

2017 Dental Direct Plans Blue Cross Dental



It takes a team



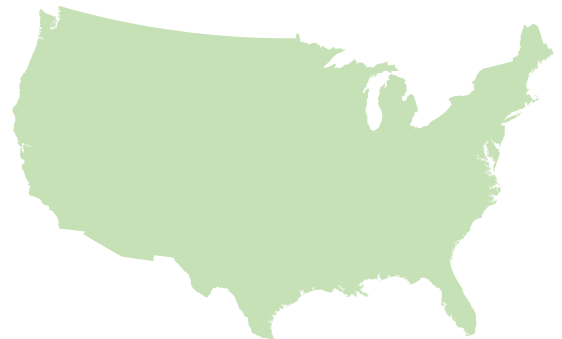
2017 RATES INSIDE



Relax...we can help you choose the dental plan that's right for you.

First, we want to say thanks for considering Blue Cross Dental Direct! For more than 35 years, Rhode Islanders like you have trusted us for dental coverage. Start by viewing the benefits we offer across our four plans. If you still aren't sure which one is best for you, just ask. We're here—right here in Rhode Island—to help.

WITH OUR NATIONAL COVERAGE COAST-TO-COAST, YOU CAN VISIT MORE THAN **100,000 DENTISTS** AT MORE THAN **334,000 LOCATIONS.**



ALL PLANS INCLUDE OUR EXTENSIVE NETWORK **9 OUT OF EVERY 10 DENTISTS** RIGHT HERE IN RHODE ISLAND.

Blue Cross Dental also provides coverage for out-of-network care.



2017 Dental Plan Highlights

Choose the benefits that meet your needs.

Direct Basic

The coverage you need for regular checkups at less than \$1 a day

This low-cost plan works for you if you have a healthy mouth and just need regular checkups. It costs less than \$1 a day per person.

Direct Standard

Coverage for regular checkups and additional minor services you might need

This affordable plan is your best choice if you have a generally healthy mouth but might need minor services beyond checkups.

Direct Plus

Comprehensive coverage combined with a higher maximum limit

Our mid-range plan is a good fit if you want to balance comprehensive coverage with a monthly payment that is still affordable.

Direct Elite

Comprehensive coverage, higher benefit levels, and our highest maximum limit

This plan is a good choice if you think you might need more significant work done. It combines higher benefit levels with our highest maximum limit each year.

These plans are all Qualified Dental Plans that meet ACA guidelines for pediatric dental coverage.

Don't brush off dental care

*\$1 on prevention saves as much as \$50 in future costs.**



Studies show that regular checkups and cleanings may reduce your risk of heart disease and stroke, and help you and your dentist identify health risks like diabetes and other serious conditions at an early stage.

*The American Dental Hygienists' Association



2017 Blue Cross Dental Plans

All our plans cover you in- and out-of-network coast-to-coast and include pediatric dental benefits.

Benefits	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
Deductible	\$0	\$0	\$0	\$50
Diagnostic and preventive services				
Oral exam, bitewing X-rays, complete X-ray series, single X-rays, and cleanings	100%	100%	100%	100%
Palliative treatment	50%	60%	100%	100%
Basic services				
Fillings	50%	60%	80%	80% after deductible
Simple extractions	Not covered	60%	80%	80% after deductible
Denture repairs, adjustments, relines, and rebasing	Not covered	50%*	50%*	80% after deductible*
Root canal therapy	Not covered	60%**	50%**	80% after deductible**
Non-surgical periodontics	Not covered	Not covered	50%**	80% after deductible**
Surgical periodontics	Not covered	Not covered	50%**	50% after deductible**
Oral surgery and general anesthesia	Not covered	60%**	50%**	80% after deductible**
Major services				
Crowns and onlays	Not covered	Not covered	50%**	50% after deductible**
Fixed bridges, partial and complete dentures, and single tooth implant	Not covered	Not covered	50%**	50% after deductible**
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.

* 6-month waiting period applies, which means that these services are available once your policy has been in effect for 6 continuous months.

** 12-month waiting period applies, which means that these services are available once your policy has been in effect for 12 continuous months.

This is a summary of benefits. It is not a contract. 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 online at bcbsri.com/dental.

Over half of American children will be affected by tooth decay before age 5.*

And children lose 52 million school hours per year due to dental problems. To keep their teeth healthy, your child should visit the dentist for a cleaning TWO times a year, and they should brush and floss.

TWO times a day for TWO whole minutes!

* American Academy of Pediatric Dentistry

Brush TWO
minutes



twice a day
for healthy teeth

Benefits for Dependents Under Age 19

2017 Pediatric Dental Benefit Highlights

Benefits	Direct Basic & Direct Standard	Direct Plus & Direct Elite
In-network out-of-pocket maximum	\$350 individual /\$700 family	
Pediatric benefit coverage	Up to age 19	
Deductible	\$75 per person	\$25 per person
Oral exams, cleanings*, X-rays, fluoride treatments, space maintainers, and sealants	100%	
Palliative treatment	80% after deductible	
Fillings	50% after deductible	
Simple extractions, partial/denture repairs, relines and rebasing, periodontal treatments, root canals, oral surgery, crowns and prosthodontics	30% after deductible	50% after deductible
Orthodontics (medically necessary only)	50% after deductible	
Night guards	50%	
<i>No waiting period for pediatric dental benefits.</i> <i>* Cleanings: Direct Basic & Direct Standard - 2/year, Direct Plus & Direct Elite - 3/year</i>		



2017 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 covered under the plan, you will only pay a premium for up to three children under the age of 21.

Age	Direct Basic	Direct Standard	Direct Plus	Direct Elite
0-18	\$24.36	\$24.36	\$34.89	\$34.89
19-29	\$16.85	\$22.48	\$34.83	\$48.27
30-39	\$16.85	\$22.48	\$34.83	\$48.27
40-49	\$16.85	\$22.48	\$34.83	\$48.27
50-59	\$18.53	\$24.73	\$38.32	\$53.10
60 +	\$21.06	\$28.10	\$43.54	\$60.34

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We're Here—Right Here in Rhode Island—to Help

3 Ways to enroll

Online

- bcbsri.com/dental

On the phone

Call for assistance and an enrollment form.

- (401) 459-5550
- 1-855-690-2583 (my0blue)
- 711 (TTY users)

In person at Your Blue StoreSM

- **East Providence:** Highland Commons, 71 Highland Avenue
- **Lincoln:** Lincoln Mall Shopping Center, 622 George Washington Highway
- **Warwick:** Cowesett Corners, 300 Quaker Lane



Need a dentist?

Use our Find a Doctor tool on bcbsri.com to see if your family dentist is in our network or to find a dentist who is convenient for you.



We're here to help.

We're happy to talk to you about your dental needs to make sure you've chosen the plan that is right for you.

Nondiscrimination and Language Assistance

Blue Cross & Blue Shield of Rhode Island (BCBSRI) complies with applicable Federal civil rights laws and does not discriminate or treat people differently on the basis of race, color, national origin, age, disability, or sex.

BCBSRI provides free aids and services to people with disabilities and to people whose primary language is not English when such services are necessary to communicate effectively with us.

If you need these services, contact us at 800-639-2227.

If you believe that BCBSRI has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Director of Grievance and Appeals Department, Blue Cross & Blue Shield of Rhode Island, 500 Exchange Street, Providence RI 02903, or by calling 401-459-5000 or 800-639-2227 (TTY/TDD: 888-252-5051). You can file a grievance in person, by phone or by mail, fax at 401-459-5005, or electronically through our member portal at bcbsri.com. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

English: If you, or someone you're helping, has questions about Blue Cross & Blue Shield of Rhode Island, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-639-2227.

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross & Blue Shield of Rhode Island, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-639-2227.

Portuguese: Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Blue Cross & Blue Shield of Rhode Island, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-800-639-2227.

Chinese: 如果您，或是您正在協助的對象，有關於插入項目的名稱 Blue Cross & Blue Shield of Rhode Island 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話在此插入數字 1-800-639-2227。

French Creole: Si oumenm oswa yon moun w ap ede gen kesyon konsènan Blue Cross & Blue Shield of Rhode Island, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-800-639-2227.

Cambodian-Mon-Khmer: ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលអ្នកកំពុងតែជួយ មានសំណួរអំពី Blue Cross & Blue Shield of Rhode Island ទេ, អ្នកមានសិទ្ធិទទួលបានជំនួយនិងព័ត៌មាន នៅក្នុងភាសា របស់អ្នក ដោយមិនអស់ប្រាក់ ។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូម 1-800-639-2227.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross & Blue Shield of Rhode Island, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-639-2227.

Italian: Se tu o qualcuno che stai aiutando avete domande su Blue Cross & Blue Shield of Rhode Island, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-639-2227.

Laotian: ຖ້າທ່ານ, ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Blue Cross & Blue Shield of Rhode Island, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ການໂອ້ນລົມກັບນາຍພາສາ, ໃຫ້ໂທຫາ 1-800-639-2227.

Arabic: إن كان لديك أو لدى شخص تساعد أسئلة بخصوص Blue Cross & Blue Shield of Rhode Island، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ 1-800-639-2227.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross & Blue Shield of Rhode Island, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-639-2227.

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross & Blue Shield of Rhode Island, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-639-2227.

Kru: I bale we, tole mut u ye hola, a gwee mbarga inyu Blue Cross & Blue Shield of Rhode Island, U gwee Kunde I kosna mahola ni biniiguene I hop wong nni nsaa wogui wo. I Nyu ipot ni mut a nla koblene we hop, sebel 1-800-639-2227.

Ibo: Ọ bụrụ gị, ma o bụ onye I na eyere-aka, nwere ajụjụ gbasara Blue Cross & Blue Shield of Rhode Island, I nwere ohere iwenta nye maka na ọmụma na asụsụ gị na akwu gị ụgwọ. I chọrọ I kwurụ onye-ntapịa okwu, kpọ 1-800-639-2227.

Yoruba: Bí ìwọ, tàbí ẹnikẹni tí o n ranlọwọ, bá ní ibeere nípa Blue Cross & Blue Shield of Rhode Island, o ní ẹtọ lati rí iranwọ àti ifitónilétí gbà ní èdè rẹ láìsanwó. Látí bá ongbufo kan sọrọ, pè sọrí 1-800-639-2227.

Polish: Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Blue Cross & Blue Shield of Rhode Island, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-800-639-2227.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross & Blue Shield of Rhode Island 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-639-2227 로 전화하십시오.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue Cross & Blue Shield of Rhode Island, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-800-639-2227.

This notice is being provided to you in compliance with federal law.

