

A Self-funded Dental Plan Might Be **Right for You**

Also known as “administrative services only” (or ASO) plans, a self-funded dental plan may be a smart option for employers with 51 to 100 employees.

Simple, Flexible, and Convenient

Maintaining dental health is an essential part of overall well-being. Numerous studies suggest a connection between gum disease and a variety of serious health problems, including heart disease, strokes, premature births, and arthritis.

With this in mind, prevention can't be overemphasized. It's why preventive services are so important to PacificSource dental plans. Optimal dental health not only improves the health of employees, but it also helps control your dental insurance costs.

In addition to cost savings, self-funding your dental plan allows you to:

- Enjoy low monthly administrative costs
- Fund claims as they're received, on a bimonthly basis
- Fund dental benefits based on your organization's actual claims, not a “pool” of other employers' experience
- Access monthly claims reports by service category and type

With PacificSource for both medical and dental coverage, you'll have the convenience of one source for information about your coverage.

Four Dental Plans Available

- Dental Advantage Plus 0-20-50 50-1000
- Dental Advantage Plus 0-20-50 50-1500
- Dental Choice Plus 0-20-50 50-1500
- Dental Choice Plus 0-20-50 25-1500

Dental Advantage Plus plans offer members lower out-of-pocket costs on covered services performed by participating Advantage Dental providers, as well as no deductible for in-network services. And there are no waiting periods.

Dental Choice Plus plans fall under our Dental Choice indemnity product line. These plans give members the freedom to choose any dentist, and there are no waiting periods. Dental Choice Plus plans are subject to a calendar-year deductible on Class II and III services.

Flat, Guaranteed Rate

- Flat rate of just \$6.50 per employee, per month
- We guarantee the rate for two years
- Claims prefunding deposit of \$1,500

Option to Add Orthodontia

Orthodontia coverage is available for an add-on rate of just \$0.50 per employee, per month. Choose from either a \$1,000 or \$1,500 lifetime maximum benefit.



Questions?

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

Boise

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Toll-free: (888) 492-2875

Coeur d'Alene

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

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