



Blue Cross Dental Benefits

A Dental Plan Your Employees Can Count On

When you choose Blue Cross Dental coverage for your employees, you're choosing a wide range of benefits that will help them take great care of their teeth and gums, and improve their health.

Healthy Teeth, Healthy Body

Studies have shown a true mouth-body connection for overall health. Good oral health can help better manage chronic diseases such as diabetes and coronary artery disease.

Extensive Coverage

Our dental plans provide a wide range of benefits and cover cleanings (two per year), sealants, dental examinations, X-rays, and more. Certain dental plans also offer coverage for:

- Fillings
- Crowns
- Dentures and Partial
- Periodontics
- Orthodontics

Easy Dental Plan Administration

With Blue Cross & Blue Shield of Rhode Island (BCBSRI) as your dental plan provider, you'll get an account service professional who will provide consultation, information, and strategic guidance.

When your employees sign in to their member page on BCBSRI.com, they have useful plan and wellness information at their finger tips. They can:

- Get a list of their benefits and recent claims.
- Use our online Find a Doctor tool to find a qualified dentist of their choice.
- Find valuable dental information in the Health Center.

Our National Network

The Blue Cross Dental national network partners with dentists across the country, including nearly 90% of dentists in Rhode Island, to provide extensive dental care.



Did You Know?

- 164 million work hours are lost every year to dental health issues.¹
- One out of every two American adults aged 30 and over has periodontal disease.²
- Symptoms of more than 90% of all systemic diseases can be seen in the mouth, including diabetes, oral cancer, heart disease, and kidney disease.³

¹ 2010 report from Pew Center

² Centers for Disease Control 2012

³ Academy of General Dentistry

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We've got a variety of qualified dental plan options to choose from to fit your employees' needs. These plans have been certified by the Office of the Health Insurance Commissioner that they meet the Essential Health Benefits (EHBs) for pediatric dental coverage*

Coverage for members 19+	BCD1	BCD2	BCD3	BCD4	BCD5	BCD6	BCD7	BCD8
Calendar Year Maximum	\$1,500	\$1,500	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Deductible	None	None	None	\$50/\$100	None	None	\$50/\$100	None
Dependent Coverage	26	26	26	26	26	26	26	26
Diagnostic and Preventive Services								
Oral exam, cleanings, and X-rays	0%	0%	0%	0%	0%	0%	0%	0%
Fluoride, sealants, and space maintainers	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C
Basic Services								
Fillings, palliative treatment, & simple extractions	20%	20%	0%	0%	0%	20%	0%	0%
Major Dental Services								
Crowns and onlays	50%	N/C	N/C	50%	0%	50%	50%	0%
Root canal therapy (anterior)	20%	20%	0%	0%	0%	20%	0%	0%
Root canal therapy (posterior)	20%	20%	N/C	50%	0%	20%	50%	0%
Oral Surgery	20%	20%	N/C	50%	0%	20%	50%	0%
Periodontics								
Non-surgical periodontics	20%	20%	N/C	50%	50%	50%	50%	50%
Surgical periodontics	N/C	N/C	N/C	50%	50%	50%	50%	50%
Prosthodontics								
Bridges, dentures, and single tooth implants	N/C	N/C	N/C	N/C	N/C	50%	50%	50%
Orthodontics								
Braces	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C
Oral Appliances								
Night guards	N/C	N/C	N/C	N/C	N/C	N/C	N/C	N/C

Pediatric coverage for members under age 19 (included in plans above).

Benefit	Coverage
Deductible	No deductible
In Network Out-of-pocket maximum	\$700 for individual plan; \$1,400 per family plan
Oral exams, cleaning, X-rays (bitewing, panoramic & individual), fluoride treatments, & sealants	\$0
All other covered dental services: <ul style="list-style-type: none"> • Basic Services • Major dental • Periodontics • Prosthodontics • Orthodontics (medically necessary) • Night guards 	50%

* We also have a variety of non-qualified dental plan option available.

This is a high-level summary of the 2014 SG Dental plans. It is not a contract. For details about coverage, including any limitations or exclusions not noted here, please refer to the subscriber agreement or ask your Account Representative.

To learn more about Blue Cross Dental, please talk to your BCBSRI Account Representative today!



www.bcsri.com

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