

Dental Blue SelectSM

Affordable dental insurance
for individuals and families

WHO
IT'S
FOR

EMPLOYERS WHO WANT TO
PROVIDE DENTAL COVERAGE WITH...

- + No employer contribution required
- + No waiting period for preventive services
- + Coverage for checkups and cleanings
- + Coverage for fillings, gum treatments, crowns and more
- + Broad local and national network



Group plan comparison

Three plans that offer your employees quality coverage*

	Standard Plan	Complete Plan	Enhanced Plan
Preventive – 100%	Coverage includes: + Routine exams and cleanings (one per benefit period) + Bitewing x-rays (one per benefit period) + Fluoride treatment for children under age 19 (one per benefit period) + Emergency treatment at the dentist for dental pain (minor procedures) + Sealants for children ages 6-15	Coverage includes: + Routine exams and cleanings (two per benefit period) + Bitewing x-rays (one per benefit period) + Fluoride treatment for children under age 19 (one per benefit period) + Emergency treatment at the dentist for dental pain (minor procedures) + Sealants for children ages 6-15	Coverage includes: + Routine exams and cleanings (two per benefit period) + Bitewing x-rays (one per benefit period) + Fluoride treatment for children under age 19 (one per benefit period) + Emergency treatment at the dentist for dental pain (minor procedures) + Sealants for children ages 6-15
Basic – 80%	Coverage includes: + Simple restorative services (fillings) + Simple tooth removal	Coverage includes: + Simple restorative services (fillings) + Simple tooth removal	Coverage includes: + Simple restorative services (fillings) + Simple tooth removal + X-rays of the roots of teeth + X-rays (full mouth or panorex, one per 36 months) + Endodontics (includes root canals) + Periodontics
Major – 50%	Coverage includes: + X-rays of the roots of teeth + X-rays (full mouth or panorex, one per 36 months) + Endodontics (includes root canals) + Periodontics + Surgical tooth removal and oral surgery + Medically appropriate anesthesia related to covered surgery + Space maintainers	Coverage includes: + X-rays of the roots of teeth + X-rays (full mouth or panorex, one per 36 months) + Endodontics (includes root canals) + Periodontics + Surgical tooth removal and oral surgery + Medically appropriate anesthesia related to covered surgery + Space maintainers	Coverage includes: + Surgical tooth removal and oral surgery + Medically appropriate anesthesia related to covered surgery + Space maintainers
		+ Major restorative services (crowns and inlays) + Prosthodontics (bridges and dentures) + Denture relines (if over six months after installation) + Recementation and repair of crowns, inlays, bridges and dentures	+ Major restorative services (crowns and inlays) + Prosthodontics (bridges and dentures) + Denture relines (if over six months after installation) + Recementation and repair of crowns, inlays, bridges and dentures
			+ Adult dental implants
Lifetime deductible	\$100 combined for preventive, basic and major	\$100 combined for preventive, basic and major	\$100 combined for preventive, basic and major
Benefit period maximum (per person per benefit period)	\$1,000 combined for preventive, basic & major	Options: \$1,000 \$1,500 combined for preventive, basic & major	Options: \$1,000 \$1,500 combined for preventive, basic & major
Orthodontia (optional)	Not available	50% coverage for children under age 19 up to the lifetime maximum Lifetime maximum options: \$1,000 \$1,500 (option chosen must match selected benefit period maximum)	50% coverage for children under age 19 up to the lifetime maximum Lifetime maximum options: \$1,000 \$1,500 (option chosen must match selected benefit period maximum)
Waiting period	+ Preventive – none + Basic – 6-months + Major – 12-months	+ Preventive – none + Basic – 6-months + Major – 12-months + Orthodontia – 12-months <i>Waiting periods waived or reduced for employees with proof of prior dental coverage.</i>	+ Preventive – none + Basic – none + Major – 12-months + Orthodontia – 12-months <i>Waiting periods waived or reduced for employees with proof of prior dental coverage.</i>

* NOTICE: Your actual expenses for covered services may exceed the stated coinsurance percentage because actual provider charges may not be used to determine the dental benefit plan's and member's payment obligations.



Dental **Blue** Select™

A smile says a lot about your employees' health



When employees take care of their teeth, they take care of their health

Almost everyone experiences dental problems, yet many employees don't see their dentists for regular preventive visits. Instead they wait — because they don't have dental coverage — until the problem gets worse. Then they have to take time off for treatment.

Research shows evidence of a connection between periodontal disease — infection of the gums and bone that support the teeth — and many health conditions¹ including:

- + Diabetes
- + Heart and lung disease
- + Cardiovascular and arterial disease
- + Pre-term birth rates
- + Delivery of low-birth-weight infants

Give them something to smile about

When employees take care of their dental health they are addressing their total health. Without a good dental plan, employers are the ones who pay when employees miss work because of preventable dental problems or related complications. That's why Dental Blue Select is so valuable.

- + No employer contribution required
- + Low premiums — easy payment through payroll deduction
- + Lifetime deductible of only \$100
- + No network limitations — employees visit the dentist of their choice
- + Three plans to choose from

Convenient and economical

It's easy for employees to find a dentist they can trust, even if they're out of town, with our broad, local and national network. Though employees are free to visit any licensed dentist they choose, there are distinct advantages to visiting a dentist in our network:

- + They're not responsible for charges over the allowed amount for covered services.
- + Dental claims will be filed for employees, saving time and trouble.
- + Dentists in our network have been credentialed and approved.

To find a dentist, go to bcbsnc.com and click on "Find a Doctor."





Dental **Blue Select**SM

Limitations & Exclusions

This is a partial list of services that are not covered by Dental Blue Select. Refer to the member booklet for a full list of exclusions. Your dental benefits plan does not cover services, supplies, drugs or charges that are:

- + Not clinically necessary
- + Hospitalization for any dental procedure
- + Dental procedure solely for cosmetic or aesthetic reasons
- + Dental procedures not directly associated with dental disease
- + Procedures not performed in a dental setting
- + Procedures that are considered experimental
- + Drugs or medications obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit
- + Services related to temporomandibular joint (TMJ)
- + Received prior to member's effective date
- + Dental implants, oral orthotic devices, palatal expanders and orthodontics, except as specifically covered by your dental benefit plan

HOW
CAN WE
HELP?

**Contact your BCBSNC agent or representative
or call us directly at 1-888-868-5594**

Whether you have a specific question or you're just looking for a better health care solution, we're here to help.

For costs and further details of the coverage, including exclusions, and reductions or limitations and terms under which the policy may be continued in force, see your agent or representative. This brochure contains a summary of benefits only. It is not your dental plan policy. Your policy is your dental plan contract. If there is any difference between this brochure and the policy, the provisions of the policy will control.

¹"The Health Perils of Gum Disease." Dulce Zamora, April 2005. Reviewed by Brunhilda Nazario, MD; www.webmd.com/content/article/104/107269.htm; Reviewed April 2010 (Accessed June 2011).

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**BlueCross BlueShield
of North Carolina**