

# BlueCrossDental

## 2018 Dental Direct Plans

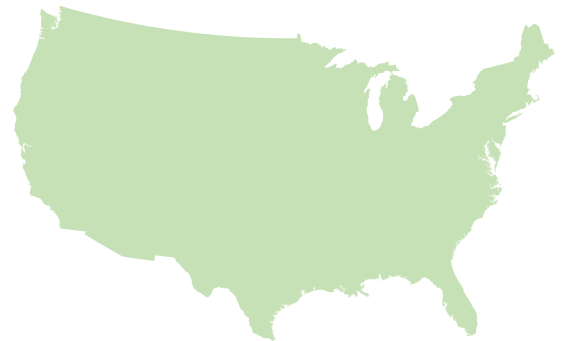


# BlueCrossDental

*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.*



# 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 Affordable Care Act (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



# Blue Cross Dental

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

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
	<b>You pay</b>	<b>You pay</b>	<b>You pay</b>	<b>You pay</b>
Deductible	\$0	\$0	\$0	\$50
<b>Diagnostic and preventive services</b>				
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%	0%	0%
<b>Basic services</b>				
Fillings	50%	40%	20%	20% after deductible
Simple extractions	Not covered	40%	20%	20% after deductible
Denture repairs, adjustments, relines, and rebasing	Not covered	50%*	50%*	20% after deductible*
Root canal therapy	Not covered	40%**	50%**	20% after deductible**
Non-surgical periodontics	Not covered	Not covered	50%**	20% after deductible**
Surgical periodontics	Not covered	Not covered	50%**	50% after deductible**
Oral surgery and general anesthesia	Not covered	40%**	50%**	20% after deductible**
<b>Major services</b>				
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**
<b>Oral appliances</b>				
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. We will accept evidence of substantially similar prior coverage to meet the waiting period requirements.

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](http://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!**

Source: American Academy of Pediatric Dentistry

Brush TWO minutes



twice a day for healthy teeth

## Pediatric dental benefits (up to age 19)

Benefits	Direct Basic & Direct Standard	Direct Plus & Direct Elite
	<b>You pay</b>	
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	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%	
<i>No waiting period for pediatric dental benefits.</i> <i>* Cleanings: Direct Basic &amp; Direct Standard - 2/year, Direct Plus &amp; Direct Elite - 3/year</i>		



*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](http://bcbsri.com/dental).*

## 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 premium for the three oldest children under the age of 21.

Age	Direct Basic	Direct Standard	Direct Plus	Direct Elite
0-18	\$20.53	\$20.53	\$35.51	\$35.51
19-29	\$17.12	\$22.85	\$35.40	\$49.06
30-39	\$17.12	\$22.85	\$35.40	\$49.06
40-49	\$17.12	\$22.85	\$35.40	\$49.06
50-59	\$18.83	\$25.13	\$38.94	\$53.97
60 +	\$21.40	\$28.56	\$44.25	\$61.32

# We're here—right here in Rhode Island—to help

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## 3 ways to enroll

### Online

- [bcbsri.com/dental](http://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 Store<sup>SM</sup>

- **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](http://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) cumple con todas las leyes de derechos civiles federales vigentes, y no discrimina ni trata a las personas de manera diferente en base a la raza, color, nacionalidad, edad, discapacidad o sexo.

BCBSRI brinda ayuda y servicios gratuitos para personas con discapacidades y para personas cuyo idioma materno no sea el inglés cuando tales servicios sean necesarios para comunicarse de manera efectiva con nosotros.

Si usted necesita estos servicios, llámenos al 800-639-2227.

Si usted considera que BCBSRI no le ha proporcionado estos servicios o lo ha discriminado de alguna otra manera en base a la raza, color, nacionalidad, edad, discapacidad o sexo, puede presentar una queja ante el Director del Departamento de Quejas y Apelaciones en Blue Cross & Blue Shield of Rhode Island, 500 Exchange Street, Providence RI 02903, o llamando al 401-459-5000 o al 800-639-2227 (TTY/TDD: 888-252-5051). Puede presentar una queja en persona, por teléfono, correo o fax al 401-459-5005, o electrónicamente a través de nuestro portal para miembros en [bcsri.com](http://bcsri.com). También puede presentar una queja sobre derechos civiles ante del Departamento de Salud y Servicios Humano de los EE.UU., Oficina de Derechos Civiles electrónicamente a través del Portal de Quejas de la Oficina de Derechos Civiles disponible en <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, o por correo o teléfono a: 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). Los formularios para presentar quejas están disponibles en <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 ajujọ 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 kwurọ 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 sórí 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.

Se le proporciona este aviso de conformidad con la ley federal.



500 Exchange Street • Providence, RI 02903-2699

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