



BlueCross BlueShield
of North Carolina

DentalBlue
for IndividualsSM



2016 DENTAL PLAN | For individuals and families under age 65





DentalBlue

for Individuals™



QUALITY COVERAGE is within reach

Protect your overall health

Gum disease is linked to stroke, heart disease, diabetes and other health issues. Nearly 75 percent of American adults have some form of gum disease.¹ Along with good dental care each day, regular dental checkups help detect, prevent and treat gum disease and related problems. By choosing Dental Blue for Individuals, you can take a big step in protecting your overall health.

Coverage you can smile about

With Dental Blue for Individuals, you're covered for a broad range of dental services.⁵ This includes routine fillings and extractions, plus major services like crowns, bridges and dentures.⁵

It also includes preventive care.⁵ That means you can get checkups and cleanings twice per benefit period, which supports better oral health. And there are no waiting periods for cleanings, routine oral exams, and other diagnostic and preventive services.

A network of qualified dentists²

It's easy to find a dentist you can trust – even if you're out of town – with our broad local and national network. You're free to visit any licensed dentist you choose. But there are clear perks to seeing a dentist in our network:

- + You don't pay for any charges over the allowed amount for covered services.
- + Claims are filed for you, saving time and trouble.
- + Dentists in our network have been credentialed and approved.

To find a dentist, log into [BlueConnectNC.com](https://www.blueconnectnc.com), click on HealthNAV^{SM1} and select Find a Dentist.³

One or more

Dental Blue for Individuals offers a plan for just about every budget. You can cover yourself, your child or your whole family.

Monthly Premiums⁴

Individual	\$40.07
Individual + one dependent	\$80.13
Family	\$144.86

Dental Blue for Individuals Benefits

TYPE OF COVERAGE	MEMBER RESPONSIBILITY
Preventive services Routine oral exams and cleanings, bitewing X-rays, sealants (for members 6 to 15 years old only), space maintainers (for members under 16 years old only), pulp testing, fluoride treatment (for members through 18 years old only), palliative emergency treatment at the dentist, emergency oral examinations at the dentist, other diagnostic and preventive services ⁵	None
Basic services Fillings, root canals, simple extractions, oral surgery and other basic services ⁵	40% after the deductible
Major services Gum therapy, periodontal maintenance, inlays and onlays (once per 8 years), crowns and bridges, dentures and other major services ⁵	50% after the deductible
Annual maximum for all services⁶ (per covered member)	\$1,000
Waiting periods Preventive services/basic services/major services	None/6 months/12 months
Deductible Basic and major services	\$75

What you get

- + Affordable premiums with easy ways to pay
- + Two checkups and cleanings covered each benefit period
- + No deductible or wait for preventive services⁵
- + Coverage for fillings, gum treatments, crowns and more⁵
- + Large network of dentists to choose from
- + Coverage for you and your family

Limitations & Exclusions

This is a partial list of services that are not covered by Dental Blue for Individuals. Refer to the member booklet for a full list of exclusions. Your coverage may be canceled by Blue Cross and Blue Shield of North Carolina (BCBSNC) for failure to pay premiums when due and for fraudulent statements on your application, among other reasons. Members will be notified 30 days in advance of any change in coverage. Consult your member guide for complete information. Your dental benefits plan does not cover services, supplies, drugs or charges that are:

- Orthodontic services
- Not clinically necessary
- Investigational in nature or obsolete, including any service, drugs, procedure or treatment directly related to an investigational treatment
- Not prescribed or performed by or upon the direction of a dentist or other provider
- Received prior to the member's effective date
- Received on or after the coverage termination date, regardless of when the treated condition occurred or whether the care is a continuation of care received prior to the termination
- For telephone consultations, failure to keep a scheduled visit, completion of a claim form, obtaining dental records, and late payments
- Incurred more than 18 months prior to member's submission of a claim to BCBSNC
- For complications or side effects arising from services, procedures or treatments excluded from coverage under this dental benefits plan
- Provided and billed by a licensed dental care professional who is in training
- Available to a member without charge
- For care given to a member by a provider who is in the member's immediate family
- In excess of the allowed amount⁷

Policy Form #M60 7/15



HOW TO GET Dental Blue for Individuals

Step 1

Enroll at bcbsnc.com/plans/DentalBlue or fill out an application.

Step 2

Submit payment: You can pay by credit card, set up automatic bank drafts or make a one-time payment online.

If you are mailing an application, please send to:

Blue Cross and Blue Shield of North Carolina
PO Box 30016
Durham, NC 27702

Residents of North Carolina who are under 65 are eligible for Dental Blue for Individuals.⁸ (Those 65 or older are eligible for our Dental Blue for Seniors plan.) Your effective date will be determined by the date your application is submitted. If your application is mailed, your effective date will be set based on the date BCBSNC receives your application.

For more info

 **Call 1-800-324-4973**

Monday through Friday, from 8 a.m. to 5 p.m.

 **Visit bcbsnc.com/plans/DentalBlue**

Or contact your BCBSNC agent.

¹ "The Health Perils of Gum Disease." Joanne Baker, Reviewed by Steve Drescher, DDS (Accessed June 2013).

² You are free to see any licensed dentist in North Carolina or choose one from our expansive network. You'll also have access to dentists in all 50 states through our national network, GRID+.

³ Blue Cross and Blue Shield of North Carolina offers several decision support tools, such as HealthNAV and Blue LinkSM, to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.

⁴ Rates vary by plan design. Rates valid through 12/31/16.

⁵ Refer to the member booklet for a full list of diagnostic and preventive, basic and major services.

⁶ Based on allowed amount. Annual maximum on all services is \$1,000 (includes diagnostic and preventive, basic and major services).

⁷ Allowed amount is 90th percentile of the BCBSNC fee schedule.

⁸ If you've terminated a Dental Blue for Individuals policy within the last 12 months, you are ineligible for coverage.

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