

DentalBlue

for SeniorsSM

Our dental plan for individuals age 65 and over





What you get¹

- + Affordable premiums with easy ways to pay
- + Two checkups and cleanings covered each benefit period
- + No wait for preventive services⁸, and just a small copay per visit
- + Coverage for fillings, gum treatments, crowns and more⁸
- + Choose from a large network of dentists²
- + Spouse/domestic partner coverage³

Complete coverage for those age 65 and over

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.⁴ 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 Seniors, you can take a big step in protecting your overall health.

Coverage you can smile about

With Dental Blue for Seniors, you're covered for a broad range of dental services.⁸ This includes routine fillings and extractions, plus major services⁸ like crowns, bridges and dentures. It also includes preventive care.⁸ 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.⁸

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 in to BlueConnectNC.com, click on HealthNAV^{SM1} and select Find a Dentist.⁵

Individual and spouse /domestic partner coverage

Dental Blue for Seniors offers a plan for just about every budget. You can cover yourself as well as your spouse/domestic partner.¹

Dental Blue for Seniors Monthly Premiums ⁶	
Individual	\$40.07
Individual + spouse /domestic partner	\$80.13



How to get DentalBlue for SeniorsSM

Residents of North Carolina age 65 and over are eligible for Dental Blue for Seniors.⁷ If BCBSNC receives your application by the 8th of the month, your coverage can begin as soon as the 15th of that same month. If BCBSNC receives your application by the 22nd of the month, your coverage can begin as soon as the 1st of the following month.

Apply through your local BCBSNC agent today!

Dental Blue for Seniors Benefits ¹		
Type of coverage	Details	Member responsibility
Preventive services	Routine oral exams and cleanings, bitewing and panoramic X-rays, palliative emergency treatment at the dentist, other diagnostic and preventive services ⁸	\$25 Copayment
Basic services	Consultations, fillings, simple extractions, diagnostic X-rays and other basic services ⁸	40%
Major services	Oral surgery, anesthesia, root canals, periodontics, and other major services. ⁸ Inlays, onlays, crowns, bridges and dentures are all covered once per 8 years.	50%
Annual maximum for all services^{9, 10}	Per covered member	Year 1 - \$1,000 Year 2 - \$1,100 Year 3 - \$1,200
Waiting periods	Preventive services Basic services Major services	None 6 months 12 months
Deductible	Basic and major services	\$75

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Footnotes:

- 1 For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.
- 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 To qualify, both parties must be at least 65 years of age, be residents of North Carolina, and have not had a Dental Blue for Seniors or Dental Blue for Individuals policy in the last 12 months.
- 4 "The Health Perils of Gum Disease." Joanne Baker, Reviewed by Steve Drescher, DDS (Accessed June 2013).
- 5 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.
- 6 Rates vary by plan design. Rates valid through 12/31/16.
- 7 If you've terminated a Dental Blue for Seniors or Dental Blue for Individuals policy within the last 12 months, you are ineligible for coverage.
- 8 Refer to the member booklet for a full list of diagnostic and preventive, basic and major services.
- 9 Based on allowed amount. Annual maximum on all services is \$1000 in the first year, \$1100 in year 2 and \$1200 thereafter.
- 10 You must be on the Dental Blue for Seniors plan for at least 6 months in order to receive the increased Annual maximum amount in the second year.

®, SM Marks of the Blue Cross and Blue Shield Association. SM1 is a service mark of Blue Cross and Blue Shield of North Carolina. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U8848b, 9/15

To learn more

Contact your local BCBSNC agent today!

Limitations & Exclusions

This is a partial list of services that are not covered by Dental Blue for Seniors. 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. Coverage may be subject to change as outlined in the member booklet. 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 amount⁹

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