



Your Dental Plan

Opalsoft – PPO Plan 3-224

PCN PPO** Non Network**

Class I/Preventive- Oral Exams, Prophylaxis Fluoride, X-rays	100%	100%	100%*
Class II/Basic- Emergency (Palliative) Restorations, Oral Surgery Periodontics, Endodontics Space Maintainers, Sealants	90%	80%	80%*
Class III/ Major- Inlays, Crowns, Dentures Bridges, Repairs	60%	50%	50%*
Calendar Year Deductible (3 per family) Waived for Preventive	\$25 Yes	\$50 Yes	\$50 Yes
Calendar Year Maximum	\$2,000	\$2,000	\$2,000
Class IV/ Orthodontia	50% Child (<19) Only		
Ortho Lifetime Maximum	\$1,000		
Waiting Period	There are no waiting periods for Major & Ortho Services for Timely Applicants.		
* Covered charges are based on the lower of : 1) the dentist’s actual charge for the service, 2) the dentist’s usual charge for the service, 3) or the UCR amount for the service based on the 80 th percentile of dentists in the same geographic area.			
**Premier Access does not guarantee all services can be rendered by a contracted PCN or PPO provider. You may be subject to a deductible and co insurance for an out of network Specialist.			

Information

<p>How It Works The Dental Program offered is administered by Premier Access Insurance Company, a national carrier and widely accepted dental plan.</p> <p>What is important to know about your dental plan is that you may see any dentist. Although, there are PCN (Premier Choice Network) and PPO provider lists available, and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PCN or PPO providers, you maximize your benefits and reduce your out-of-pocket costs.</p> <p>The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PCN/PPO dentist cannot “balance bill” you for amounts greater than the contracted rate.</p>	<p>Out-of-State Network and Claims The Premier Access Dental network is available to eligible members outside the State of California, with over 110,000 dentists to choose from. A complete provider listing is available on the internet at: www.premierlife.com. It is important that you confirm with your dentist at the time of treatment that they are participating in the Premier Access network. For a dentist near you call 888.715.0760.</p> <p>Please check your Certificate of Insurance for a description of coverage, limitations and exclusions under the plan. Some services require prior authorization.</p>
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How to Reach Us

Premier Access Claim Dept. P.O. Box 659010 Sacramento, Ca. 95865-9010	Member Services Line 888.715.0760	On the Web www.premierlife.com
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