

Utah Select Health Small Employer Dental plans | 2027

Plan name ►	Select Health Dental Copay Prime	Select Health Dental Copay Classic	Select Health Dental 1000 Prime	Select Health Dental 1000 Classic	Select Health Dental 1500 Prime	Select Health Dental 1500 Flex
Participating networks	Prime	Classic	Prime	Classic	Prime	Flex Tiered (Prime + Classic)
Service area	Davis, Salt Lake, Utah, and Weber counties	Utah	Davis, Salt Lake, Utah, and Weber counties	Utah	Davis, Salt Lake, Utah, and Weber counties	Utah
Group size	2-50	2-50	2-50	2-50	2-50	2-50
Deductible						
Individual / Family	\$50 / \$150	\$50 / \$150	\$50 / \$150 (Preventive: \$0)	\$50 / \$150 (Preventive: \$0)	\$25 / \$75 (Preventive: \$0)	\$25 / \$75 (Preventive: \$0)
Annual maximum						
Individual	None (copay schedule)	None (copay schedule)	\$1,000	\$1,000	\$1,500	\$1,500
Services						
Plan pays coinsurance preventive / basic / major (OON)	Fixed copays (no coinsurance)	Fixed copays (no coinsurance)	100% / 80% / 50%	100% / 80% / 50%	100% / 80% / 50%	100% / (80% - 60%) / (50% - 40%)
Out-of-network (OON)	\$0	\$0	80% / 60% / 30%	80% / 60% / 30%	80% / 60% / 30%	80% / 60% / 30%
Out-of-area-network (OOA)	Not included	Not included	Included	Included	Included	Included
Implants	Fixed copays (no coinsurance)	Fixed copays (no coinsurance)	50% standard; 12m waiting period	50% standard; 12m waiting period	50% standard; 12m waiting period	50% standard; 12m waiting period
Missing tooth	36m waiting period	36m waiting period	36m waiting period	36m waiting period	36m waiting period	36m waiting period
Waiting periods P / B / M / O	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)
Child ortho (<19)	Not included	Not included	50% up to \$1,000 lifetime	50% up to \$1,000 lifetime	50% up to \$1,000 lifetime	50% up to \$1,000 lifetime
Aligner add-on (>=19)	Not included	Not included	Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max
Teeth whitening add-on (>=19)	Available \$150 annual allowance	Available \$150 annual allowance	Available \$150 annual allowance	Available \$150 annual allowance	Available \$150 annual allowance	Available \$150 annual allowance

Contributory vs. Voluntary- Contributory: employer pays ≥ 50% of single premium, ≥ 75% participation (5+ lives) or 100% (≤ 4 lives). All waiting periods waived. Voluntary (employee-pay-all): 30% participation threshold.

Out-of-network (OON) benefits- Services performed by non-participating providers are covered at reduced coinsurance levels.

Preventive deductibles- Deductible for preventive services is \$0 on all plans.

Implants- All plans cover D6010 (surgical placement), D6056/D6057 (abutment), and D6065/D6066 (implant crown); Full-arch prosthetics (D6110–D6117) are excluded. Copay plans cover implants based on copay schedule.

Clear aligner add-on- Available as a group add-on. This benefit is brand-agnostic and covers clear aligners as a procedure (CDT D8040/D8090 comprehensive; D9010-D8030 limited) when prescribed and supervised by a licensed, in-network dentist or orthodontist. The plan pays 50% of the contracted/approved fee. Waiting periods are 12m (voluntary), 0m (contributory); \$1,000 lifetime max is separate from annual dental maximum; standard COB rules apply; no duplicate benefit if prior ortho lifetime max is exhausted under a previous plan; no OON coverage; no deductible.

Out-of-area (OOA) benefits- Benefits are available on all non-copay plans and provide access to participating providers when getting care outside Utah.

Select Health Dental 1500 Classic	Select Health Dental 1500 Flex Roll Over	Select Health Dental 1500 Classic Roll Over	Select Health Dental 2000 Flex Roll Over	Select Health Dental 2000 Classic+ Roll Over	Select Health Dental Max Flex+ Roll Over
Classic	Flex Tiered (Prime + Classic)	Classic	Flex Tiered (Prime + Classic)	Classic	Flex Tiered (Prime + Classic)
Utah	Utah	Utah	Utah	Utah	Utah
2-50	2-50	2-50	2-50	2-50	2-50
\$25 / \$75 (Preventive: \$0)	\$25 / \$75 (Preventive: \$0)	\$25 / \$75 (Preventive: \$0)	\$25 / \$75 (Preventive: \$0)	\$25 / \$75 (Preventive: \$0)	\$0 / \$0
\$1,500	\$1,500 Y1 \$2,000 Y2 \$2,500 Y3	\$1,500 Y1 \$2,000 Y2 \$2,500 Y3	\$2,000 Y1 \$2,500 Y2 \$3,000 Y3	\$2,000 Y1 \$2,500 Y2 \$3,000 Y3	\$4,000 Y1 \$4,500 Y2 \$5,000 Y3
100% / 80% / 50%	100% / (80% - 60%) / (50% - 40%) Y1 100% / (85% - 65%) / (55% - 45%) Y2 100% / (90% - 70%) / (60% - 50%) Y3	100% / 80% / 50% Y1 100% / 85% / 55% Y2 100% / 90% / 60% Y3	100% / (80% - 60%) / (50% - 40%) Y1 100% / (85% - 65%) / (55% - 45%) Y2 100% / (90% - 70%) / (60% - 50%) Y3 (80% / 60% / 30%) OON	100% / 80% / 50% Y1 100% / 85% / 55% Y2 100% / 90% / 60% Y3	100% / (80% - 60%) / (50% - 40%) Y1 100% / (85% - 65%) / (55% - 45%) Y2 100% / (90% - 70%) / (60% - 50%) Y3 (80% / 60% / 30%) OON
80% / 60% / 30%	80% / 60% / 30%	80% / 60% / 30%	80% / 60% / 30%	80% / 60% / 30%	80% / 60% / 30%
Included	Included	Included	Included	Included	Included
50% standard; 12m waiting period	50% standard; 12m waiting period	50% standard; 12m waiting period	60% standard; 12m waiting period	60% standard; 12m waiting period	60% standard; 12m waiting period
36m waiting period	36m waiting period	36m waiting period	36m waiting period	36m waiting period	36m waiting period
waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)	waived (contrib.) P: 0m, B: 0m, M: 6m, O: 12m (voluntary)
50% up to \$1,000 lifetime	50% up to \$1,000 lifetime	50% up to \$1,000 lifetime	50% up to \$1,500 lifetime	50% up to \$1,500 lifetime	50% up to \$2,500 lifetime
Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max	Available 50% up to \$1,000 lifetime max
Available \$150 annual allowance	Available \$250 annual allowance	Available \$250 annual allowance	Available \$250 annual allowance	Available \$250 annual allowance	Available \$250 annual allowance

UT service area- Prime plans are only sold in Davis, Salt Lake, Utah, and Weber counties.

Waiting period waiver- Waiting periods are waived if members have 12m prior coverage on a qualified, comprehensive dental plan.

Roll over- Increasing annual max for multiyear members; requires 2 preventive visits/year + less than \$1,000/person dental expense per year; drops back to previous year’s value if requirements not met.

Teeth whitening add-on- Teeth whitening allowance add-on-annual allowance per person for in-network whitening; no wait; 19+ yr old; 1x per calendar year. D9972-external bleaching-per arch-performed in office; D9973-external bleaching-per tooth; D9974-internal bleaching-per tooth; D9975-external bleaching for home application, per arch, includes materials and fabrication of custom trays. Exclusions include: no OON coverage, restoration whitening (crowns, veneers, fillings), OTC products, cosmetic work combinations, ortho patients (active treatment), sensitivity treatment, untreated cavities/periodontal disease, <19 yrs, 1x/year.

P/B/M/O- P=Preventive, B=Basic, M=Major, O=Ortho



Underwriting guidelines

Participation, contribution, waiting periods, and eligibility.

	Contributory	Voluntary
Waiting periods* Preventive, Basic, Major, Ortho	Waived	Preventive: 0 Basic: 0 Major: 6 months Ortho: 12 months
Employer contribution	At least 50% of the single coverage monthly premium	No minimum requirement
Minimum employee participation	Up to four eligible employees: 100% participation Five or more eligible: 75% participation	30%
Eligibility	30 hours / week	30 hours / week

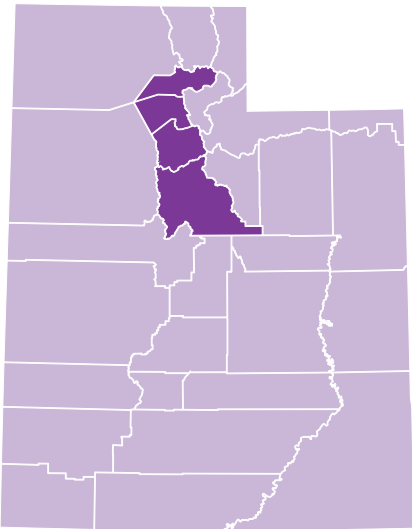
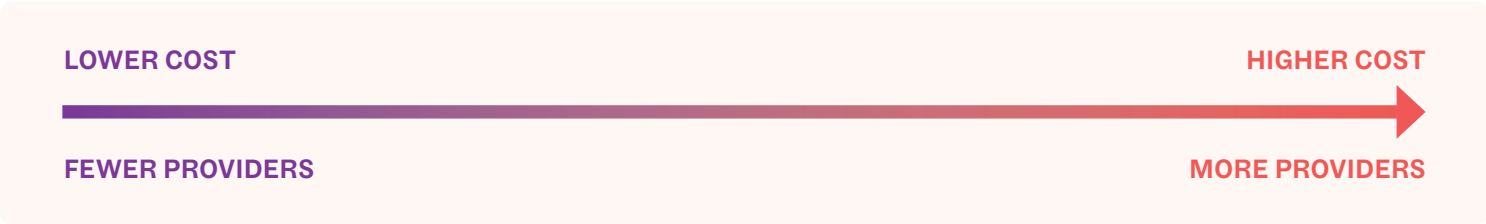
**Waiting periods may be waived for members who have qualified dental coverage prior to enrollment.*

Contributory vs. voluntary

- **Contributory**—The employer pays at least 50% of the single premium, with 75%+ participation (5+ enrolling) or 100% (4 or fewer enrolling). All waiting periods are waived.
- **Voluntary (employee-pay-all)**—Requires 30% participation; standard waiting periods apply.
- **Prior coverage still helps**—Waiting periods are waived with qualified prior dental coverage in the previous 12 months.
- **Combined billing**—Pair dental with Select Health medical for one statement and a 10% new business discount.

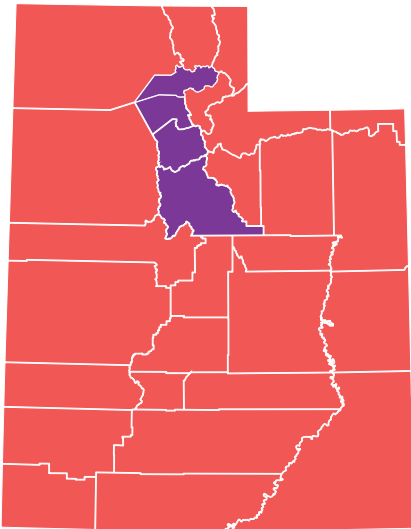
One portfolio for Small Employer, Association, and Level Funded

In 2027, Small Employer, Association, and Level Funded groups share the same plan designs and networks. Choose the network that fits your members.



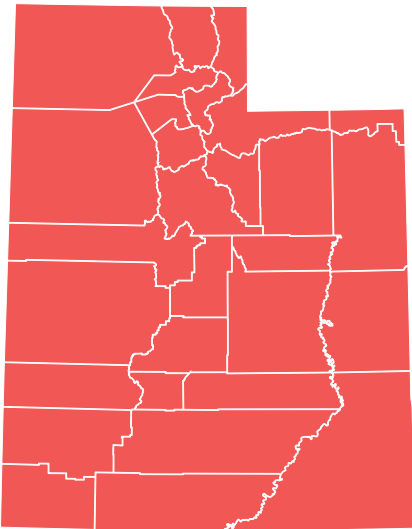
Select Health Prime

A focused network with access to dental providers across Utah's most populated Wasatch Front counties: Weber, Davis, Salt Lake, and Utah.



Select Health Flex

A tiered network blending Prime and Classic—members pay the lowest cost at a Prime-tier provider, with Classic-tier access too. Same four Wasatch Front counties.



Select Health Classic

Our largest, most popular network includes 95% of all dental providers in Utah with statewide coverage, including rural areas where Prime and Flex are not available.

National wrap network: All plans include a wrap network so employees living outside Utah have in-network access. Members seeking services outside of Utah can access this network to receive in-network services.

To see the full fair treatment notice, visit selecthealth.org/disclaimers/non-discrimination.

Your contract is the final authority on your plan's benefits and coverage. If there are differences between the contract, the summary of benefits and coverage (SBC), or other materials, the contract will apply.

