) () () () () () () () () () (Access benefit information /iew claims Access ID cards
Benefit Maximum \$500 \$750 \$1000	\$200 \$300 \$500	Rollover Amount \$100 \$150 \$250	Maximum Rollover \$400 \$600 \$1000	- - -) () () () () () () () () () (Access benefit information /iew claims Access ID cards Dental cost estimator
Benefit Maximum \$500 \$750 \$1000 \$1250	\$200 \$300 \$500 \$600	Rollover Amount \$100 \$150 \$250 \$300	Maximum Rollover \$400 \$600 \$1000) () () () () () () () () () (Access benefit information /iew claims Access ID cards Dental cost estimator

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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