

# Blue Cross Dental

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## 2015 Dental Direct Plan Options

**Smile...we've got the right dental plan for you.** Thank you for considering Blue Cross Dental Direct! For more than 35 years, Blue Cross has offered comprehensive, quality dental coverage to Rhode Islanders like you. Plus, our extensive network includes 90 percent of dentists right here in Rhode Island. We've got three different dental plans to meet your needs. Look inside to see all of our benefits.



# 2015 Dental Plan Highlights

Choose the benefits that meet your needs.

2015 Blue Cross Dental Direct Plans			
BENEFITS	Basic	Essential	Plus
Calendar Year Maximum (resets every Jan. 1)	\$1,000	\$1,000	\$1,750
Dependent Coverage	26	26	26
<b>Diagnostic and Preventive Services</b>			
Oral exam, bitewing X-rays, complete X-ray series, single X-rays, cleanings, fluoride treatments, and sealants	100%	100%	100%
Space maintainers	50%	80%	80%
<b>Basic Services</b>			
Fillings, palliative treatment, repairs to existing partial or complete dentures, rebasing or relining of dentures, and simple extractions	50%	80%	80%
Recementing crowns or bridges	50%	80%	80%
<b>Major Restorative Services*</b>			
Crowns over natural teeth, build ups, and posts and cores	not covered	50%	50%
<b>Endodontic Services</b>			
Root canal therapy	50%	80%	80%
<b>Non-Surgical Periodontal Services</b>			
Periodontal maintenance following active therapy, scaling and root planing	50%	80%	80%
<b>Surgical Periodontal Services*</b>			
Osseous (surgery), soft tissue grafts, crown lengthening, and guided tissue regeneration	not covered	50%	50%
<b>Prosthodontic Services*</b>			
Bridges, build ups, posts and cores, partial and complete dentures, and single tooth implant (in lieu of a 3 unit bridge)	not covered	not covered	50%
<b>Oral Surgery Services</b>			
Extractions and other routine oral surgery when not covered by your medical plan, general anesthesia or intravenous sedation for certain procedures	50%	80%	80%
<b>Oral Appliances</b>			
Night guards	50%	50%	50%

*Pediatric benefits are included with all three Blue Cross Dental Direct Plans. Please see page 3 for more information.*

\*A 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.

## Don't Brush Off Dental Care

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.



# Your Dependents Under Age 19 Are Covered Too!

All 2015 Blue Cross Dental Direct plans include pediatric dental benefits.

## 2015 Pediatric Dental Benefit Highlights

### BENEFITS

In network out-of-pocket maximum (resets every year on January 1)	\$350 Individual \$700 Family
Dependent coverage	Up to age 19
Oral exams, cleanings, X-rays, fluoride treatments, space maintainers, and sealants	100%
All other covered dental services: <ul style="list-style-type: none"> <li>• Basic services</li> <li>• Periodontics</li> <li>• Orthodontics (medically necessary)</li> <li>• Prosthodontics</li> <li>• Night guards</li> </ul>	50%

*No waiting period for pediatric dental benefits.*

### Dental visits for children are “two” important!

According to the American Academy of Pediatric Dentistry, more than 50 percent of children will be affected by tooth decay before age five. 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!



## 2015 Blue Cross Dental Direct Monthly Rates

Rates are effective January 1, 2015 through December 31, 2015.

Age	Basic	Essential	Plus
0-18	\$25.06	\$25.06	\$25.06
19-29	\$20.95	\$29.42	\$41.85
30-39	\$22.20	\$31.19	\$44.36
40-49	\$23.04	\$32.37	\$46.03
50-59	\$26.18	\$36.78	\$52.31
60+	\$29.32	\$41.19	\$58.59

*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 premium for up to three children under the age of 19.*

# Get Dental Coverage in 3 Simple Steps!

**Step 1:** Choose the plan that's right for you.

**Step 2:** Enroll online at **BCBSRI.com** or complete the enclosed application and send it to Blue Cross & Blue Shield of Rhode Island, along with your first month's premium.

**Step 3:** Schedule your first checkup once your benefits become active.

## 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.

Have questions about our plans? Let's talk.

**Call:** (401) 459-5550 or 1-855-690-2583 (TTY/TDD: 711)

**Visit:**

**Your Blue Store**

300 Quaker Lane, Warwick  
576 Metacom Avenue, Bristol

**Click:** [bcbsri.com/goblue](http://bcbsri.com/goblue)



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