

Offer Your Employees a **Voluntary Dental Option**

You can balance the rising costs of employee benefits with well-rounded packages necessary to retain and attract a quality workforce. Voluntary Dental makes it easy to offer dental coverage to employees without increasing healthcare costs.



How Our Voluntary Dental Option Works

For businesses with ten or more enrolled employees, Voluntary Dental makes it easy to offer dental coverage without increasing your healthcare costs.

With Voluntary Dental, employees may be responsible for the full premium, but they get the convenience and richer benefits that come with an employee-sponsored plan. Employees can pay their premiums with pretax dollars through a Section 125 plan.

Features at a Glance

- Employees may be responsible for the full premium.
- Employers must set up payroll deductions and submit the premiums on behalf of their employees.
- Members can lower their out-of-pocket costs by using an Advantage Dental Network dentist.
- In most cases, there is a 12-month waiting period for Class III services. However, we will credit prior coverage toward the waiting period.

Voluntary Dental Options

Small groups may select from the following plans:

- Dental Choice 0/20/50 50-1000
- Dental Advantage Core
- Dental Advantage 0/20/50 750

Large groups may select from the following plans:

- Dental Choice 0-20-50 50-1000
- Dental Choice 0/20/50 25-1500
- Dental Choice 0/20/50 50-1500
- Dental Advantage 0/20/50 1000
- Dental Advantage 0/20/50 1500
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Note: Only plans purchased directly from PacificSource, not through the Health Insurance Marketplace, qualify for the Voluntary Dental option.

Please see the plan summary documents for deductibles, annual maximums, co-insurance, and coverage information.

Questions?

For more information about PacificSource self-funded dental coverage, contact your PacificSource Sales Representative.

Boise

Direct: (208) 342-3709
Toll-free: (888) 492-2875

Coeur d'Alene

Direct: (208) 665-7976
Toll-free: (800) 688-5008

Idaho Falls

Direct: (208) 522-1360
Toll-free: (800) 688-5008

PacificSource.com

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Our Dental Products

Dental Choice plans give your employees the option to see any dentist they want.

Dental Advantage plans give your employees access to a robust network of more than 1,800 dental providers in Idaho, Oregon, and Washington. It's important that they see Dental Advantage network dentists. Otherwise, they'll end up paying more out of pocket for their dental care.

Enrollment and Underwriting Specifications

- There is a 20 percent minimum employee participation, with a minimum of ten eligible employees enrolled.
- Employee enrollment is optional, as long as the employee meets the minimum employer eligibility requirements. (Employees who choose not to participate will be required to complete a dental waiver form.)
- Dependent enrollment is optional; dependent may only enroll if employee is enrolled.

Employer Contribution Requirements

- Plans purchased directly with PacificSource: 0% employee / 0% dependent

Questions?

For more information and dental plan details, please see our dental plans brochure, or contact your PacificSource Sales Representative.