



Dental **Blue** SelectSM

Our voluntary dental plan for groups



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BlueCross BlueShield
of North Carolina

Dental **Blue** SelectSM

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, and they have to take time off for treatment. Research has confirmed a connection between periodontal disease – infection of the gums and bone that support the teeth – and many health conditions including:

- **Heart**
- **Lung**
- **Cardiovascular and arterial disease**
- **Pre-term birth rates**
- **Delivery of low-birth-weight infants.¹**

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. Low rates. Easy payment through payroll deduction. A lifetime deductible of only \$100. No network limitations – employees visit the dentists of their choice!

We offer two plans, which cover allowable charges for dental services at 100 percent for preventive services, at 80 percent for basic services and at 50 percent for major services. The lifetime deductible is only \$100 per person, which applies to all covered dental services. Employers can add coverage for orthodontic services with our enhanced plan.

Deductibles and Maximums

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

Eligibility

To qualify for Dental Blue Select, at least 20 percent of eligible employees must participate with a minimum of five lives, for the Enhanced plan; ten lives for the Standard plan.

Prior coverage credit (takeover)

Takeover means that we give employees credit for waiting periods for similar coverage they accumulated under your existing group dental plan.

To qualify for prior coverage credit:

- 1 Your current group dental plan must have been in effect continuously for at least 12 months prior to the effective date of this plan.**
- 2 All employees insured on the effective date with 12 months of continuous coverage from the prior group dental contract are eligible for takeover benefits.**
- 3 Takeover benefits are subject to approval and are only available in the enhanced plan.**

Predetermination of benefits

For employees' protection, we will provide predetermination of benefits for recommended treatment plans that exceed \$250. This benefit helps employees better understand their coverage. It explains which recommended procedures we will cover and at what amount. Employees should submit the treatment plan for review and predetermination of benefits before receiving the service.

Group plan comparison

	Dental Blue Select - Standard Plan	Dental Blue Select - Enhanced Plan
Eligibility	10 lives	5 lives
Participation	10 lives and minimum of 20%	5 lives and minimum of 20%
Preventive (100%) No waiting period	Routine exams & cleaning (1 per benefit period) Bitewing X-rays (1 per benefit period) Fluoride treatment under age 19 (1 per benefit period) Emergency treatment for pain Sealants for children ages 5-15	Routine exams & cleaning (2 per benefit period) Bitewing X-rays (1 per benefit period) Fluoride treatment under age 19 (1 per benefit period) Emergency treatment for pain Sealants for children ages 5-15
Basic (80%) 6 month waiting period for Standard plan	Simple restorative services (fillings) Simple tooth removal	Simple restorative services (fillings) Simple tooth removal X-rays of the roots of teeth X-rays (full mouth or panorex – 1 per 36 months) Endodontics (includes root canals) Periodontics
Major (50%) 12 month waiting period – all plans	Endodontics (including root canal) Periodontics Surgical tooth removal & oral surgery Medically appropriate anesthesia Space maintainers X-rays of the roots of teeth X-rays (full mouth or panorex, 1 per 36 months)	Surgical tooth removal & oral surgery Medically appropriate anesthesia Space maintainers Major restorative services (crowns/inlays) Dental implants Prosthodontics (bridges/dentures) Denture relines (over 6 months old) Recementation and repair of crowns, inlays, bridges and dentures
Orthodontia	Not available	Available as option Children under age 19, 12 month waiting period, no deductible, 50% coverage, \$1,000 maximum benefit
\$100 lifetime deductible	\$100	\$100
Prior Coverage Credit	No	Yes
Annual Maximum	\$1,000 all services combined	\$1,000 all services combined except orthodontic service
Add/Term Dates	1st of the month	1st of the month





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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.

"The Health Perils of Gum Disease," by Zamora, Dulce (2005), <http://www.webmd.com/content/article/104/107269.htm> <July 5, 2006>; and "Periodontal Infection and Preterm Birth," by Jeffcoat, et al. (2001), JADA, 131, 875-880

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