

PLM Lender Services, Inc

Group ID: 17114
 Effective Date: September 01, 2024 through August 31, 2025
 Plan ID: New Benefit: Option 11



Dental Care Services	PCN*	PPO*	Out-of-Network
Class 1 - Preventative			
Cleanings, Exams, Fluoride, Sealants, Space Maintainers, X-Rays (Periapical, Bitewings, FMX)	100%	100%	100%
Class II - Basic			
Emergency Pain, Restorations (Amalgams, Anterior & Posterior Resin), Extractions (Simple, Surgical), Oral Surgery, Endodontics, Periodontics (Maintenance, Non-Surgical, Surgical), Crown Repairs, Stainless Steel Crowns (<19), Bridge and Denture Repairs, Anesthesia, Specialist Consultation	90%	80%	80%
Class III - Major			
Inlays, Onlays, Crowns, Bridges, Dentures, Implants	60%	50%	50%

Calendar Year Deductible (3 per family)

Deductible	\$25	\$50	\$50
Waived for Class 1 - Preventive	Yes	Yes	Yes
Calendar Year Maximum	\$2,000	\$2,000	\$2,000

Class IV - Orthodontia

Plan Coverage	No Orthodontia
Ortho Lifetime Maximum	\$0

Waiting Period

Class III - Major Services	No Waiting Period
Class IV - Orthodontia Services	-

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 the treatment that they participate in the Premier Access network. For a dentist near you, call 888-715-0760.

Please check your Certificate of Insurance for a description of coverage, limitations, and exclusions under the plan. Some services require prior authorization. Covered charges are based in 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 or the service base on the 90 percentile of the dentists in the same geographic area.

How it works

The dental program offered is administered and underwritten by Premier Access Insurance Company, a national carrier and widely accepted dental plan.

On this plan, you may see any dentist. However benefits are enhanced if you choose a provider from the Premier Choice Network (PCN) or Preferred Provider Organization (PPO) network. You can also reduce your costs by seeing a PCN or PPO provider.

PPO dentists offer discounted care (about 30%), and the plan normally pays a higher level of benefit. Additionally, the PCN/PPO dentist cannot balance bill you for the amounts greater than the contracted rate.

How can we help you?

Premier Access Website

www.premierlife.com

Member Services Lines

888-715-0760

Claims Address

Premier Access
 ATTN Claims Dept
 P.O. Box 38313
 Phoenix, AZ 85069

*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 coinsurance for an out-of-network Specialist.