



2022 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

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**

| Dental Advantage 0-20-50 1000 | | Dental Advantage 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 | \$38 | 0 to 18 | \$38 | 0 to 18 | \$37 |
| 19 to 20 | \$38 | 19 to 20 | \$42 | 19 to 20 | - |
| 21 to 24 | \$38 | 21 to 24 | \$42 | 21 to 24 | - |
| 25 to 29 | \$40 | 25 to 29 | \$44 | 25 to 29 | - |
| 30 to 34 | \$43 | 30 to 34 | \$48 | 30 to 34 | - |
| 35 to 39 | \$47 | 35 to 39 | \$52 | 35 to 39 | - |
| 40 to 44 | \$51 | 40 to 44 | \$57 | 40 to 44 | - |
| 45 to 49 | \$55 | 45 to 49 | \$62 | 45 to 49 | - |
| 50 to 54 | \$57 | 50 to 54 | \$64 | 50 to 54 | - |
| 55 to 59 | \$59 | 55 to 59 | \$66 | 55 to 59 | - |
| 60 to 64 | \$61 | 60 to 64 | \$69 | 60 to 64 | - |
| 65+ | \$61 | 65+ | \$69 | 65+ | - |

**USE THIS CHART
TO COMPARE OUR
DENTAL PLANS**

| | Dental Advantage 0-20-50 1000 | | Dental Advantage 0-20-50 1500 | | Kids Dental Advantage 0-20-50 (coverage for members age 18 and under) | |
|--|---|---|---|---|--|---|
| | Advantage Network | | Advantage Network | | Advantage Network | |
| | IN NETWORK | OUT OF NETWORK | IN NETWORK | OUT OF NETWORK | IN NETWORK | OUT OF NETWORK |
| Annual Deductible Individual / Family | N/A | \$50 / \$150 | N/A | \$50 / \$150 | N/A | \$50 / \$150 |
| Annual Maximum Benefit Per person, age 19 and older | \$1,000 | | \$1,500 | | N/A | |
| Pediatric Out-of-Pocket Maximum Individual/Family, age 18 and under | \$375 / \$750 | | \$375 / \$750 | | \$375 / \$750 | |
| | 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**.

Ready to Enroll?



Enroll online

You can enroll directly with PacificSource by visiting our website: PacificSource.com. Just look for the **Shop Plans** menu and choose **Dental**.



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

We're here to help.

For more information, contact a Coverage Advisor at **855-330-2792**
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