



2024 Dental Plans

Washington Small Groups | 1–50

Dental plans to support your whole health



Your choice. You can pair our dental plans with the health plans you offer your employees, or select dental-only.

Choose a Dental PPO plan

Dental PPO plans give your employees access to a robust network of more than 1,550 dental providers at more than 1,000 locations in Washington. In order to get the most value from your plan, it is important that your employees see Dental PPO network dentists.

Find in-network dentists at PacificSource.com.

Our dental plans are available for purchase by businesses located in Clark, Pierce, Spokane, and Thurston Counties.

Give your employees a Voluntary Dental option

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

With this option, your employees pay the full premium as if they were buying their own dental plan, but they get plan benefits that typically come with a group dental plan.

Voluntary Dental is available with Family and Adult Dental PPO plans, excluding plans with "Plus" in the name. Ten or more employees must enroll, and additional guidelines and requirements apply. Please contact us for details.

What's covered?

Here is a brief list of services and treatments most commonly asked about. For more details, search Washington small group plans at <u>PacificSource.com</u>.

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, including composite
- Complicated oral surgery
- Endodontic (pulp therapy and root canal therapy)
- Periodontal surgery

Class III: Major Services

- Full, immediate, or overdentures
- Crowns and bridges
- Child orthodontia (medically necessary only; kids through age 18; Family plans only)

TMJ Benefit

- \$1,000 max per year
- \$5,000 lifetime maximum

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| | Family Dental PPO (Available as a Voluntary Dental plan) 0-20-50 1000 or 0-20-50 1500 | | Adult Dental PP0 (Available as a Voluntary Dental plan) 0-20-50 1000 or 0-20-50 1500 Age 19 or older | | Family Dental PPO Plus 0-20-50 1000 or 0-20-50 1500 | | Adult Dental PPO Plus 0-20-50 1000 or 0-20-50 1500 | |
|--|---|-----------------------------------|---|-----------------------------------|---|-----------------------------------|--|-----------------------------------|
| Group Size Required for Standalone Policy | PPO Network 1+ | | PPO Network 1+ | | PPO Network 1+ | | PPO Network 1+ | |
| | IN NETWORK | OUT OF 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 | N/A | \$50 / \$150 |
| Annual Maximum Benefit Per person, age 19 and older | \$1,000 or \$1,500 | | \$1,000 or \$1,500 | | \$1,000 or \$1,500 | | \$1,000 or \$1,500 | |
| Pediatric Out-of-Pocket Maximum Individual/Family, age 18 and younger | \$400 / \$800 | N/A | N/A | N/A | \$400 / \$800 | N/A | N/A | N/A |
| | NO DEDUCTIBLE, MEMBER PAYS: | NO DEDUCTIBLE, MEMBER PAYS: | 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% | 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: | NO DEDUCTIBLE, MEMBER PAYS: | AFTER DEDUCTIBLE, MEMBER PAYS: |
| Class II Services | 20% | 20% | 20% | 20% | 20% | 20% | 20% | 20% |
| Class III Services | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| Adult Exclusion Period Per person, age 19 and older | Class III: 12 months | | Class III: 12 months | | None | | None | |

Plans are available to businesses in Clark, Pierce, Spokane, and Thurston Counties.

This is a brief summary. For more details, contact us at WashingtonSales@PacificSource.com, or search small group 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. We accept all relay calls.



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.

Phone: 888-505-2699 **TTY:** 711. We accept all relay calls.

Email: <u>WashingtonSales@PacificSource.com</u>

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