

DENTAL 410 BENEFIT SUMMARY

Freedom to visit any dentist you wish or select a network dentist for additional savings

The PacifiCare SignatureOptions (PPO) Plan offers a balance of savings and choice. Participants can select any dentist they wish and receive a reimbursement for a percentage of the cost of covered procedures. Or they may visit a dentist from our large dental network of credentialed dentists and enjoy greater cost savings.

Selecting a dentist from our network is easy. You select your dentist at the time of service from our directory of network dentists who have agreed to provide their services at a reduced fee. The PacifiCare

SignatureOptions (PPO) directory is available online at www.pacificare-dental.com. Just click the *Dentist Directory* link and choose *PPO Directory*. Or call Member Service at 1-800-22-TEETH (1-800-228-3384) for assistance.

If you decide to use an out-of-network dentist, which you may do on your PacifiCare SignatureOptions Plan, your out-of-pocket costs will be higher.

See the reverse side for frequently asked questions about PacifiCare SignatureOptions Plans.

Preventive Services

Includes checkups and cleanings, x-rays, fluoride treatments, and sealants. (Deductible is waived for these services both in- and out-of-network)

In-network=100%

Out-of-network=80% of scheduled fees

Basic Services

Includes fillings, root canals, and extractions

In-network=80%

Out-of-network=50% of scheduled fees

Major Services

Includes crowns and dentures

In-network=50%

Out-of-network=50% of scheduled fees

Deductible & Maximum

Calendar Year Maximum per person	\$1,000
----------------------------------	---------

In-network Calendar Year Deductible (Individual/Family)	\$50/\$150
---	------------

Out-of-network Calendar Year Deductible (Individual/Family)	\$100/\$300
---	-------------

Orthodontics

Your PacifiCare SignatureOptions Plan includes orthodontic services. Please check with your group administrator to see what coverage your group has selected.

For a complete description of benefits, exclusions and limitations, refer to the PacifiCare SignatureOptions Certificate of Coverage booklet.

The PacifiCare SignatureOptions Plan is underwritten by PacifiCare Life & Health Insurance Company, Inc.

Member Service

Monday-Friday, 7 a.m.-6 p.m. Pacific Time

1-800-22-TEETH (1-800-228-3384)

Visit our website at www.pacificare-dental.com

DENTAL 410

FREQUENTLY ASKED QUESTIONS

PacifiCare
SignatureOptionsSM
A choice of providers and price

Q: *Where do I find a listing of participating dentists in my area?*

A: Use your PacifiCare Dental directory or call Member Service at 800-228-3384 for assistance. The directory is also available on our website at www.pacificare-dental.com. Just click the Dentist Directory link and choose PPO Directory.

Q: *How can I know ahead of time what my out-of-pocket cost will be?*

A: Ask your dentist for a pre-determination of cost based on your plan's benefits. He/she can submit your proposed treatment plan to PacifiCare Dental Administrators, and we'll send him/her an explanation of benefits. You will then be able to discuss your treatment and payment as a well-informed patient.

Q: *Will I have to pay more if I visit a non-participating dentist?*

A: Out-of-pocket cost for a non-network dentist will be higher. Be sure to discuss fees up front with your dentist when he/she gives you a treatment plan.

Q: *May I get a second opinion?*

A: You may. Reimbursement will be subject to your plan's benefits.

Q: *Do I need a referral to see a specialist?*

A: No. You may visit any participating or non-participating dentist based on your preferences or your dentist's recommendation.

Q: *How do I file my claim?*

A: You may submit a claim form directly to us or your dentist can submit one for you. A claim form is provided to you in your plan materials. If you need an additional claim form, you can either download one from our website at www.pacificare-dental.com or call Claims Research at 800-622-6389 and request one from any of the friendly representatives available to help you.

The PacifiCare SignatureOptions Plan is underwritten by PacifiCare Life & Health Insurance Company, Inc.

Member Service

Monday-Friday, 7 a.m.-6 p.m. Pacific Time

1-800-22-TEETH (1-800-228-3384)

Visit our website at www.pacificare-dental.com