

Individual ACA Dental Rate Guide for 2021

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. You are only eligible to purchase an ACA dental plan at the marketplace if you are also purchasing a health plan at the same time.** Some health plans offered in the 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, you'll pay a 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.

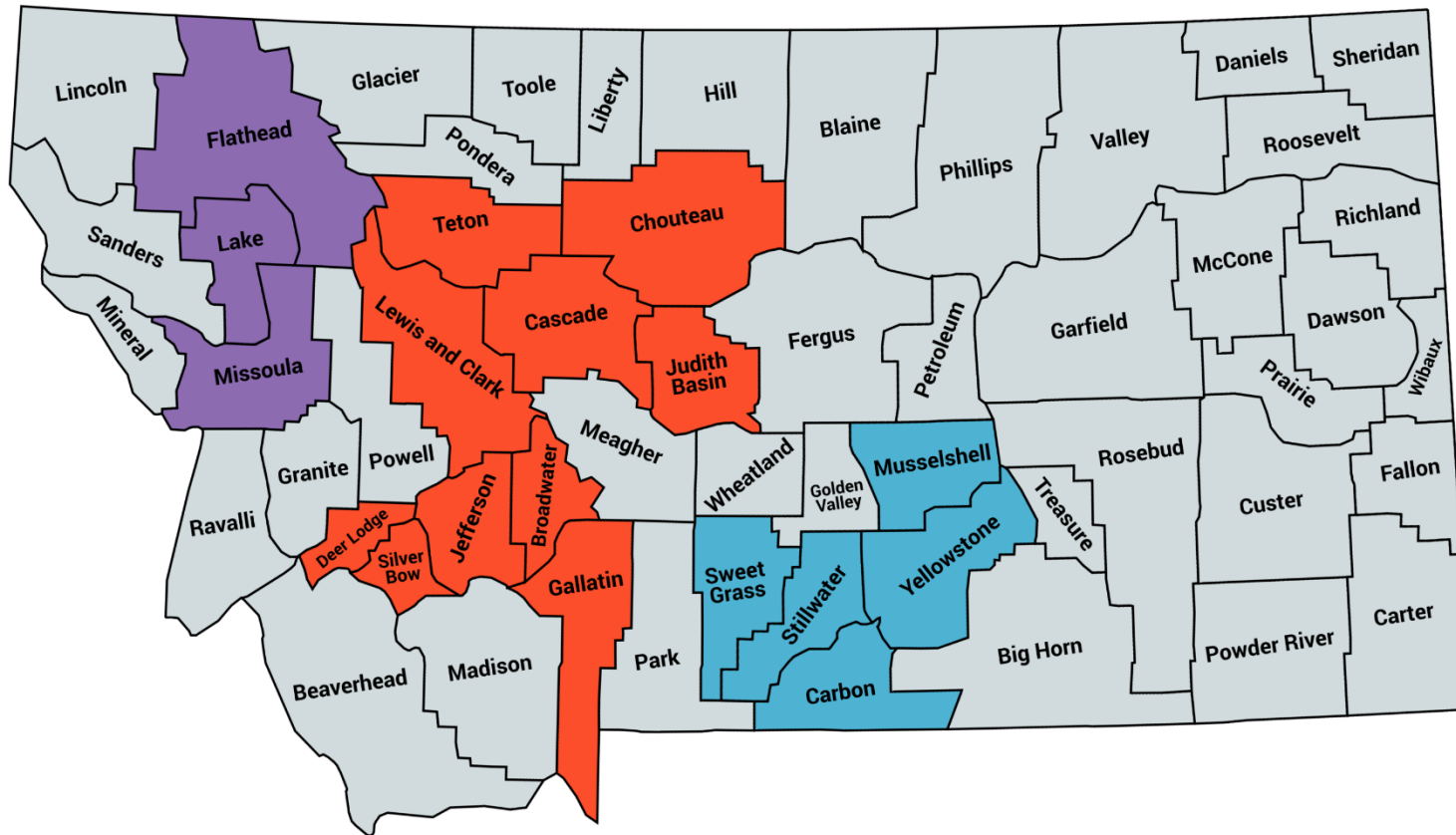
When you compare dental plans in the Marketplace, you'll find details about each plan's costs, copayments, deductibles, and services covered. At the end of this rate guide there are questions you should ask when purchasing dental insurance.

2021 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 2021. 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.



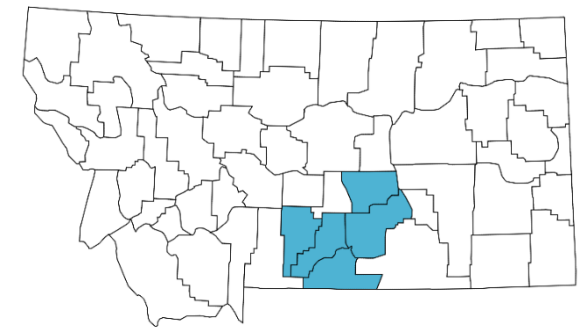
ACA individual Dental Rating Areas



- Counties in Rating Areas**
- Area 1:** Carbon, Musselshell, Stillwater, Sweet Grass, and Yellowstone
 - Area 2:** Broadwater, Cascade, Chouteau, Deer Lodge, Gallatin, Jefferson, Judith Basin, Lewis and Clark, Silver Bow, and Teton
 - Area 3:** Flathead, Lake, and Missoula
 - Area 4:** All Other Counties

Area 1 Individual Adult ACA Dental Premium (Monthly) for 2021

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

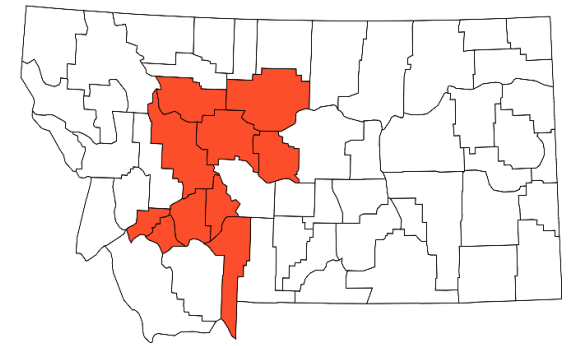


| | Company | Best Life & Health | | | | BlueCross BlueShield | | Delta | | PacificSource | |
|-----------|-----------|--------------------|-----------|-------------|--------------|----------------------|--------------------|----------------------------|------------------------|-----------------------|----------------------------|
| | Plan Name | Advantage Gold | Plus Gold | Plus Silver | Basic Silver | BlueCare Dental 1A | BlueCare Dental 1B | Delta Dental PPO Preferred | Delta Dental PPO Basic | Dental Choice 0/20/50 | Dental Choice 0/20/50 1500 |
| | High/Low | High | High | Low | Low | High | Low | High | Low | High | High |
| Age Range | 19 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 20 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 21-24 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 25 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 26-29 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 30-34 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$45 | \$51 |
| | 35-39 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$48 | \$54 |
| | 40-44 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$53 | \$60 |
| | 45-49 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$56 | \$63 |
| | 50-54 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$58 | \$66 |
| | 55-59 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$60 | \$68 |
| | 60-63 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 |
| | 64+ | \$51 | \$43 | \$41 | \$29 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 |

Note: All plans are offered both on and off the exchange except Delta Dental, which is on the exchange only. Delta Dental plans are for families.

Area 2 Individual Adult ACA Dental Premium (Monthly) for 2021

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

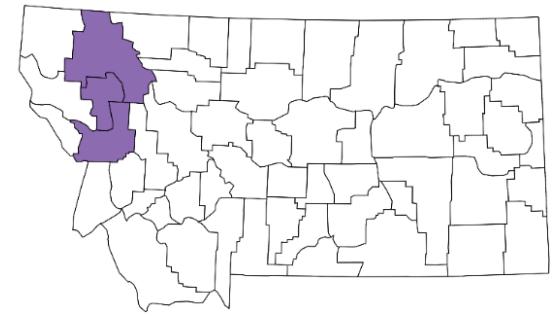


| | Company | Best Life & Health | | | | BlueCross BlueShield | | Delta | | PacificSource | |
|-----------|-----------|--------------------|-----------|-------------|--------------|----------------------|--------------------|----------------------------|------------------------|-----------------------|----------------------------|
| | Plan Name | Advantage Gold | Plus Gold | Plus Silver | Basic Silver | BlueCare Dental 1A | BlueCare Dental 1B | Delta Dental PPO Preferred | Delta Dental PPO Basic | Dental Choice 0/20/50 | Dental Choice 0/20/50 1500 |
| | High/Low | High | High | Low | Low | High | Low | High | Low | High | High |
| Age Range | 19 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 20 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 21-24 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 25 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 26-29 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 30-34 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$45 | \$51 |
| | 35-39 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$48 | \$54 |
| | 40-44 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$53 | \$60 |
| | 45-49 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$56 | \$63 |
| | 50-54 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$58 | \$66 |
| | 55-59 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$60 | \$68 |
| | 60-63 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 |
| 64+ | \$50 | \$42 | \$40 | \$29 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 | |

Note: All plans are offered both on and off the exchange except Delta Dental, which is on the exchange only. Delta Dental plans are for families.

Area 3 Individual Adult ACA Dental Premium (Monthly) for 2021

Area 3: Flathead, Lake, and Missoula Counties

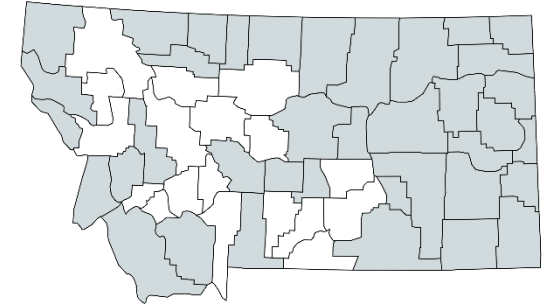


| | Company | Best Life & Health | | | | BlueCross BlueShield | | Delta | | PacificSource | |
|-----------|-----------|--------------------|-----------|-------------|--------------|----------------------|--------------------|----------------------------|------------------------|-----------------------|----------------------------|
| | Plan Name | Advantage Gold | Plus Gold | Plus Silver | Basic Silver | BlueCare Dental 1A | BlueCare Dental 1B | Delta Dental PPO Preferred | Delta Dental PPO Basic | Dental Choice 0/20/50 | Dental Choice 0/20/50 1500 |
| | High/Low | High | High | Low | Low | High | Low | High | Low | High | High |
| Age Range | 19 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 20 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 21-24 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 25 | \$40 | \$33 | \$32 | \$23 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 26-29 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 30-34 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$45 | \$51 |
| | 35-39 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$48 | \$54 |
| | 40-44 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$53 | \$60 |
| | 45-49 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$56 | \$63 |
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| | 60-63 | \$43 | \$36 | \$34 | \$24 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 |
| 64+ | \$51 | \$43 | \$41 | \$29 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 | |

Note: All plans are offered both on and off the exchange except Delta Dental, which is on the exchange only. Delta Dental plans are for families.

Area 4 Individual Adult ACA Dental Premium (Monthly) for 2021

Area 4: All Other Counties



| Company | Best Life & Health | | | | BlueCross BlueShield | | Delta | | PacificSource | | |
|-----------|--------------------|----------------|-----------|-------------|----------------------|--------------------|--------------------|----------------------------|------------------------|-----------------------|----------------------------|
| | Plan Name | Advantage Gold | Plus Gold | Plus Silver | Basic Silver | BlueCare Dental 1A | BlueCare Dental 1B | Delta Dental PPO Preferred | Delta Dental PPO Basic | Dental Choice 0/20/50 | Dental Choice 0/20/50 1500 |
| High/Low | High | High | Low | Low | High | Low | High | Low | High | High | |
| Age Range | 19 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 20 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 21-24 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$39 | \$44 |
| | 25 | \$39 | \$33 | \$31 | \$22 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 26-29 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$41 | \$46 |
| | 30-34 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$45 | \$51 |
| | 35-39 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$48 | \$54 |
| | 40-44 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$53 | \$60 |
| | 45-49 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$56 | \$63 |
| | 50-54 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$58 | \$66 |
| | 55-59 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$60 | \$68 |
| | 60-63 | \$42 | \$35 | \$33 | \$24 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 |
| 64+ | \$51 | \$42 | \$40 | \$29 | \$39 | \$28 | \$54 | \$23 | \$63 | \$70 | |

Note: All plans are offered both on and off the exchange except Delta Dental, which is on the exchange only. Delta Dental plans are for families.

2021 Individual Pediatric ACA Dental Premium (Monthly)

The rates shown are rounded for the specific ages shown. The age for each person is based on their first date of coverage in 2021. 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.

Area: All counties

| Company | Plan | High/Low | Area 1 | Area 2 | Area 3 | Area 4 |
|-------------------------|---------------------------------|----------|--------|--------|--------|--------|
| Best Life & Health | High Plan - Actuarial Value 85% | High | \$44 | \$43 | \$44 | \$44 |
| | Low Plan - Actuarial Value 70% | Low | \$40 | \$39 | \$40 | \$39 |
| BlueCross BlueShield | BlueCare dental 4 Kids 1A | High | \$41 | \$41 | \$41 | \$41 |
| | BlueCare dental 4 Kids 1B | Low | \$30 | \$30 | \$30 | \$30 |
| Delta | PPO Pediatric Preferred Plan | High | \$31 | \$31 | \$31 | \$31 |
| | PPO Pediatric Basic Plan | Low | \$24 | \$24 | \$24 | \$24 |
| PacificSource | Kids Dental Choice 0/20/50 | High | \$36 | \$36 | \$36 | \$36 |

Note: All plans are offered on the exchange. PacificSource and BlueCross BlueShield plans are also offered off exchange.