

2023 Dental Plans for Idaho Large Groups | 51+







Decide on **Dental**

Good dental health can lead to better overall health. You can pair 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 and **Choice Plus plans** give your employees the option to see any dentist they want. They're high-value options for employees who place a priority on choice.

Dental Advantage plans give your employees access to a robust network of more than 1,200 dental providers at more than 750 locations 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.

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 our Voluntary Dental option, your employees pay the full premium as if they were buying their own dental plan, but they get benefits that typically come with a group plan.

Voluntary Dental is available with our non-Plus plans to groups with 10 or more enrolled employees. Additional guidelines and requirements apply.

2023 Idaho Large Group Dental Plans

	Dental Choice Plus 0-20-50 25-1000 or 0-20-50 25-1500	Dental Choice Plus 0-20-50 50-1000 or 0-20-50 50-1500	Dental Advantage Plus 20-20-50 1000 or 20-20-50 1500 Advantage Network		Dental Advantage Plus 0-20-50 1000 or 0-20-50 1500 Advantage Network		Dental Choice 0-20-50 25-1500	Dental Choice 0-20-50 50-1000 or 0-20-50 50-1500	0-20-50	Dental Advantage 0-20-50 1000 or 0-20-50 1500	
	No Network	No Network					No Network	No Network	Advantage Network		
	ANY PROVIDER	ANY PROVIDER	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	ANY PROVIDER	ANY PROVIDER	IN NETWORK	OUT OF NETWORK	
Annual Deductible Individual / Family	\$25 / \$75	\$50 / \$150	N/A	\$50 / \$150	N/A	\$50 / \$150	\$25 / \$75	\$50 / \$150	N/A	\$50 / \$150	
Annual Maximum Benefit Per person	\$1,000 or \$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500		\$1,000 or \$1,500		\$1,500	\$1,000 or \$1,500	\$1,000 or \$1,500		
	NO DEDUCTIBLE, MEMBER PAYS:	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	Covered in full	20%		Covered in full		Covered in full	Covered in full	Covered in full		
	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	NO DEDUCTIBLE, MEMBER PAYS:	AFTER DEDUCTIBLE, MEMBER PAYS:	
Class II Services	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	
Class III Services	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
Exclusion Period	None	None	None		None		Class III: 12 months	Class III: 12 months	Class III: 12 months		
Cosmetic Orthodontia*	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max		Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max	Optional: \$1,000 or \$1,500 lifetime max		

Plan names explained: Advantage—PPO style plans | Choice—Indemnity plans | Plus—No exclusion periods

*Additional eligibility requirements may apply.

This is a brief summary. For more details, contact us at ldahoSales@PacificSource.com. Accessibility help: for assistance reading this table or the rest of the document, please call us at 888-977-9299, TTY: 711. We accept all relay calls.

What's covered?



Here is a brief list of services and treatments most commonly asked about. For more details, search Idaho large group plans at PacificSource.com.

Class I: Preventive Services

- Exams and x-rays
- Three dental cleanings (prophylaxis or periodontal maintenance) per plan year
- 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, including composite
- Complicated oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

Class III: Major Services

- Full, immediate, or overdentures
- Crowns and bridges

Cosmetic Orthodontia*

VOLUNTARY DENTAL ONLY

- \$1,000 or \$1,500 lifetime maximum options
- 26+ enrolled employees
- 12-month exclusion period with some voluntary dental plans; exclusion period reduced or eliminated with prior orthodontia coverage

We're here to help.

Contact our team or your broker for a quote. We're available Monday through Friday, from 8:00 a.m. to 5:00 p.m.

Phone: 877-872-3120 **TTY:** 711. We accept all relay calls.

Email: <u>IdahoSales@PacificSource.com</u>

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