# Ready to Enroll?

### **Enroll online**

You can enroll directly with PacificSource by visiting our website: **PacificSource.com**.

# Enroll by email, fax, or mail

Complete a paper enrollment form and submit it to us at:

**Email:** individual@pacificsource.com

**Fax:** (541) 225-3646

Mail: PacificSource Health Plans Attn: Individual Department PO Box 7068 Springfield, OR 97475-0068

# If you qualify for financial assistance

You will need to enroll through Your Health Idaho. Visit **YourHealthIdaho.org** to find out if you're eligible.

### We're here to help.

For more information contact a Coverage Advisor at **(855) 330-2792** or by email at **coverageadvisors@pacificsource.com**.



# 2021 Dental Plans for Idaho Individuals and Families



# Decide on **Dental**



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

# Choose a plan on our Dental Advantage network

With Dental Advantage plans, you'll have access to a robust network of more than 1,800 dental providers in Idaho, Oregon, and Washington. It's important that you see Dental Advantage network dentists. Doing so maximizes your benefits and minimizes what you pay. Find dentists who are in the Dental Advantage network at **PacificSource.com**.

# Important terms to know when shopping for dental plans

**Network:** A group of dental providers you must choose from in order for the plan to pay at the in-network benefit level.

**Annual maximum benefit:** The most our plan will pay in a calendar year for adults 19 and older.

**Annual deductible:** The amount you'll need to pay in a calendar year before the plan pays for covered non-preventive dental services.

**Pediatric out-of-pocket maximum:** The most you'll pay in a calendar year for enrolled kids through age 18.

**Adult waiting period:** The amount of time members 19 and older will need to wait prior to receiving some dental services. Wait periods may be waived based on prior coverage.

#### What's covered?

Plans are available statewide through Your Health Idaho and direct with PacificSource. Below is a brief list of services and treatments most commonly asked about.

Go to PacificSource.com to get all the details.

#### **Class I: Preventive Services**

- Exams and X-rays
- Dental cleanings (prophylaxis or periodontal maintenance)
- Fluoride applications
- Sealant on bicuspids and permanent molars (kids through age 18 only)
- Brush biopsies

#### Class II: Basic Services

- Simple extractions
- Periodontal scaling and root planing and/or curettage
- Full mouth debridement
- Fillings

### **Class III: Major Services**

- Complicated oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery
- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (medically necessary only; all plans; kids through age 18)

### **Dental Plans and Rate Options**

50 to 54

55 to 59

60 to 64

\$62

\$64

\$67

Plans are available statewide through Your Health Idaho and direct with PacificSource. Rates are based on the age of each family member on the date that the plan becomes effective. Premiums will be charged for you and the following members of your family: your spouse or qualified domestic partner, your adult children age 21 and older, and up to three children under the age of 21.

USE THIS CHART TO ESTIMATE YOUR FAMILY'S PREMIUM	<b>Dental Advantage</b> 0-20-50 1000		<b>Dental Advantage</b> 0-20-50 1500		Kids Dental Advantage 0-20-50 (coverage for members age 18 and under)	
	AGE	PREMIUM	AGE	PREMIUM	AGE	PREMIUM
	0 to 18	\$42	0 to 18	\$42	0 to 18	\$40
	19 to 20	\$41	19 to 20	\$46	19 to 20	-
	21 to 24	\$41	21 to 24	\$46	21 to 24	-
	25 to 29	\$43	25 to 29	\$48	25 to 29	-
	30 to 34	\$47	30 to 34	\$52	30 to 34	-
	35 to 39	\$51	35 to 39	\$57	35 to 39	-
	40 to 44	\$55	40 to 44	\$62	40 to 44	-
	45 to 49	\$60	45 to 49	\$67	45 to 49	-

50 to 54

55 to 59

60 to 64

65\_

\$70

\$72

\$75

\$75

50 to 54

55 to 59

60 to 64

	65+	\$67	65+	\$/5	65+	-
USE THIS CHART TO COMPARE OUR DENTAL PLANS	Dental Advantage 0-20-50 1000 Advantage Network		Dental Advantage 0-20-50 1500 Advantage Network		Kids Dental Advantage 0-20-50 (coverage for members age 18 and under)  Advantage Network	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
<b>Annual Deductible</b> Individual / Family	\$0 / \$0	\$50 / \$150	\$0 / \$0	\$50 / \$150	\$0 / \$0	\$50 / \$150
<b>Annual Maximum Benefit</b> Per person, age 19 and older	\$1,000		\$1,500		N/A	
Pediatric Out-of-Pocket Maximum Individual/Family, age 18 and under	\$350 / \$700		\$350 / \$700		\$350 / \$700	
	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	NO DEDUCTIBLE, Member Pays:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:
Class I Services	Covered in Full	20%	Covered in Full	20%	Covered in Full	20%
	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, Member Pays:	AFTER DEDUCTIBLE, MEMBER PAYS:
Class II Services	20%	20%	20%	20%	20%	20%
Class III Services	50%	50%	50%	50%	50%	50%
Wait Period Per person, age 19 and older	Class II: 6 months; Class III: 12 months		Class II: 6 months; Class III: 12 months		None	

This is a brief summary. Contact a Coverage Advisor at **(855) 330-2792** or by email at **coverageadvisors@pacificsource.com**. For more details, search individual and family plans at **PacificSource.com**. Accessibility help: For assistance reading this chart or the rest of the document, please call us at **(888)** 977-9299. TTY: 711 or **(800)** 735-3260.