

Small Group ACA Dental Rate Guide for 2019

About ACA Dental-

ACA dental is offered at healthcare.gov and off exchange through agents. **NOTE: There is no requirement that you purchase an ACA dental plan or any other dental plan for your employee.** Some health plans offered in the SHOP marketplace include dental coverage. You can see which plans include dental coverage when you compare them. If a health plan includes dental, the premium covers both health and dental coverage. Separate, stand-alone dental plans are also offered. If you choose a separate dental plan, there is separate, additional premium.

There are two categories of ACA dental plans: High and Low. The high coverage level has higher premiums but lower copayments and deductibles. So, you'll pay more every month, but less when you use dental services. The low coverage level has lower premiums but higher copayments and deductibles. So, you'll pay less every month, but more when you use dental services.

When you compare dental plans in the Marketplace, you'll find details about each plan's costs, copayments, deductibles, and services covered.

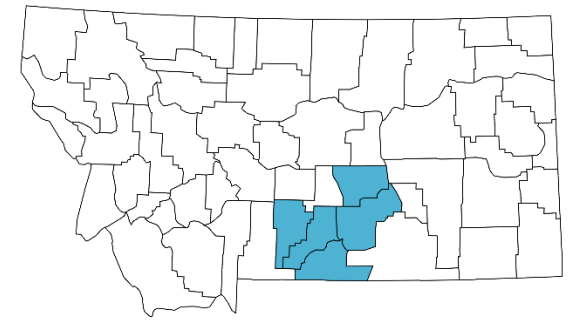
2019 Monthly Premiums for ACA Dental

The rates shown in this rate guide are rounded for the specific ages shown. The age for each person is based on their first date of coverage in 2019. The Area is based on county of primary residence. These tables may not include every possible monthly premium. Please see the policy language and be sure to review plan details to know what applies to deductibles, exact copays, provider networks, out-of-network coverage, etc.



Area 1 Small Group Adult ACA Dental Premium (Monthly) for 2019

Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone Counties

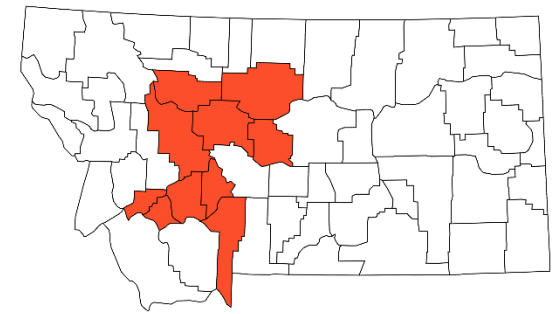


Company	Best Life & Health				PacificSource								
	Plan Name	Premium	Standard	Choice	Value	Dental Choice 0-20-50 750	Dental Choice Core	Dental Choice Plus 0-20-50 25-1000	Dental Choice Plus 0-20-50 50-1000	Dental Choice Plus 0-20-50 25-1500	Dental Choice Plus 0-20-50 50-1500	Dental Choice 0-20-50 1000	Dental Choice 0-20-50 1500
Age Range	19	\$36	\$32	\$30	\$21	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	20	\$36	\$32	\$30	\$21	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	21-24	\$36	\$32	\$30	\$21	\$21	\$19	\$26	\$24	\$29	\$28	\$23	\$26
	25	\$36	\$32	\$30	\$21	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	26-29	\$38	\$33	\$31	\$22	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	30-34	\$38	\$33	\$31	\$22	\$24	\$22	\$29	\$28	\$33	\$32	\$27	\$30
	35-39	\$38	\$33	\$31	\$22	\$26	\$24	\$32	\$30	\$36	\$35	\$29	\$33
	40-44	\$38	\$33	\$31	\$22	\$28	\$26	\$35	\$33	\$40	\$38	\$32	\$36
	45-49	\$38	\$33	\$31	\$22	\$30	\$28	\$38	\$35	\$43	\$41	\$34	\$39
	50-54	\$38	\$33	\$31	\$22	\$31	\$29	\$39	\$37	\$44	\$43	\$36	\$40
	55-59	\$38	\$33	\$31	\$22	\$33	\$30	\$40	\$38	\$46	\$44	\$37	\$42
	60-63	\$38	\$33	\$31	\$22	\$34	\$32	\$42	\$39	\$48	\$46	\$38	\$43
64+	\$45	\$40	\$38	\$26	\$34	\$32	\$42	\$40	\$48	\$46	\$39	\$44	

Note: Best Life & Health plans are sold on and off the exchange and PacificSource plans are sold off exchange only besides dental choice 0-20-50 750 which is offered both places. These rates are the first quarter of 2019.

Area 2 Individual Adult ACA Dental Premium (Monthly) for 2019

Area 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton Counties

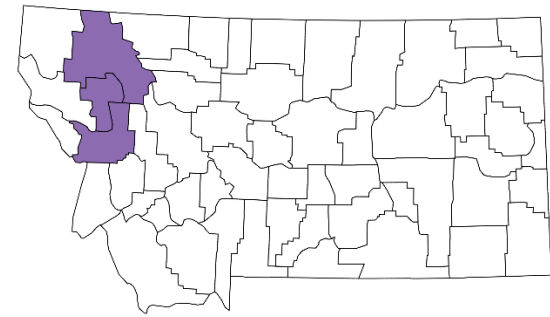


Company	Best Life & Health				PacificSource								
	Plan Name	Premium	Standard	Choice	Value	Dental Choice 0-20-50 750	Dental Choice Core	Dental Choice Plus 0-20-50 25-1000	Dental Choice Plus 0-20-50 50-1000	Dental Choice Plus 0-20-50 25-1500	Dental Choice Plus 0-20-50 50-1500	Dental Choice 0-20-50 1000	Dental Choice 0-20-50 1500
Age Range	19	\$35	\$31	\$29	\$20	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	20	\$35	\$31	\$29	\$20	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	21-24	\$35	\$31	\$29	\$20	\$21	\$19	\$26	\$24	\$29	\$28	\$23	\$26
	25	\$35	\$31	\$29	\$20	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	26-29	\$37	\$33	\$31	\$22	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	30-34	\$37	\$33	\$31	\$22	\$24	\$22	\$29	\$28	\$33	\$32	\$27	\$30
	35-39	\$37	\$33	\$31	\$22	\$26	\$24	\$32	\$30	\$36	\$35	\$29	\$33
	40-44	\$37	\$33	\$31	\$22	\$28	\$26	\$35	\$33	\$40	\$38	\$32	\$36
	45-49	\$37	\$33	\$31	\$22	\$30	\$28	\$38	\$35	\$43	\$41	\$34	\$39
	50-54	\$37	\$33	\$31	\$22	\$31	\$29	\$39	\$37	\$44	\$43	\$36	\$40
	55-59	\$37	\$33	\$31	\$22	\$33	\$30	\$40	\$38	\$46	\$44	\$37	\$42
	60-63	\$37	\$33	\$31	\$22	\$34	\$32	\$42	\$39	\$48	\$46	\$38	\$43
64+	\$45	\$40	\$38	\$26	\$34	\$32	\$42	\$40	\$48	\$46	\$39	\$44	

Note: Best Life & Health plans are sold on and off the exchange and PacificSource plans are sold off exchange only besides dental choice 0-20-50 750 which is offered both places. These rates are the first quarter of 2019.

Area 3 Individual Adult ACA Dental Premium (Monthly) for 2019

Area 3: Flathead, Lake, and Missoula Counties

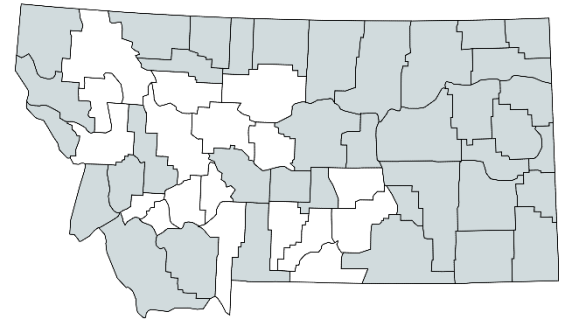


	Company	Best Life & Health				PacificSource							
	Plan Name	Premium	Standard	Choice	Value	Dental Choice 0-20-50 750	Dental Choice Core	Dental Choice Plus 0-20-50 25-1000	Dental Choice Plus 0-20-50 1000	Dental Choice Plus 0-20-50 25-1500	Dental Choice Plus 0-20-50 1500	Dental Choice 0-20-50 1000	Dental Choice 0-20-50 1500
Age Range	19	\$36	\$32	\$30	\$21	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	20	\$36	\$32	\$30	\$21	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	21-24	\$36	\$32	\$30	\$21	\$21	\$19	\$26	\$24	\$29	\$28	\$23	\$26
	25	\$36	\$32	\$30	\$21	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	26-29	\$38	\$34	\$32	\$22	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	30-34	\$38	\$34	\$32	\$22	\$24	\$22	\$29	\$28	\$33	\$32	\$27	\$30
	35-39	\$38	\$34	\$32	\$22	\$26	\$24	\$32	\$30	\$36	\$35	\$29	\$33
	40-44	\$38	\$34	\$32	\$22	\$28	\$26	\$35	\$33	\$40	\$38	\$32	\$36
	45-49	\$38	\$34	\$32	\$22	\$30	\$28	\$38	\$35	\$43	\$41	\$34	\$39
	50-54	\$38	\$34	\$32	\$22	\$31	\$29	\$39	\$37	\$44	\$43	\$36	\$40
	55-59	\$38	\$34	\$32	\$22	\$33	\$30	\$40	\$38	\$46	\$44	\$37	\$42
	60-63	\$38	\$34	\$32	\$22	\$34	\$32	\$42	\$39	\$48	\$46	\$38	\$43
64+	\$46	\$41	\$38	\$27	\$34	\$32	\$42	\$40	\$48	\$46	\$39	\$44	

Note: Best Life & Health plans are sold on and off the exchange and PacificSource plans are sold off exchange only besides dental choice 0-20-50 750 which is offered both places. These rates are the first quarter of 2019.

Area 4 Individual Adult ACA Dental Premium (Monthly) for 2019

Area 4: All Other Counties



Company	Best Life & Health				PacificSource								
	Plan Name	Premium	Standard	Choice	Value	Dental Choice 0-20-50-750	Dental Choice Core	Dental Choice Plus 0-20-50-25-1000	Dental Choice Plus 0-20-50-50-1000	Dental Choice Plus 0-20-50-25-1500	Dental Choice Plus 0-20-50-50-1500	Dental Choice 0-20-50-1000	Dental Choice 0-20-50-1500
Age Range	19	\$35	\$31	\$30	\$21	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	20	\$35	\$31	\$30	\$21	\$34	\$34	\$33	\$33	\$33	\$33	\$33	\$33
	21-24	\$35	\$31	\$30	\$21	\$21	\$19	\$26	\$24	\$29	\$28	\$23	\$26
	25	\$35	\$31	\$30	\$21	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	26-29	\$38	\$34	\$32	\$22	\$22	\$20	\$27	\$25	\$31	\$30	\$25	\$28
	30-34	\$38	\$34	\$32	\$22	\$24	\$22	\$29	\$28	\$33	\$32	\$27	\$30
	35-39	\$38	\$34	\$32	\$22	\$26	\$24	\$32	\$30	\$36	\$35	\$29	\$33
	40-44	\$38	\$34	\$32	\$22	\$28	\$26	\$35	\$33	\$40	\$38	\$32	\$36
	45-49	\$38	\$34	\$32	\$22	\$30	\$28	\$38	\$35	\$43	\$41	\$34	\$39
	50-54	\$38	\$34	\$32	\$22	\$31	\$29	\$39	\$37	\$44	\$43	\$36	\$40
	55-59	\$38	\$34	\$32	\$22	\$33	\$30	\$40	\$38	\$46	\$44	\$37	\$42
	60-63	\$38	\$34	\$32	\$22	\$34	\$32	\$42	\$39	\$48	\$46	\$38	\$43
64+	\$45	\$40	\$38	\$26	\$34	\$32	\$42	\$40	\$48	\$46	\$39	\$44	

Note: Best Life & Health plans are sold on and off the exchange and PacificSource plans are sold off exchange only besides dental choice 0-20-50 750 which is offered both places. These rates are the first quarter of 2019.

2019 Small Group Pediatric ACA Dental Premium (Monthly) for Quarter 1

The rates shown are rounded for the specific ages shown. The age for each person is based on their first date of coverage in 2019. The pediatric rates are available for children ages **0 through 18**. These tables may not include every possible monthly premium. Please see the policy language and be sure to review plan details to know what applies to deductibles, exact copays, provider networks, out-of-network coverage, etc.

Company	Plan Name	High/Low	Area 1	Area 2	Area 3	Area 4
Best Life & Health	Essential Pediatric High	High	\$38	\$38	\$38	\$38
	Essential Pediatric Low	Low	\$34	\$34	\$34	\$34
PacificSource	Kids Dental Choice 20-40-50	High	\$25	\$25	\$25	\$25
	Kids Dental Choice 0-20-50	Low	\$32	\$32	\$32	\$32
The Guardian Life	Advantage	High	\$49	\$46	\$46	\$46
	Essentials	Low	\$33	\$31	\$31	\$32

Need More Help?

Trained professionals are available to assist you on a wide range of insurance issues.

Call the CSI Insurance Hotline

1-800-332-6148

Counties in Rating Areas

Area 1: Carbon, Musselshell, Stillwater, Sweet Grass, Yellowstone

Area 2: Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, Teton

Area 3: Flathead, Lake, Missoula

Area 4: All others

Note: Best Life & Health plans are sold on and off the exchange. PacificSource and The Guardian Life plans are sold off exchange only. Rates are for the first quarter of 2019.

