

Smile! We have the right dental plan for you.

When you choose one of our Dental Direct plans, you'll have access to almost 90 percent of practicing dentists in Rhode Island, and you'll also have the option to see dentists who are not in our network.

- ✓ **Blue Cross Dental Direct Plus** offers the highest annual limit for services of any dental plan offered in Rhode Island.
- ✓ **Blue Cross Dental Direct Essential** provides well-rounded coverage with many services covered at 100 percent.
- ✓ **Blue Cross Dental Direct Basic** gives you preventive and basic benefits at a great value.

All three of our Dental Direct plans include Pediatric benefits. For additional information, please reference page 3 of this brochure.

No matter which plan you choose you'll have:

- No deductible
- No application fee
- No annual membership fee

You'll also get comprehensive benefits that cover:

- Annual checkups, X-rays, cleanings, sealants
- Fillings, root canals, extractions, denture repairs
- Night guards and more



**Have questions?
Let's talk it out!**

Call one of our sales representatives today at (401)-459-5550 or (855)-690-2583 (myOblue). TTY/TDD (Telecommunication Device for the Deaf) users should call 711.

2014 Plan Highlights

The chart below will help you choose the coverage and benefits that meet your needs.

2014 Blue Cross Dental Direct Plans

BENEFITS	Basic	Essential	Plus
Calendar Year Maximum (resets every Jan. 1)	\$1,000	\$1,000	\$1,750
Deductible	no deductible	no deductible	no deductible
Dependent Coverage	19	19	19
Diagnostic and Preventive Services			
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%
Basic Services			
Fillings, palliative treatment (treatment to relieve acute pain), repairs to existing partial or complete dentures, rebasing or relining of partial or complete dentures, and simple extractions	50%	80%	80%
Recementing crowns or bridges	50%	80%	80%
Major Restorative Services*			
Crowns over natural teeth, build ups, and post and cores	not covered	50%	50%
Endodontic Services			
Root canal therapy	50%	80%	80%
Non-Surgical Periodontal Services			
Periodontal maintenance following active therapy, root planing, and scaling	50%	80%	80%
Surgical Periodontal Services*			
Osseous (bone surgery), soft tissue grafts, crown lengthening, and guided tissue regeneration	not covered	50%	50%
Prosthetic Services*			
Bridges, build ups, posts and cores with a fixed bridge, partial and complete dentures, and single tooth implant	not covered	not covered	50%
Oral Surgery Services			
Extractions and other routine oral surgery when not covered by your medical plan, general anesthesia or intravenous sedation for certain surgical procedures	50%	80%	80%
Oral Appliances			
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.

2014 Pediatric Dental Benefit Highlights (applies to Dependents up to age 19)

BENEFITS	
Out of pocket maximum (resets every January 1st)	\$700 Individual/\$1,400 Family
Deductible	no deductible
Dependent Coverage	Up to age 19
Diagnostic and Preventive Services	
Two oral exams, two cleanings and two fluoride treatments	100%
Sealants, Bitewing X-rays, complete X-ray series and single X-rays	100%
Space maintainers	50%
Basic Services	
Fillings, palliative treatment (treatment to relieve acute pain), repairs to existing partial or complete dentures, rebasing or relining of partial or complete dentures, and simple extractions	50%
Recementing crowns or bridges	50%
Major Restorative Services	
Crowns over natural teeth, build ups, and post and cores	50%
Endodontic Services	
Root canal therapy	50%
Non-Surgical Periodontal Services	
Periodontal maintenance following active therapy, root planing, and scaling	50%
Surgical Periodontal Services	
Osseous (bone surgery), soft tissue grafts, crown lengthening, and guided tissue regeneration	50%
Prosthetic Services	
Bridges, build ups, posts and cores with a fixed bridge, partial and complete dentures, and single tooth implant	50%
Oral Surgery Services	
Extractions and other routine oral surgery when not covered by your medical plan, general anesthesia or intravenous sedation for certain surgical procedures	50%
Oral Appliances	
Night guards	50%
Orthodontics	
Medically Necessary Orthodontics	50%

No waiting period for pediatric dental benefits.

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.



2014 Blue Cross Dental Direct Monthly Rates

Rates are effective January 1, 2014 through December 31, 2014.

Age	Blue Cross Dental Direct Basic	Blue Cross Dental Direct Essential	Blue Cross Dental Direct Plus
0-18	\$26.20	\$26.20	\$26.20
19-29	\$20.64	\$29.44	\$40.59
30-39	\$21.87	\$31.20	\$43.03
40-49	\$22.70	\$32.38	\$44.65
50-59	\$25.79	\$36.80	\$50.74
60+	\$28.89	\$41.21	\$56.83

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 three children under the age of 19.

In Just Three Simple Steps You Can Get the Dental Care You Need!

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

Step 2: Complete the enclosed application and send it to Blue Cross & Blue Shield of Rhode Island, along with your 1st month's premium.

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

Need a dentist?

Use our provider finder search tool on BCBSRI.com to see if your family dentist is in our network or to find a dentist who is convenient for you.



Additional Resources at Your Fingertips

Once you become a member, register on BCBSRI.com to take advantage of our:

Work out more



- **Fitness Discount Program** – where you'll get discounts on gym memberships at more than 75 fitness centers in Rhode Island and a 10 percent discount on certain fitness equipment from Sears.

health center

Your health knowledgebase with over 7,000 topics
GO



- **Health Center** – where you'll find more than 7,000 articles and interactive tools that can help you take the best care of yourself.



- **Blue365sm** – a program that offers savings on products and services from leading national companies, including Jenny Craig®, Reebok, and many more.



500 Exchange Street • Providence, RI 02903-2699

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

09/13 DPAY-13610