



DENTAL BLUE FOR INDIVIDUALS Benefit Summary

Preventive PPO Plan

Here's your introduction to the Dental Blue for Individuals Preventive PPO plan. This plan mainly focuses on preventive care which provides access to important routine care delivered by **an in-network dentist**. You get two checkups and cleanings each benefit period, and there is no cost for preventive services in-network.¹ Please remember, while there is coverage for basic and major services, reimbursement amounts are limited. Blue Cross and Blue Shield of North Carolina (Blue Cross NC) is the most trusted health insurance company in the state² for a good reason – we strive to provide excellent customer service and in-network savings to protect both your oral health and total health.

The Perks of Staying In-Network

When you visit a provider in the Blue Cross NC network, you'll save on out-of-pocket expenses because dentists in our network may not bill more than your portion up front or bill for charges above the allowable amount (unless previously agreed to by you). Out-of-network providers may bill in full at the time of service and for compensation above the allowed amount.

Thanks to our large and growing network, you'll have plenty of options – there are more than 2,700 dental providers with Blue Cross NC,³ and you'll have access to dentists in all 50 states through a national network, GRID+.⁴

Oral Health – It's More Than a Bright Smile

Over 90% of systemic diseases can have oral symptoms.⁵ We understand how oral health affects a person's well-being, so for anyone with diabetes or coronary artery disease, we'll send Care Gap reminders encouraging those members to schedule dental checkups. Just one preventive checkup each year can lead to lower health risks and more than \$515 in annual medical savings per person.⁶ We also offer these special benefits as standard:

- Composite (white) fillings covered on all teeth
- No missing tooth exclusion or limitation
- Sustained release therapeutic injections to minimize the need for opioid prescriptions

Remember, in-network means:



Lower costs



No claims to file



Fully credentialed providers

Finding a provider is as easy as 1, 2, 3

Log in to [BlueConnectNC.com](https://www.blueconnectnc.com), click on Find Care,⁷ then select Find a Dentist.

Check out your benefit information on the following page.

DentalBlue

for Individuals™
Preventive PPO Plan

PREVENTIVE PPO	MONTHLY RATE*
Per member ages 0–18	\$23.86
Per member ages 19–64	\$23.86
Per member ages 65+	\$23.86

* Rates expire 12/31/24. Each family member will get charged a rate according to age. All members of the family can choose the same plan, or they may enroll in different plans. Members on different plans will be billed separately and will receive separate member ID cards.⁸

Type of Coverage ⁹	PREVENTIVE PPO PLAN**	
	IN-NETWORK	OUT-OF-NETWORK
Preventive services¹ Oral exams, routine cleanings, routine X-rays, sealants, fluoride treatment, other diagnostic and preventive services	No cost	You pay 10% coinsurance
Deductible (per benefit period) Basic and major services	\$0	\$250
Basic services Fillings, simple extractions, stainless steel crowns	You pay up to 70% of provider's billed amount	You pay the annual deductible and 95% of the out-of-network provider's allowed amount
Major services Periodontal maintenance, inlays/onlays, porcelain crowns, dentures, bridges, oral surgery, endodontics		
Waiting periods Preventive / basic / major	None / None / None	

**The in-network allowed amount is the dentist's contracted fee. The out-of-network allowed amount is based on our average in-network contracted rate. Out-of-network dentists may charge you above the allowed amount, and you will be responsible for those additional charges.

DentalBlueSM

for IndividualsSM

Preventive PPO Plan

Limitations & Exclusions

This is a partial list of services that are not covered by Dental Blue for Individuals Preventive PPO. Refer to the member booklet for a full list of exclusions. Your coverage may be canceled by Blue Cross NC for failure to pay premiums when due and for fraudulent statements on your application, among other reasons. Members will be notified 30 days in advance of any change in coverage. Consult your member guide for complete information. Your dental benefits plan does not cover services, supplies, drugs or charges that are:

- Orthodontic services
- Not clinically necessary
- Investigational in nature or obsolete, including any service, drugs, procedure or treatment directly related to an investigational treatment
- Not prescribed or performed by or under the direction of a dentist or other provider
- Received prior to the member's effective date
- Received on or after the coverage termination date, regardless of when the treated condition occurred or whether the care is a continuation of care received prior to the termination
- For failure to keep a scheduled visit, completion of a claim form, obtaining dental records and late payments
- Incurred more than 18 months prior to member's submission of a claim to Blue Cross NC
- For complications or side effects arising from services, procedures or treatments excluded from coverage under this dental benefits plan
- Provided and billed by a licensed dental care professional who is in training
- Available to a member without charge
- For care given to a member by a provider who is in the member's immediate family
- In excess of the allowed amount

Blue Cross NC provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact 1-888-206-4697 (TTY: 711) for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Llame al 1-888-206-4697 (TTY: 711) para obtener ayuda.

Waiting periods apply for Dental Blue for Individuals. Please see your benefit booklet for more details.

- 1 Preventive care services as defined by federal regulations are covered at no charge to you in-network. Federal and state-mandated preventive services are available out-of-network, for which members will pay deductible and coinsurance, plus charges over the allowed amount. Visit BlueCrossNC.com/Preventive for more details.
- 2 Blue Cross NC Brand Tracking; Ipsos; July 2022.
- 3 Blue Cross NC Provider Data Management Report as of May 1, 2023.
- 4 The national GRID+ Dental Network is managed by the GRID Dental Corporation (GDC), a separate company that provides access to dental networks and services on behalf of Blue Cross NC. GDC is an independent company that is solely responsible for the services it is providing. GDC does not offer Blue Cross or Blue Shield products or services.
- 5 Source: "Healthy Smile, Healthy You." North Dakota Health. Online: hhs.nd.gov/health/oral-health-program/healthy-smile-healthy-you (Accessed June 2023).
- 6 People with diabetes and coronary artery disease who had at least one preventive dental visit each year had lower annual medical costs (\$549 for those with diabetes, \$548 for those with coronary artery disease). Source: aegisdentalnetwork.com/cced/2022/03/association-between-preventive-dental-care-and-healthcare-cost-for-enrollees-with-diabetes-or-coronary-artery-disease-5-year-experience (Accessed October 2022).
- 7 Blue Cross NC offers several decision support tools to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.
- 8 ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim.
- 9 Refer to the member booklet for a full list of diagnostic and preventive, basic and major services, as well as the differences between in-network and out-of-network benefits.

Note: This benefit highlight is a summary of Dental Blue for Individuals Preventive PPO plan's benefits. It is meant only to be a summary. Final interpretation of the Dental Blue for Individuals Preventive PPO plan and a complete listing of benefits and what is not covered are found in and governed by the group contract and benefit booklet. You may preview the benefit booklet by requesting a copy of the Dental Blue for Individuals Preventive PPO plan benefit booklet from Blue Cross NC Customer Service. The amounts that appear in the benefit booklet represent member responsibility.

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