

AspireSM, EnhanceSM and AchieveSM Plans

Introduction

AspireSM, EnhanceSM and AchieveSM focus on personal freedom and cost accountability. These products offer members choices about dental providers, benefit levels and services. We refer to these products as self-managed plans.

Aspire^{SM*}

Provides preventive care to help preserve the member's oral, physical and emotional health at the lowest price possible.

Enhance^{SM*}

Provides upfront benefits which encourage preventive behavior and comprehensive coverage for when higher-priced treatments are needed.

AchieveSM

AchieveSM is ideal for employer groups that have members in areas where access to the Participating dental network may be limited. It provides broad provider choice at a lower price and that helps maintain the member's access to affordable dental care.

*AspireSM and EnhanceSM are network products and reimbursement is established based on the provider's network participation. AchieveSM is not a network product and there is no hold harmless for this plan.

More information about these products, including benefit summaries, is available in the Products section of our *Provider Web Site* at **www.asuris.com/provider**.

Locating providers

AspireSM, EnhanceSM and AchieveSM use well-established provider networks as well as non-contracted providers. Members can choose to seek services from any provider.

Participating network providers can be found using our online directories available on our *Provider Web Site* at **www.asuris.com/provider**. Participating providers can also be found in our paper directories.

See the AspireSM, EnhanceSM and AchieveSM sections on the following pages for more information.

This section summarizes the provider networks and covered benefits for AspireSM, EnhanceSM and AchieveSM. For complete and current benefit information, use Asuris Online Services for Providers, found on our *Provider Web Site* at www.asuris.com/provider or contact Asuris Provider Customer Service for these products at 1 (888) 349-6558.

AspireSM

AspireSM Benefits

- Annual maximum of \$500 or \$750
- Deductible may apply for all benefits
- Reimbursement levels are 80% for preventive, 50% for restorative and 0% for major services.

Participating (PAR) dental network providers:

- Members who seek services from Participating dental network providers generally incur the lowest out-of-pocket costs.
- Participating dental network providers will not charge members for balances beyond any deductible, copayment and/or coinsurance amount for covered services.

Non-contracted providers:

- Members who seek services from non-contracted providers generally incur the highest out-of-pocket costs.
- Non-contracted providers may bill members for balances over our allowable, in addition to any deductible, copayment and/or coinsurance amount for covered services.

EnhanceSM

EnhanceSM Benefits

- Annual maximum of \$1,000, \$1,500 or \$2,000
- Reimbursement levels are 100% for preventive (deductible is waived), 80% for restorative and 50% for major services
- Ortho rider is available with this plan. It has a lifetime maximum of \$1,000 or \$1,500, is limited to age 23 and under and has a 50% benefit after a 12 month waiting period.

Participating (PAR) dental network providers:

- Members who seek services from Participating dental network providers generally incur the lowest out-of-pocket costs.
- Participating dental network providers will not charge members for balances beyond any deductible, copayment and/or coinsurance amount for covered services.

Non-contracted providers:

- Members who seek services from non-contracted providers generally incur the highest out-of-pocket costs.
- Non-contracted providers may bill members for balances over our allowable, in addition to any deductible, copayment and/or coinsurance amount for covered services.

AchieveSM**AchieveSM Benefits**

- Annual maximum of \$1,000 or \$1,500
- Deductible may apply for all benefits
- Reimbursement levels are 100% for preventive, 80% for restorative and 50% for major services.
- Ortho rider is available with this plan. It has a lifetime maximum of \$1,000 or \$1,500, is limited to age 23 and under and has a 50% benefit after a 12 month waiting period.

AspireSM is a non-network product. Providers may bill members for balances over our allowable in addition to any deductible, copayment and/or coinsurance amount for covered services.

Additional benefit option for Washington - based employer groups

Asuris Northwest Health offers the following additional benefit option to employer groups based Washington with AspireSM, EnhanceSM and AchieveSM dental plan participation. Optional benefits are offered at the employer group level; therefore, all members of an employer group with optional benefits, regardless of where they reside, are eligible for the optional benefits. Specific benefit information is available by calling Asuris Provider Customer Service for these products at 1 (800) 452-6333 or using Asuris Online Services for Providers available on our *Provider Web Site* at www.asuris.com/provider.

Temporomandibular Joint Disorder (TMJ)

- \$1,000 calendar-year maximum. Deductible does not apply.

Identifying AspireSM, EnhanceSM and AchieveSM members

AspireSM, EnhanceSM and AchieveSM are options only to those employer groups which have decided on one of our two new medical products, EmbarkSM and VantageSM or to those groups seeking only dental coverage. AspireSM,


EnhanceSM and AchieveSM members can be identified by their member card. These member cards are different from our other Asuris member cards.





Member cards will be printed:

- Four-color
- With one of seven background designs: four cityscapes (Boise, Idaho; Portland, Ore; Salt Lake City, Utah; or Seattle, Wash.), two graphic designs (diamonds or circles), or a snowboarder image
- Listing one member name per card or the entire family on each card
- With the subscriber suffix listed as '00'


Members previously covered on a Asuris medical Plan will receive new member numbers once enrolled in a new medical plan.


Here is an example of the member card for a family with both medical and dental:

		EmbarkSM	
JOHN Q. PUBLIC ID NO 070000099		Group No. 12345678 CV copay \$20 Up-front visits \$35 xxx	
		M D Rx V	
00 JOHN Q. PUBLIC		Y Y Y Y	
01 JANE Q. PUBLIC		Y Y Y Y	
02 JIM Q. PUBLIC		Y Y Y Y	
03 JOAN Q. PUBLIC		Y Y Y Y	
04 JESSE Q. PUBLIC		Y Y Y Y	

 	Customer Service 888 367 2109 Pharmacy questions 1 888 437 1508 Members: See your benefit booklet for covered services. Possession of this card does not guarantee eligibility for benefits. Send all written inquiries and members claims to: PO Box 21267, Seattle, WA 98111-3267 Hospital or physicians: File claims with Asuris Northwest Health. Send all other claims to: PO Box 30271, Salt Lake City, UT 84130-0271
Rx BIN 610624 PCN0209000 A National PPO and Affiliated Network	  
A Beech Street Network	LA MS IA NE

Here is an example of the member card for dental coverage only:

		AspireSM	
JOHN Q. PUBLIC ID NO 070000099		Group No. 12345678	
		D	
00 JOHN Q. PUBLIC		y	
01 JANE Q. PUBLIC		y	
02 JIM Q. PUBLIC		y	
03 JOAN Q. PUBLIC		y	
04 JESSE Q. PUBLIC		y	Dental Card

	Customer Service 888 367 2109 Members: See your benefit booklet for covered services. Possession of this card does not guarantee eligibility for benefits. Send all written inquiries and members claims to: PO Box 21267 Seattle, WA 98111-3267
	Hospital or physicians: File claims with Asuris Northwest Health. Send all other claims to: PO Box 30271 Salt Lake City, UT 84130-0271

Icons on the back of the card indicate various types of benefits available: medical (stethoscope), dental (toothbrush), pharmacy (Rx), and vision (eyeglasses) benefit information.

PLEASE NOTE: The vision icon, copayment, coinsurance and deductible information is not included on the member cards that were first issued when Embark and Vantage were originally released in November 2007. To obtain this information, use Asuris Online Services for Providers available on our *Provider Web Site* at www.asuris.com/provider or contact Asuris Provider Customer Service for these patients at **1 (888) 349-6558**.

Filing claims

Submit claims for AspireSM, EnhanceSM and AchieveSM patients electronically along with other Asuris claims or send paper claims to:

Asuris Northwest Health
PO Box 30271
Salt Lake City, UT 84130-0271

New vouchers

Claims for your AspireSM, EnhanceSM and AchieveSM patients will be reported on our new claims system *Claim Voucher*, which will be produced every Saturday and mailed no later than Monday. You will receive payment for AspireSM, EnhanceSM and AchieveSM patients separately from other Regence patients. The new, easy-to-read vouchers for these patients include:

- Boxes around the headers for each amount
- Line by line breakdowns
- Codes billed by line item
- Specific error messages

COMPANY LOGO, ADDRESS

Customer Service Phone No.: 1 (XXX) XXX-XXXX

Check cut to: JANE SMITH, DMD
1234 MAIN ST
HOMETOWN USA 12345

Provider ID 100100100
NPI NO: 0101010101

Date: 11/20/07
Voucher No: IM00000000143066

CLAIM VOUCHER

NETWORK Original Claims

CUSTOMER SERVICE: 1 (XXX) XXX-XXXX

Date of Service		Proc. Code Modifier	Units	Billed Amount	Allowed Amount	Contractual Adjustment	Paid By Others	Risk Withhold	Amount Paid	Patient Responsibility					Interest Paid	Msg. Codes
From	Through									Deductible	Copay	Coinsurance	Non Covered	Total		

Patient Name: JOHN DOE Insured Name: JOHN DOE Group # 88888888 Claim #20000000002
Patient Acct.# 22222222 ID# 11111111 NETWORK Del Prov: JANE SMITH

11/12/07	11/12/07	D0120		\$50.00	\$48.00	\$2.00			\$48.00							PSS
		D1110		\$80.00	\$77.00	\$3.00			\$77.00							
Current Claim Total				\$130.00	\$125.00	\$5.00			\$125.00							

PSS: The charge exceeds the allowable amount for this service

Patient Name: JACK BROWN Insured Name: JACK BROWN Group # 99999999 Claim #20000000004
Patient Acct.# 33333333 ID# 123123123 NETWORK Del Prov: JANE SMITH

11/1/07	11/1/07	D721029		\$215.00	\$166.03				\$112.82	\$25.00		\$28.21	\$48.97	\$102.18		PSS
Current Claim Total				\$215.00	\$166.03				\$112.82	\$25.00		\$28.21	\$48.97	\$102.18		

PSS: The charge exceeds the allowable amount for this service.

Total NETWORK Claims

Billed Amount	Allowed Amount	Contract. Adjustment	Paid By Others	Risk Withhold	Amount Paid	Interest Paid	Balance Forward	Amount(-) Prev Paid
\$345.00	\$291.03	\$5.00			\$237.82			

COMPANY LOGO, ADDRESS

Customer Service Phone No.: 1 (XXX) XXX-XXXX

Check cut to: JANE SMITH, DMD
1234 MAIN ST
HOMETOWN USA 12345

Provider ID : 100100100
NPI NO: 0101010101

Date: 11/20/07 **Page** 2 of 2
Voucher No: IM00000000143066

PAYMENT SUMMARY

VOUCHER TOTAL	AMOUNT PREVIOUSLY PAID	AMOUNT RECOVERED THIS VOUCHER	TOTAL BALANCE FORWARD	TOTAL INTEREST	CHECK AMOUNT	CHECK DATE
\$345.00					\$237.82	11/20/07

PSS The charge exceeds the allowed amount for this service

Asuris Customer Service

Asuris has toll-free Customer Service phone numbers for you and separate Customer Service phone numbers for our AspireSM, EnhanceSM and AchieveSM members. These phone numbers are different than the phone numbers for our other members.

Provider Customer Service

Contact Asuris Provider Customer Service at 1 (888) 349-6558 for inquiries regarding your AspireSM, EnhanceSM and AchieveSM patients.

Member Customer Service

AspireSM, EnhanceSM and AchieveSM members can contact our Member Customer Service phone number listed on the back of their member cards.

ASURIS CUSTOMER SERVICE FOR ASPIRESM, ENHANCESM AND ACHIEVESM MEMBERS		
Asuris	Provider Customer Service Phone Numbers	Member Customer Service Phone Numbers
Asuris Northwest Health (ANH)	1 (888) 349-6558	1 (888) 367-2109