



Dental plans to
help you smile more.

2017 Dental Plans for **Oregon** Individuals and Families





Our dental plans give you **more to smile about.**

Good dental health and regular preventive care are important to your overall well-being. That's why we offer dental plans that you can buy as a stand-alone plan or group with a medical plan.



Choose from two types of dental plans.

Dental Advantage

Available statewide.

\$\$

With plans in this network, 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. Otherwise, you'll end up paying more out of pocket for your dental care.

Dental Advantage Essentials

Not available in all areas.

\$

Plans cost less in this network, but the plans only pay when you see a dentist in the network. You will pay the full cost of your dental care if you see a dentist who is not in this network. You'll choose a primary care dentist when you sign up for a plan.

See if a dentist is in our networks.

You can find dentists who are in the Dental Advantage or Dental Advantage Essentials networks at PacificSource.com/find-a-dentist.

Dental Plans

Dental Advantage 0/20/50

Network

A group of dental providers you must choose from in order for the plan to pay as shown here. Dental Advantage

Annual maximum benefit

The most we will pay in a calendar year for adults 19 and older. \$1,000

Annual deductible

The amount you'll have to pay in a calendar year before the plan pays for covered Class II and Class III services. *See page 16.* None

Out-of-pocket limit

The most you'll pay in a calendar year for enrolled members. Individual: \$350

Family: \$700

Co-insurance

Your share of costs, after your deductible has been paid (if applicable). *See page 16 for more about Class I, II, and III services.* Class I: 0%

Class II: 20%

Class III: 50%

Adult waiting period

There is no waiting period for members through age 18. Class II: 6 months

Class III: 12 months

Dental Rates

Plans are available statewide through the Health Insurance Marketplace and direct with PacificSource, except Dental Advantage Essentials Core, which is available only direct from PacificSource.

Age	Premium
0 to 18	\$38
19 to 20	\$38
21 to 24	\$38
25 to 29	\$40
30 to 34	\$43
35 to 39	\$47
40 to 44	\$52
45 to 49	\$56
50 to 54	\$57
55 to 59	\$60
60 to 64	\$63
65+	\$63

Calculating Dental Rates for Families

Rates are based on the age of each family member on the date that the plan becomes effective. Premiums will be charged for the following members of your family:

- Subscriber
- Spouse or qualified domestic partner
- Adult children age 21 and older
- Up to three children under the age of 21

Dental Plans

Dental Advantage Essentials Core* (Available only direct from PacificSource.)

Network

A group of dental providers you must choose from in order for the plan to pay as shown here. Dental Advantage Essentials

Annual maximum benefit

The most we will pay in a calendar year for adults 19 and older. N/A

Annual deductible

The amount you'll have to pay in a calendar year before the plan pays for covered Class II and Class III services. See page 16. None

Out-of-pocket limit

The most you'll pay in a calendar year for enrolled members. Individual: \$350

Family: \$700

Co-insurance

Your share of costs, after your deductible has been paid (if applicable). See page 16 for more about Class I, II, and III services. None; this is a co-pay plan. Visit PacificSource.com, and see benefit summary for details

Adult waiting period

There is no waiting period for members through age 18. N/A

Dental Rates

Plans are available statewide through the Health Insurance Marketplace and direct with PacificSource, except Dental Advantage Essentials Core, which is available only direct from PacificSource.

Age	Premium
0 to 18	\$33
19 to 20	\$33
21 to 24	\$21
25 to 29	\$22
30 to 34	\$24
35 to 39	\$26
40 to 44	\$29
45 to 49	\$31
50 to 54	\$32
55 to 59	\$33
60 to 64	\$35
65+	\$35

Calculating Dental Rates for Families

Rates are based on the age of each family member on the date that the plan becomes effective. Premiums will be charged for the following members of your family:

- Subscriber
- Spouse or qualified domestic partner
- Adult children age 21 and older
- Up to three children under the age of 21

* Dental Advantage Essentials plans are only available direct from PacificSource for individuals and families in the following counties: Benton, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Grant, Harney, Hood River, Jackson, Jefferson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, Malheur, Morrow, Umatilla, Wallowa, Wasco, Yamhill

Dental Plans

Kids Dental Advantage 0/20/50 (for members through age 18)

Network

A group of dental providers you must choose from in order for the plan to pay as shown here. Dental Advantage

Annual maximum benefit

The most we will pay in a calendar year for adults 19 and older. N/A

Annual deductible

The amount you'll have to pay in a calendar year before the plan pays for covered Class II and Class III services. *See page 16.* None

Out-of-pocket limit

The most you'll pay in a calendar year for enrolled members. Child: \$350
Two or more children: \$700

Co-insurance

Your share of costs, after your deductible has been paid (if applicable). *See page 16 for more about Class I, II, and III services.* Class I: 0%
Class II: 20%
Class III: 50%

Adult waiting period

There is no waiting period for members through age 18. N/A

Dental Rates

Plans are available statewide through the Health Insurance Marketplace and direct with PacificSource, except Dental Advantage Essentials Core, which is available only direct from PacificSource.

Age	Premium
0 to 18	\$36
19 to 20	\$0
21 to 24	\$0
25 to 29	\$0
30 to 34	\$0
35 to 39	\$0
40 to 44	\$0
45 to 49	\$0
50 to 54	\$0
55 to 59	\$0
60 to 64	\$0
65+	\$0

Calculating Dental Rates for Families

Rates are based on the age of each family member on the date that the plan becomes effective. Premiums will be charged for the following members of your family:

- Subscriber
- Spouse or qualified domestic partner
- Adult children age 21 and older
- Up to three children under the age of 21

What's covered?

Here is a brief list of services and treatments most commonly asked about. Go to PacificSource.com/oregon/individual-dental-2017 to get all the details.

Class I: Preventive Services

- Exams and x-rays
- Dental cleanings (prophylaxis or periodontal maintenance)
- Fluoride applications and sealant on bicuspids and permanent molars (kids through age 18 only)
- Brush biopsies

Class II: Basic Services

- Simple extractions
- Periodontal scaling and root planning and/or curettage
- Full mouth debridement
- Fillings

Class III: Major Services

- Complicated and oral surgery
- Endodontic (pupal therapy and root canal therapy)
- Periodontal surgery when preauthorized
- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (medically necessary only; all plans; kids through age 18)

What's not covered?

Here's a brief list of dental plan exclusions:

- Athletic activities
- Bone replacement grafts
- Cosmetic or reconstructive services and supplies (except as specifically provided for in the policy)
- Experimental or investigational procedures
- Fractures of the mandible
- Orthodontic services (except as specifically provided for in the policy)
- Services covered by your medical plan
- Temporomandibular joint (TMJ)

You'll receive a full list of exclusions and limitations in your dental policy. Only the language in your policy is legally binding.



Ready to enroll?

Enroll online: To enroll online directly with PacificSource:

1. Go to PacificSource.com/oregon/individual-plan-details-2017.
2. Click "Compare Rates and Apply Online."
3. Choose "PacificSource >."
4. Follow the on-screen instructions to complete and submit your enrollment application.

If you're eligible for financial assistance, you'll need to enroll through the Health Insurance Marketplace. Visit OregonHealthcare.gov to find out if you're eligible.

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

