



PACIFIC LIFE

Pacific Life & Annuity Company

DENTAL

Your Added Well-being and Savings Start Here

Welcome to Pacific Life Workforce Benefits! Your employer has chosen us to provide you with added security for your health and well-being. With nearly 160 years in business, we help ensure peace of mind. By enrolling, you become part of a community of employees and their families who trust us for exceptional coverage and compassionate support.

DENTAL INSURANCE

Pacific Life Dental promotes good health by providing you with high-quality dental benefits that offer coverage for routine exams and other services at reduced costs.

HOW DENTAL INSURANCE PROTECTS YOU, YOUR ORAL HEALTH, AND OVERALL WELL-BEING:

Along with our national network, your plan offers reduced or no out-of-pocket costs to protect you, your oral health, and your overall well-being. Benefits can include:

- Exams and cleanings covered with 100% coinsurance and no waiting periods
- X-rays
- Children services including fluoride and sealants
- Fillings
- Oral cancer screening for insureds over the age of 40



Did you know that almost 80% of employees rank dental insurance as very valuable or extremely valuable¹?

Access a Large National Network of Providers

Your Pacific Life Dental coverage provides you with the freedom to choose any dentist or access our extensive national network and our online directory lets you easily search:

- Dental providers in your area, based on your preferences
- Services you're seeking
- Provider ratings as available

With our dental plans, you can choose any dental provider. However, you'll typically pay less with an in-network dentist and benefits may vary with out-of-network providers.

Online tools available:

- Access benefit information
- View claims
- Access ID cards

See Your Services and Savings

Your **Benefit Highlight Sheet** shows you what your Dental insurance benefits pay and the savings you receive with in-network providers.



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

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

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

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.

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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