

Dental Blue

for IndividualsSM

Our dental plan for individuals and families





WHAT
YOU
GET

- + Low premiums, easy payment options
- + Checkups and cleanings covered twice per benefit period
- + No deductible and no waiting for preventive services
- + Coverage for fillings, gum treatments, crowns and more
- + Expansive network
- + Coverage for you and your family



DentalBlue
for Individuals™

Quality coverage

for individuals and families

HOW IT
WORKS
FOR
YOU

Protect your overall health

Medical experts have linked periodontal (gum) disease to stroke, heart disease, diabetes, pre-term or low-birth-weight babies and other health issues. Nearly 75 percent of American adults have some form of periodontal disease.¹ But with proper daily dental care, regular dental checkups can help detect, prevent and treat gum disease and related disorders. Choose Dental Blue for Individuals and you can take a big step toward protecting your overall health.

Coverage you can smile about

With Dental Blue for Individuals, you're covered for a broad range of dental services, including routine fillings and extractions, plus major services like crowns, bridges and dentures. Coverage includes preventive care. That means you can get checkups and cleanings twice per benefit period, and that translates into good oral health. And, there are no waiting periods for cleanings, routine oral exams and other diagnostic and preventive services.

A network of qualified dentists

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

- + You're not responsible for charges over the allowed amount for covered services.
- + Dental claims will be filed for you, saving you 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."

Individual or family coverage

Dental Blue for Individuals offers a plan for every budget. You can cover yourself, your child, even your whole family.

Visit



bcbsnc.com

Get Dental Blue for IndividualsSM

Contact your authorized agent to apply for Dental Blue for Individuals today.

Residents of North Carolina are eligible for Dental Blue for Individuals.² If your application is received by the 8th of the month, your coverage can begin as soon as the 15th of that same month. If your application is received by the 22nd of the month, your coverage can begin as soon as the 1st of the following month. Requested effective dates may not be more than 60 days from the date you submit your application.

Dental Blue for Individuals Benefits

Type of coverage	Plan benefits
Preventive services Routine oral exams and cleanings, bitewing X-rays, sealants (<i>for members 6 to 15 years old only</i>), space maintainers (<i>for members under 16 years old only</i>), pulp testing, fluoride treatment (<i>for members through 18 years old only</i>), palliative emergency treatment at the dentist, emergency oral examinations at the dentist, other diagnostic and preventive services ³	100%
Basic services Fillings, endodontics, simple extractions, oral surgery and other basic services ³	60%
Major services Gingival curettage, gingivectomy and gingivoplasty, periodontal maintenance, inlays and onlays (<i>once per 8 years</i>), crowns and bridges, dentures and other major services ³	50%
Annual maximum for all services⁴ (per covered member)	\$1,000
Waiting periods Preventive services/basic services/major services	None/6 months/12 months
Deductible Basic and major services	\$75

Limitations & Exclusions

This is a partial list of services that are not covered by Dental Blue for Individuals. Refer to the member booklet for a full list of exclusions. Your coverage may be canceled by Blue Cross and Blue Shield of North Carolina 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 upon 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 telephone consultations, 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 BCBSNC
- 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 amount⁵

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

2 If you've terminated a Dental Blue for Individuals policy within the last 12 months, you are ineligible for coverage.

3 Refer to the member booklet for a full list of diagnostic and preventive, basic and major services.

4 Based on allowed amount. Annual maximum on all services is \$1,000 (includes diagnostic and preventive, basic and major services).

5 Allowed amount is 90th percentile of the BCBSNC fee schedule.

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