2019 Dental Plans
for Idaho Small Groups (1-50)

Contact your broker or our team for a quote.

We’re happy to help, Monday through Friday, from 8:00 a.m. to 5:00 p.m.

Boise: (208) 342-3709 | (888) 492-2875
Coeur d’Alene: (208) 333-1507 | (800) 688-5008
Idaho Falls: (208) 322-1360 | (800) 688-5008
Email: idahosales@pacificsource.com
Web: PacificSource.com/idaho/small-group-plan-details-2019

2019 Idaho | Small Group (1-50) Dental Plans
What's covered?
Here is a brief list of services and treatments most commonly asked about. Go to PacificSource.com/Meha/small-group-plan-details-2019#Dental for all the details.

### Class I: Preventive Services
- Exams and X-rays
- Dental cleanings (prophylaxis or periodontal maintenance)
- Fluoride applications
- Sealants on bicuspids and permanent molars (kids through age 18 only)
- Bruxism therapy

### Class II: Basic Services
- Simple extractions
- Periodontal scaling and root planing (in-network only)
- Full mouth ablation
- Fillings
- Complicated oral surgery
- Endodontic (root canal therapy and restorative care)
- Periodontal surgery

### Class III: Major Services
- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (medically necessary only; all plans; kids through age 18)
- Cosmetic Orthodontia*
  - Available based on group size with any dental plan purchased through PacificSource (except Core and Kids plans)
  - 26-40 enrolled employees: $1,000 lifetime max, 12-month wait period; wait period reduced or eliminated with prior orthodontic coverage

### Group size requirements
The broad group size requirements, whether the dental plan is purchased as a stand-alone plan. When grouped with a medical plan, all dental plans are available.

**Dental Choice**

<table>
<thead>
<tr>
<th>Group Size Required</th>
<th>No Network</th>
<th>IN NETWORK</th>
<th>N/A</th>
<th>OUT OF NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-20-50</td>
<td>750</td>
<td>0-20-50</td>
<td>0-20-50</td>
<td>0-20-50</td>
</tr>
<tr>
<td>25-1500</td>
<td>1000</td>
<td>25-1500</td>
<td>25-1500</td>
<td>25-1500</td>
</tr>
<tr>
<td>50+</td>
<td>$500 on Class II services</td>
<td>$500 on Class II services</td>
<td>$500 on Class II services</td>
<td>$500 on Class II services</td>
</tr>
</tbody>
</table>

**Dental Choice Plus**

- Group size requirements are the same as Dental Choice.
- Class III is available.

**Dental Advantage**

- Class III is available.
- Group size requirements are the same as Dental Choice.

**Dental Advantage Core**

- Class III is available.
- Group size requirements are the same as Dental Choice.

**Dental Advantage Plus**

- Class III is available.
- Group size requirements are the same as Dental Choice.

**Kids Dental Advantage**

- Class III is available.
- Group size requirements are the same as Dental Choice.

* Additional eligibility requirements may apply.

Find dental providers who are in the Dental Advantage network dentists.

If you're giving employees the option to see any dentist they want, you typically need more than 1,800 dental providers in Idaho, Oregon, and Washington. In order to get the most value from your plan, it is important that your employees see Dental Advantage network dentists.

Decide on Dental

Good dental health can lead to better overall health. You can group our dental plans with the health plans you offer your employees, or select dental-only.

**Choose a Dental Choice or Dental Advantage plan**

**Dental Choice plans** give your employees the option to see any dentist they want. They typically need more than 1,800 dental providers in Idaho, Oregon, and Washington. In order to get the most value from your plan, it is important that your employees see Dental Advantage network dentists.

Find dentists who are in the Dental Advantage network at PacificSource.com/find-a-dentist.

**Dental Advantage plans** give your employees access to a robust network of more than 1,800 dental providers in Idaho, Oregon, and Washington. In order to get the most value from your plan, it is important that your employees see Dental Advantage network dentists.

### Give your employees a voluntary dental option

Not looking to offer a dental plan, but want to give your employees a dental option? Voluntary Dental may be just what you need. With this option, your employees pay the full premium if they were buying their own dental plan, but they get the same benefits that they would if they came to you with a dental plan that you then offered employees.

Please note that there are additional guidelines and requirements for voluntary dental plans. Download our voluntary dental brochure at PacificSource.com/idaho/voluntarydental.pdf.

### Group size requirements

The broad group size requirements, whether the dental plan is purchased as a stand-alone plan. When grouped with a medical plan, all dental plans are available.

**ANNUAL DEDUCTIBLE**

- Dental Choice
  - Core: $150
  - Plus: $25
- Dental Choice Plus
  - Core: $150
  - Plus: $25
- Dental Advantage Core
  - Core: $150
- Dental Advantage Plus
  - Core: $150

**ANNUAL MAXIMUM BENEFIT**

- Dental Choice
  - Core: $1,000
  - Plus: $1,500
- Dental Choice Plus
  - Core: $1,000 or $1,500
  - Plus: $1,000 or $1,500
- Dental Advantage Core
  - Core: $1,000 or $1,500
- Dental Advantage Plus
  - Core: $1,000 or $1,500

**WAIT PERIOD**

- Dental Choice
  - Core: Class I: 0-20-50
  - Plus: Class I: 0-20-50
- Dental Choice Plus
  - Core: Class I: 0-20-50
  - Plus: Class I: 0-20-50
- Dental Advantage Core
  - Core: Class I: 0-20-50
- Dental Advantage Plus
  - Core: Class I: 0-20-50

**COSMETIC ORTHODONTIA**

- Dental Choice
  - Core: Optional; $1,000 Lifetime Max
  - Plus: Optional; $1,000 Lifetime Max
- Dental Choice Plus
  - Core: Optional; $1,000 Lifetime Max
  - Plus: Optional; $1,000 Lifetime Max
- Dental Advantage Core
  - Core: Optional; $1,000 Lifetime Max
- Dental Advantage Plus
  - Core: Optional; $1,000 Lifetime Max

* Additional eligibility requirements may apply.

This is a brief summary. Contact us at volplan@pacificsource.com or go to PacificSource.com/idaho/small-group-plan-details-2019 for details or to see a plan’s Summary of Benefits.