

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 UCR charges

Basic Services

Includes fillings

In-network=80%

Out-of-network=50% of UCR charges

Major Services

Includes crowns, dentures, root canals, and extractions

In-network=50%

Out-of-network=50% of UCR charges

Deductible & Maximum

Calendar Year Maximum per person	\$1,500
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In-network Calendar Year Deductible (Individual/Family)	\$50/\$150
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Out-of-network Calendar Year Deductible (Individual/Family)	\$100/\$300
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Orthodontics

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

UCR (Usual, Customary, and Reasonable) normally refers to not more than a dentist's usual charge, within the customary range of fees in the locality, and reasonable, based on the patient's dental circumstances. Normally, a health benefits plan will pay all or a portion of expenses incurred up to the UCR charge; expenses above the UCR charges must be paid by the patient in addition to the patient's coinsurance amounts.

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.

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