



## BlueCross Dental<sup>SM</sup> Dental PPO Care Plan

**THIS IS NOT A CONTRACT.** This information highlights *some* of the benefits available through this program and is NOT intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Individual Dental Policy and Coverage Schedule for the applicable benefit period.

Adult (Age 19 and over) Highlights	Adult (Age 19 and over) Member Cost-Sharing	
<b>NETWORK:</b> BlueCross <i>Dental</i> PPO (Individuals)	Participating Providers	Nonparticipating Providers
<b>DEDUCTIBLE</b>		
Per benefit period	\$50 per member \$150 per family	
<b>BENEFIT PERIOD PROGRAM MAXIMUM</b>		
When the program maximum is reached, the Member pays 100% until benefit period ends.	\$750 per member per benefit period	
<b>WAITING PERIODS</b>	None	
<b>DIAGNOSTIC AND PREVENTIVE</b>		
Routine Exams (two per calendar year)	Covered in full	20%
X-rays	Covered in full	20%
<ul style="list-style-type: none"> <li>• Periapical X-rays (as required)</li> <li>• Bitewing X-rays (two per calendar year)</li> <li>• Full Mouth or Panoramic X-rays (one per 60 months)</li> </ul>		
Prophylaxis (two per calendar year)	Covered in full	20%
Palliative Emergency Treatment (acute condition requiring immediate care)	Covered in full	20%
<b>BASIC SERVICES</b>		
Amalgam and composite fillings	50%	70%
Simple Extractions	50%	70%
Non-Surgical Periodontics (non-surgical treatment to the gums and supporting structures of the teeth; surgical treatment is not covered)	50%	70%

In-Network providers agree to accept our allowed amount as payment in full—often less than their normal charge. If you visit an Out-of-Network provider, you are responsible for paying the deductible, coinsurance and the difference between the Out-of-Network provider's charges and the allowed amount.

*Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments described in other health benefits coverage you may have.*

**Paper claims may be submitted to the following address: BlueCross Dental; PO Box 1126; Elk Grove Village, IL 60009.**

**Electronic claims may be submitted using Payor ID CBC01.**

**Benefits are issued by Capital Advantage Assurance Company®, a subsidiary company of Capital BlueCross. Independent licensee of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations for all companies.**

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Pediatric (Under Age 19) Highlights	Pediatric (Under age 19) Member Cost-Sharing	
	Participating Providers	Nonparticipating Providers
<b>NETWORK:</b> BlueCross <i>Dental</i> PPO (Individuals)		
<b>DEDUCTIBLE</b>		
Per benefit period Deductible waived for diagnostic and preventive.	\$75 per member	
<b>OFFICE VISIT COPAYMENT</b>	\$10 per visit	
<b>OUT OF POCKET MAXIMUM</b>		
When the out-of-pocket maximum is reached, benefits are paid at 100% of the allowed amount until the benefit period ends.	\$350 per member \$700 per family	None
<b>BENEFIT PERIOD PROGRAM MAXIMUM</b>		
When the program maximum is reached, the Member pays 100% until the end of the benefit period ends.	None	None
<b>DIAGNOSTIC AND PREVENTIVE (Deductible Waived)</b>		
Routine Exams (once in six months)	Covered in full	20%
X-rays	Covered in full	20%
<ul style="list-style-type: none"> <li>• Periapical X-rays (as required)</li> <li>• Bitewing X-rays (once in six months)</li> <li>• Full Mouth or Panoramic X-rays (one per 60 months)</li> </ul>		
Fluoride Treatments (once in six months)	Covered in full	20%
Prophylaxis (once in six months)	Covered in full	20%
Sealants (permanent molars; one per tooth in any 36 month period)	Covered in full	20%
Space Maintainers (one per 24 months, per arch)	Covered in full	20%
Palliative Emergency Treatment (acute condition requiring immediate care)	Covered in full	20%
<b>BASIC SERVICES</b>		
Amalgam and composite fillings	50%	70%
Simple Extractions	50%	70%
<b>MAJOR SERVICES</b>		
Oral Surgery (extraction and oral surgery procedures)	50%	70%
Endodontics (procedures for pulpal therapy and root canal filling)	50%	70%
Periodontics (treatment to the gums and supporting structures of the teeth; surgical and non-surgical periodontal treatment is covered)	50%	70%
General anesthesia (when provided in connection with a covered procedure)	50%	70%
Major Restorative (crowns, inlays, onlays; one per tooth per five year period)	50%	70%
Prosthodontics	50%	70%
<ul style="list-style-type: none"> <li>• Procedures for replacement of missing teeth by construction or repair of bridges and partial or complete dentures; prosthetic replacement limited to once in five years</li> <li>• Implant surgical placement and removal; implant supported prosthetics, including repair and recementation</li> </ul>		
<b>ORTHODONTICS</b>		
Pediatric Orthodontic Treatment (medically necessary)	50%	Not covered
<b>ORTHODONTICS LIFETIME MAXIMUM</b>		
Lifetime maximum (medically necessary)	None	N/A

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