

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. There are no waiting periods on our Dental Advantage Essentials plans.

Voluntary Dental Options

Small groups may select from the following plans:

- Dental Choice 0/20/50 50-1000
- Dental Advantage Essentials
- Dental Advantage Essentials Plus
- Dental Advantage Core
- Dental Advantage 20/20/50 1000
- Dental Advantage 20/20/50 1500
- Dental Advantage 0/20/50 1000
- Dental Advantage 0/20/50 1500

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

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.

Bend

Direct: (541) 330-8896
Toll-free: (888) 877-7996

Portland

Direct: (503) 699-6561
Toll-free: (866) 540-1191

Medford

Direct: (541) 858-0381
Toll-free: (800) 899-5866

Springfield

Direct: (541) 686-1242
Toll-free: (800) 624-6052

PacificSource.com

Our Dental Products

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

Dental Advantage Essentials plans cost less, but the plans only pay when your employees see a dentist in the network. Your employees will pay the full cost of their dental care if they see a dentist who is not in this network. They will also need to choose a primary care dentist when they sign up for a plan.

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.