

Understanding Pediatric Dental Benefits



All of our Individual Market medical plans for individuals and families include dental benefits for enrolled children under age 19.



VantageBlue Direct

Deductible <i>The amount you have to pay each year before your plan starts paying for certain medical bills.</i>	<ul style="list-style-type: none">• Plan deductible does not apply to pediatric dental services.
Out-of-pocket maximum <i>The maximum amount you might have to pay for healthcare each year. This does not include your monthly premium.</i>	<ul style="list-style-type: none">• All pediatric dental services apply to the medical out-of-pocket maximum.• Once the medical out-of-pocket maximum is met, all pediatric dental services are covered at 100%.
Oral exam, cleanings, X-rays (bitewing, panoramic, and individual), fluoride, sealants, and space maintainers	<ul style="list-style-type: none">• 100% coverage
All other covered dental services: <ul style="list-style-type: none">• Basic services• Major dental services• Periodontics• Medically necessary orthodontics• Night guards	<ul style="list-style-type: none">• 50% coverage

This is a high-level summary of the plan's pediatric dental benefits. It is not a contract. For details about coverage, including any limitations or exclusions not noted here, please refer to the health plan's subscriber agreement at bcbsri.com/individual/member/medical, or call our Customer Service at 1-866-567-0015.