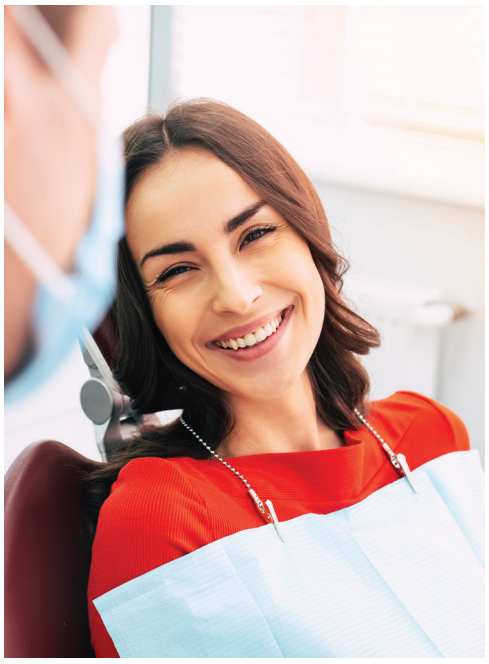
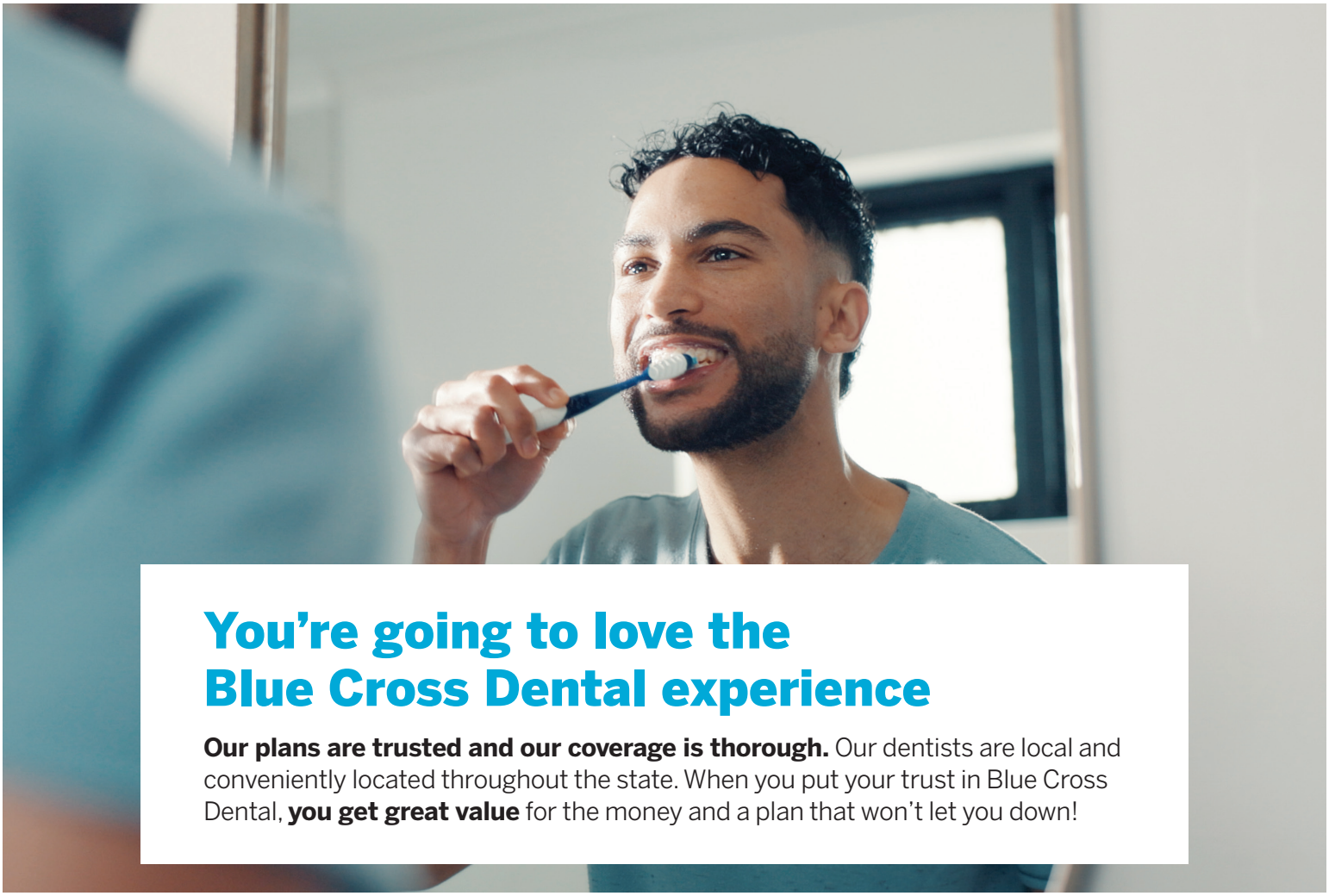
Blue Cross Blue Shield of Rhode Island

2027 Dental Direct Plans





You're going to love the Blue Cross Dental experience

Our plans are trusted and our coverage is thorough. Our dentists are local and conveniently located throughout the state. When you put your trust in Blue Cross Dental, **you get great value** for the money and a plan that won't let you down!

Blue Cross Dental 2027 Plans

All plans include one annual exam and two cleanings covered at 100%, an extra cleaning for pregnant members, and they all meet the Affordable Care Act (ACA) guidelines for pediatric dental coverage. Choose the plan that best suits your needs!

Direct Basic

- Good coverage for regular checkups and cleanings
- Costs less than $1 per day

Direct Plus

- Mid-range plan that features more comprehensive coverage
- Affordable monthly payment

Direct Standard

- Good coverage for regular checkups and cleanings
- Includes additional minor services

Direct Elite

- Comprehensive coverage, higher benefits
- Smart choice if significant work is expected
- Higher maximum limit

Blue Cross Dental

You'll have access to one of the largest dental networks in Rhode Island.

That means you're covered in-network at 9 out of every 10 dentists in RI.

Our **nationwide coverage** includes more than **90,000 dentists** at more than **345,000 locations**.

Total Health program

Members with specific health conditions may be eligible to receive deep cleanings (periodontal maintenance) and expanded services (non-surgical periodontal services) at no additional member cost.

These conditions include diabetes, coronary artery disease (CAD), oral cancer, head and neck cancer, stroke, lupus, rheumatoid arthritis, organ transplants, and Sjogren's Disease.

Pregnant members are eligible for one additional cleaning during their pregnancy, in addition to the two cleanings provided per plan year.

Blue Cross Dental

Every plan includes in- and out-of-network coverage from coast to coast, as well as pediatric dental benefits for enrolled dependents.

Benefits (over age 19)	Direct Basic	Direct Standard	Direct Plus	Direct Elite
Calendar year maximum	$1,000	$1,000	$1,500	$2,000
Dependent coverage up to age	26	26	26	26
	You pay	**You pay**	**You pay**	**You pay**
Deductible	$0	$0	$0	$0
Diagnostic and preventive services				
Cleanings, oral exam, bitewing X-rays, complete X-ray series, and single X-rays	0%	0%	0%	0%
Palliative treatment (minor treatment to relieve acute pain)	50%	40%		
Basic services				
Fillings — amalgam and composite, all teeth	50%	40%	20%	20%
Simple extractions	Not covered			
Denture repairs, adjustments, relines, and rebasing		50%	50%	
Root canal therapy		40%	50%	20%
Non-surgical periodontics		Not covered	50%*	20%*
Surgical periodontics				50%*
Oral surgery and general anesthesia		40%*		20%*
Major services				
Crowns and onlays	Not covered	Not covered	50%*	50%*
Fixed bridges, partial and complete dentures, and single tooth implant				
Oral appliances				
Night guards	50%	50%	50%	50%

All plans are Qualified Dental Plans that meet the ACA guidelines for pediatric dental coverage. Please see next page for more information.
*12-month waiting period applies, which means that these services are available once your policy has been in effect for 12 continuous months. We will accept evidence of substantially similar prior coverage to meet the waiting period requirements. You must provide the applicable information within 60 days of the requested effective date of the dental plan.

Regular checkups and cleanings can help keep your mouth and body healthy and may even help identify health risks at an earlier stage.

The above tables are a summary of benefits. They are not contracts. For details about coverage, including any limits and exclusions not noted here, please call our Sales Department at 1-855-690-2583 or refer to the dental plan's subscriber agreement at bcbsri.com/individual/member/dental.

Pediatric dental benefits (up to age 19)

Benefits	Direct Basic & Direct Standard	Direct Plus & Direct Elite
	You pay	
In-network out-of-pocket maximum	$350 individual /$700 family	
Deductible	$150 per person	$25 per person
Cleanings,* oral exams, X-rays, fluoride treatments, space maintainers, and sealants	0%	
Palliative treatment (minor treatment to relieve acute pain)	20%	
Fillings — amalgam and composite, all teeth	50% after deductible	
Simple extractions, partial/denture repairs, relines and rebasing, periodontal treatments, root canals, oral surgery, crowns, and prosthodontics	75% after deductible	50% after deductible
Orthodontics (medically necessary only)	50% after deductible	
Night guards	50%	
No waiting period for pediatric dental benefits. *Cleanings: Direct Basic & Direct Standard - 2/year, Direct Plus & Direct Elite - 3/year		

To keep their teeth healthy, children (and adults) should visit the dentist for a cleaning **TWO** times per year, and they should brush and floss **TWO** times a day for **TWO** full minutes!**

Blue Cross Dental Direct monthly rates

Rates are determined per individual. The premium rate for family coverage is based on the number of individuals in the family that enroll in coverage and the age of each family member. If you have children and they are covered under the plan, you will only pay a premium for the three oldest children under the age of 21.

Age	Direct Basic	Direct Standard	Direct Plus	Direct Elite
0-18	$26.18	$26.18	$42.70	$42.70
19-29	$15.44	$20.94	$35.32	$46.77
30-39	$15.44	$20.94	$35.32	$46.77
40-49	$15.44	$20.94	$35.32	$46.77
50-59	$16.98	$23.04	$38.86	$51.45
60 +	$19.30	$26.18	$44.15	$58.46

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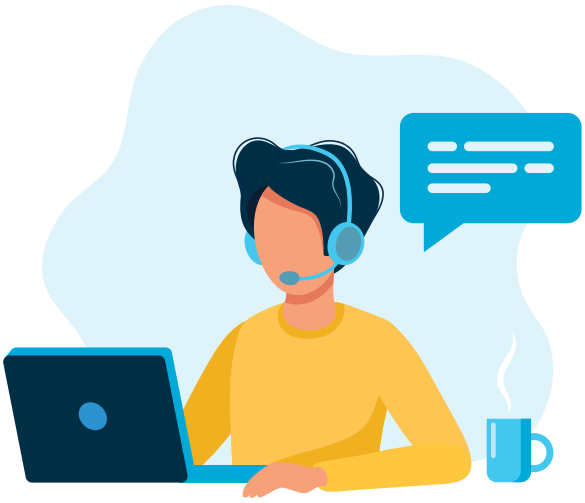
**American Dental Association, www.mouthhealthy.org/oral-health-recommendations

Count on help when you need it

Call

Ask questions, compare plans, and get help with enrollment.

(401) 746-4657 (TTY: 711) Select option 2.



Explore dental plans

Scan the QR code to get started.

Come by Your Blue Store

CRANSTON
Marshalls Plaza
1400 Oaklawn Ave.

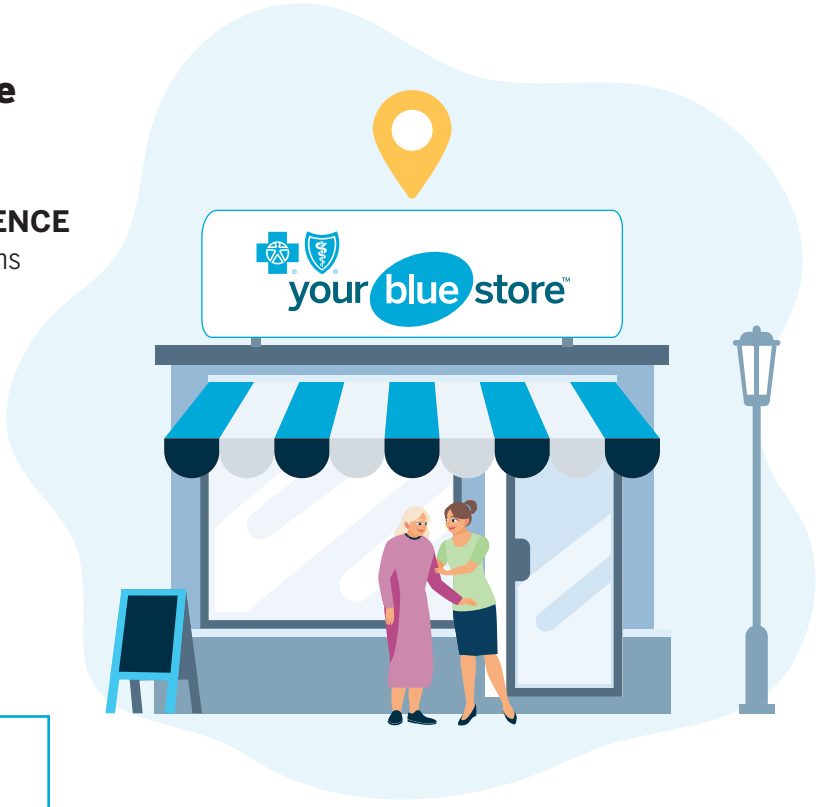
EAST PROVIDENCE
Highland Commons
71 Highland Ave.

NARRAGANSETT
Salt Pond
Shopping Center
91 Point Judith Rd.

WARWICK
Cowesett
Corners
300 Quaker Ln.

LINCOLN
Lincoln Commons
622 George Washington Hwy.

Store hours:
Monday through Friday, 8:00 a.m. to 5:00 p.m.



Your Blue Store

With so many plans and benefits to choose from, we understand you may have questions. Stop by one of our stores. While you're there, check out these other no-cost benefits:

- **Fitness classes**
- **One-on-one consultations**
- **Educational health and wellness workshops**

BlueCare Connect puts dental plan info at your fingertips

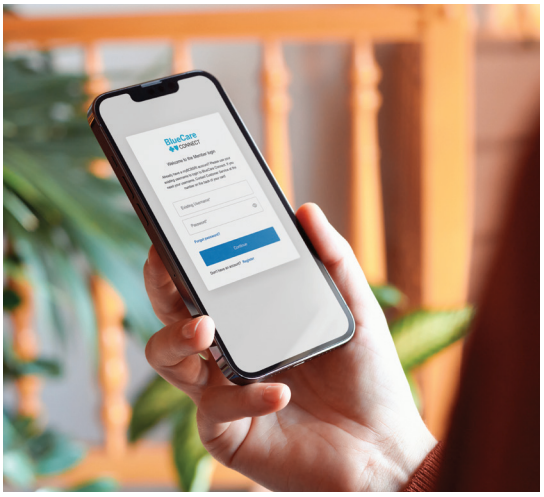
In most cases, you can use your BlueCare Connect member account to access important dental plan information like coverage and claims. Plus, you can use the Provider Finder tool to search for an in-network dentist near you.

To access your dental plan info:

Log in to your BlueCare Connect account.

Select Browse All from the Benefits tab.

Select Dental Benefits.



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