## 2023 Oregon Small Group Dental Plans

### Dental Choice
- **0-20-50/1000**

<table>
<thead>
<tr>
<th>Dental Service</th>
<th>Prospective Beneficiary Coverage</th>
<th>After Deductible, Member Pays</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Class I Services</td>
<td>Covered in full</td>
<td>20%</td>
<td>$375 / $750</td>
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<td>Class III Services</td>
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- **0-20-50/1000 or 0-20-50/1500**

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### Dental Advantage
- **20-20-50/1000 or 0-20-50/1500**

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### Kids Dental Advantage
- **20-20-50/1000 or 0-20-50/1500**

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**Optional**; $1,000 Lifetime Max

**No deductible, Member pays:**

- **Out of Network:**
  - 50%
  - 20%
  - N/A

- **In Network:**
  - 100%

**AFTER DEDUCTIBLE, MEMBER PAYS:**

- **Class I Services:**
  - Complicated oral surgery
  - Crowns and bridges
  - Endodontic (pulp therapy and root canal therapy)
  - Cosmetic Orthodontia*
  - Periodontal surgery
  - Full mouth debridement
  - Fluoride applications
  - Periodontal scaling and root planing

*Additional eligibility requirements may apply.

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**Choose a Dental Choice or Dental Advantage plan**

- Not looking to offer a dental plan? But want to give your employees a dental option? **Voluntary Dental** plan may be just what you need.

- With this option, your employees pay the full premium themselves to get the same dental plan, but they get benefits that typically come with a group plan.

**Voluntary Dental** plan gives members access to a robust network of more than 1,200 dental providers across more than 500,000 locations in Oregon, Washington, and Arizona. It’s important that members see Dental Advantage network dentists. The plan comes with a group dental plan.

**Plan names explained:**

- **Advantage—FDPO-style plans:**
  - Standalone policy
  - No network needed

- **Choice—Indemnity plans:**
  - Employer pays the full premium
  - Members see Dental Advantage network dentists
  - Optional; $1,000 Lifetime Max

- **After Deductible, Member Pays:**
  - 50% or 70%

**Exclusion Period**

- **Class I Services:**
  - 12 months
  - None

- **Class II Services:**
  - 12 months

- **Class III Services:**
  - 12 months

**Cosmetic Orthodontia***

- **Optional; $1,000 Lifetime Max**

**Plan renewals explained:**

- **Choice—Indemnity plans:**
  - Premiums are subject to change

- **Advantage—FDPO-style plans:**
  - Premiums are subject to change

**Frequencies**

- **Class I Services:**
  - Preventive Services
  - Full mouth debridement
  - Fluoride applications

- **Class II Services:**
  - Crowns and bridges

- **Class III Services:**
  - Complicated oral surgery
  - Cosmetic Orthodontia*

**Cosmetic Orthodontia***

- **Optional**; group size age 50 and older

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**Decide on dental**

Good dental health can lead to better overall health. You can pair our dental health plans with the health plans you offer your employees, or select dental-only.

**What’s covered?**

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

  **Class I Preventive Services**

  - Fluoride applications
  - Cleanings: standard, local, and full-mouth
  - Complicated oral surgery
  - Cosmetic Orthodontia*
  - Full mouth debridement
  - Fluoride applications
  - Periodontal scaling and root planing

  **Class II Basic Services**

  - Fillings, including composite
  - Extractions
  - Root canals on permanent teeth
  - Endodontic (pulp therapy and root canal therapy)
  - Cosmetic Orthodontia*

  **Class III Major Services**

  - Inlays, onlays, or veneers
  - Crowns and bridges
  - Dental bridges
  - Cosmetic Orthodontia*

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### Accessibility help:

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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.

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**TTY:** 711. We accept all relay calls.

**Portland:** PortlandSales@PacificSource.com  
**Bend:** BendSales@PacificSource.com  
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