



STANDARD PLAN

Your smile says a lot about you

When you take care of your dental health, you help fight heart, lung, cardiovascular and arterial disease.¹ Research has confirmed a connection between periodontal disease – infection of the gums and bone that support the teeth – and many health conditions including:

Diabetes

Severe periodontal disease can lead to increased blood sugar levels, which can increase diabetic complications.

Respiratory disease

Bacteria growing in the oral cavity can enter the lungs, causing diseases such as pneumonia or making existing lung conditions even worse.

Coronary heart disease

People with periodontal disease are nearly twice as likely to suffer from coronary artery disease¹, and periodontal disease can make existing heart conditions worse.

Effects in pregnancy

Women with periodontal disease in their second trimester are seven times more likely to have pre-term deliveries and babies with low birth weight.²

Dental Blue SelectSM can help you fight periodontal disease and many other illnesses that can be linked to it. The plan gives you reliable, regular access to dental professionals who can diagnose periodontal disease, which can go unnoticed for years.

Don't forget the side effects of professional, regular dental care – a dazzling smile! A great smile can boost self-confidence, which is essential to looking good. Your smile is one of the first things people notice about you, so give the impression that says you're healthy and happy.

Choose Dental Blue Select when you enroll in or renew your benefits at work. When you select the convenient payroll deduction option to pay your premiums, you'll have one less bill payment to keep track of every month.

Coverage you can count on

With Dental Blue Select you'll have access to preventive services such as checkups and cleanings that will help you protect your oral health and your smile. You'll also have peace-of-mind to know that you're covered for more comprehensive dental services.

Preventive service – 100%

- Routine exams and cleanings (one per 12 months)
- Bitewing X-rays (one per 12 months)
- Fluoride treatment for children under age 19 (one per 12 months)
- Emergency treatment for dental pain (minor procedures)
- Sealants for children ages 5-15

Basic services – 80% (6-month waiting period)

- Simple restorative services (fillings)
- Simple teeth removal

Major services – 50% (12-month waiting period)

- Endodontics (includes root canals)
- Periodontics
- Surgical teeth removal and other oral surgery
- Medically appropriate anesthesia related to covered surgery
- Space maintainers
- X-rays of the roots of teeth
- X-rays (full mouth or panorex) (one per 36 months)

Your choice of dentist

There are no restrictions or in-network requirements. You can visit any licensed dentist.

Checkups and cleanings when you need them

You don't have to wait to receive preventive dental services with Dental Blue Select. Checkups and cleanings are covered once per contract year, so you can protect your teeth and your smile by visiting the dentist.

Deductibles and Maximums

Dental Blue Select has a contract year benefit maximum of \$1,000 per person. This plan features a \$100 lifetime deductible. The deductible applies to all covered services (preventive, basic and major combined.)

Limitations and Exclusions

This is a partial list of services that are not covered by Dental Blue Select. Your dental benefits plan does not cover services, supplies, drugs or charges that are:

- Not medically 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.

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

1 Zamora, Dulce (2005). The Health Perils of Gum Disease. Retrieved July 5, 2006 from <http://www.webmd.com/content/article/104/107269.htm>

2 Jeffcoat, et al. (2001). Periodontal infection and preterm birth. JADA, 131, 875-880.

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