



2020 DENTAL PLANS | For individuals and families





DentalBlue[®]
for IndividualsSM

DentalBlue[®]
for IndividualsSM PPO



QUALITY COVERAGE through two plan options

Protect your overall health

Gum disease is linked to stroke, heart disease, diabetes and other health issues.¹ Nearly 75% of American adults have some form of gum disease.² Along with good dental care each day, regular dental checkups help detect, prevent and treat gum disease and related problems. When you choose dental coverage with Blue Cross and Blue Shield of North Carolina (Blue Cross NC), you take a big step toward protecting your overall health.

Learn more at BlueCrossNC.com/MyDentalHealth

Coverage and choice you can smile about

Blue Cross NC knows you have many demands on your budget. For this reason, and because dental health is so important to overall health, we now offer two options for high-quality dental coverage.

Dental Blue for Individuals, our core plan

Dental Blue for Individuals, our core plan, offers access to broad dental coverage at an affordable rate. Preventive services like routine oral exams and cleanings are available at no cost. And once you meet a \$75 deductible, you'll only pay 30% of the total cost for basic services and 50% of the total cost for major services.

You can visit any dentist you would like with the core Dental Blue for Individuals plan, but there are clear advantages to seeing a dentist in our broad network. They include:

- + You don't pay for 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 search our dental network, go to BlueCrossNC.com, click on Find a Doctor and select Dental.

Dental Blue for Individuals PPO, our preventive plan

No one should have to go without important preventive care because they think dental insurance is too expensive. That's why Blue Cross NC created the Dental Blue for Individuals PPO preventive plan. It covers 100% of the cost of preventive services and ensures members will save at least 30% on basic and major services when they see an in-network dentist.

A detailed description of benefits and costs are shown on the following pages.

Coverage for one person, or the entire family

Blue Cross NC offers a choice of plans for all ages and almost every budget. You can cover yourself, your child or your whole family. **Premiums are based on the age of each covered member.** See the monthly premium charts below.

Dental Blue for Individuals, our core plan (Price Information*)

	MONTHLY RATE
Per member aged 0-18	\$35.95
Per member aged 19-64	\$35.95
Per member aged 65+	\$44.35

Dental Blue for Individuals PPO, our preventive plan (Price Information*)

	MONTHLY RATE
Per member aged 0-18	\$23.86
Per member aged 19-64	\$23.86
Per member aged 65+	\$23.86

*Rates expire 12/31/20



DentalBlue[®]

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What you get with the core plan

- + Broad coverage in- and out-of-network for preventive, basic and major services
- + Two check ups and cleanings covered each benefit period
- + No deductible for preventive services
- + No waiting period for preventive services
- + With the core plan, space maintainers and pulp testing are considered preventive services
- + The plan pays a set benefit percentage for basic and major services
- + Large network
- + Full coverage for you and your family
- + Premium level = \$\$

The Dental Blue for Individuals core plan offers full coverage. Once you meet a \$75 deductible, you'll only pay 30% of the total cost for basic services and 50% of the total cost for major services both in- and out-of-network.

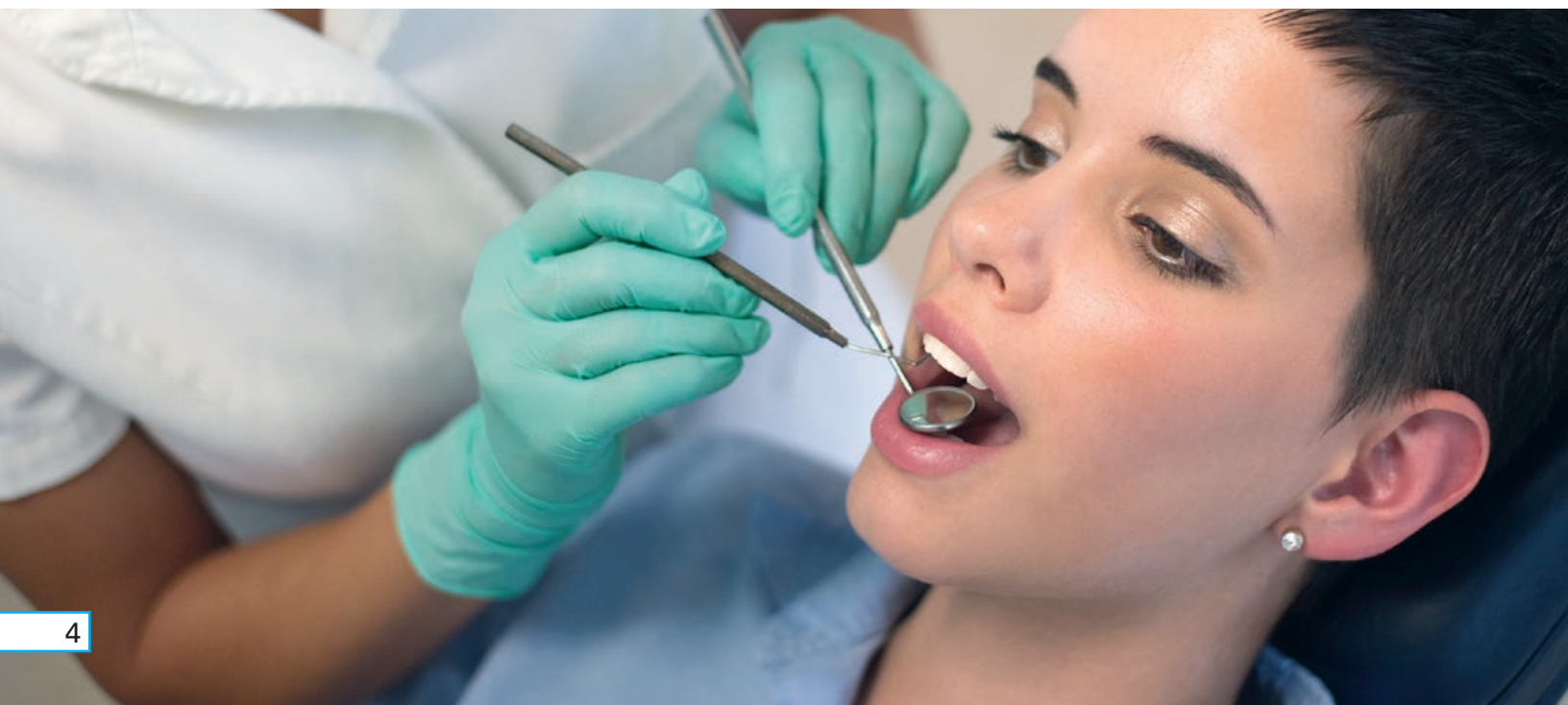
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What you get with the preventive plan

- + Coverage for certain preventive services and in-network savings on basic and major services
- + Two check ups and cleanings covered each benefit period
- + No deductible for preventive services
- + No waiting period for any services
- + With the preventive plan, space maintainers and pulp testing are considered basic services
- + You receive savings on in-network basic and major services
- + Large network
- + Preventive coverage for you and your family
- + Premium level = \$

The Dental Blue for Individuals preventive plan offers preventive coverage. Plus, when you receive services in-network you pay the lesser of benefit, as shown on page 5. This ensures you will pay no more than 70% of billed charges. That's a savings of at least 30%.



DENTAL BLUE FOR INDIVIDUALS PLAN COMPARISON

TYPE OF COVERAGE	DENTAL BLUE FOR INDIVIDUALS CORE PLAN	DENTAL BLUE FOR INDIVIDUALS PPO PREVENTIVE PLAN	
	IN- AND OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Preventive services Oral exams, routine cleanings, routine X-rays, sealants, fluoride treatment, other diagnostic and preventive services ³	No Cost*	No Cost	\$20 Copayment*
Deductible (per benefit period) Basic and major services	\$75	\$0	\$250
Basic services Fillings, simple extractions, stainless steel crowns	30% coinsurance* after the deductible	95% of allowed amount or 70% of billed, whichever is less	95% of allowed amount* after deductible
Major services Gingival curettage, gingivectomy and gingivoplasty, periodontal maintenance, inlays/onlays, porcelain crowns, dentures, bridges, oral surgery, endodontics	50% coinsurance* after the deductible		
Waiting period Preventive/Basic/Major	None/6 mos/12 mos	None/None/None	
Annual total for all services⁴ (Maximum amount plan will pay per covered member)	\$1,000	\$5,000	

*You may owe amounts above the allowed amount on out-of-network services. The allowed amount out-of-network is based on an average of our in-network contracted rates with participating providers.

The preventive plan offers noticeable savings on basic and major services at in-network providers

CLAIMS EXAMPLE (FOR ILLUSTRATIVE PURPOSES ONLY)	WITH NO INSURANCE YOU PAY	WITH PPO PREVENTIVE YOU PAY	YOU SAVE
IN-NETWORK	\$1,000	\$700	30%
OUT-OF-NETWORK	\$1,000	\$975	2.5%

Non-Discrimination and Accessibility Notice

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, call the Customer Service or TTY number on the back of your member ID card.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702
Attention: Civil Rights Coordinator-Privacy,
Ethics & Corporate Policy Office
Call: 919-765-1663, 1-888-291-1783 (TTY)
Fax: 919-287-5613
Email: civilrightscoordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>
Mail: U.S. Department of Health & Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C., 20201
Call: 1-800-368-1019, 1-800-537-7697 (TDD)
Complaint forms are available online at:
<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

Discrimination is Against the Law

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Multi-Language Interpreter Services

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call the Customer Service or TTY number on the back of your member ID card.

ATENCIÓN: Si habla otro idioma, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Servicio de Atención al Cliente al número de teléfono para personas con problemas auditivos (TTY) que figura al dorso de su tarjeta de identificación.

注意：他の言語を話す方は、言語支援サービスを無料でご利用いただけます。

顧客サービスにお電話いただくか、会員IDカードの裏面にあるTTYサービスをご利用ください。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Dịch vụ khách hàng hoặc TTY trên mặt sau thẻ ID thành viên của bạn.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 가입자 ID 카드 뒷면에 있는 고객 서비스 혹은 TTY 번호로 전화해 주십시오.

ATTENTION: si vous parlez une autre langue, des services d'aide linguistique vous sont proposés gratuitement. Contactez le service clients au numéro figurant au dos de votre carte de membre.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم خدمة العملاء أو رقم الهاتف النصي الموضح على ظهر بطاقة هوية العضو.

LUS CEEB TOOM: Yog tias koj hais lus Hmoob, , peb muaj kev pab txhais lus pub dawb rau koj. Hu rau Customer Service tus xov tooj los yog tus xov tooj TTY rau cov neeg tsis hnov lus zoo uas nyob sab tom qab koj daim npav ID.

ВНИМАНИЕ: Если вы говорите на другом языке, то вам доступны бесплатные услуги перевода. Позвоните в Отдел обслуживания по номеру, указанному на обратной стороне вашей идентификационной карточки участника.

PAUNAWA: Kung nagsasalita ka ng ibang lengguwahe, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero ng Customer Service o TTY sa likod ng iyong member ID card.

સૂચના: જો તમે ગુજરાતી બોલતા હોવ તો તમારા માટે ભાષા સેવાઓ નિઃશુલ્ક ઉપલબ્ધ છે. તમારા સ ચપદ આભયન રની (આઈ.ડી) પાછળની બાજુ પર આપેલ ગ્રાહક સેવાઓના નંબર અથવા TTY નંબર પર કોલ કરો.

ចំណាំ: ប្រសិនបើប្រាកដក្នុងនិយាយជាភាសាខ្មែរ បសវាកម្មជំនួយមត្តាសាសាម្បជំនួសសមាជិកប្រាកដក្នុងនិយាយមិនគិតថ្លៃសម្រាប់សមាជិក ឯកជនប្រាកដក្នុងនិយាយប្រកបបទសម្រាប់សមាជិកប្រាកដក្នុងនិយាយមិនគិតថ្លៃសម្រាប់សមាជិកប្រាកដក្នុងនិយាយ

ACHTUNG: Falls Sie eine andere Sprache sprechen, stehen Ihnen kostenlose Sprachdienste zur Verfügung. Rufen Sie die Nummer des Kundenservices oder von TTY an, die auf der Rückseite Ihrer Mitgliedskarte angegeben ist.

ध्यान दें: यदि आप दूसरी भाषा बोलते हैं, तो आपके लिए भाषा सहायता सेवाएं, मुफ्त में, उपलब्ध हैं। अपने सदस्य आईडी कार्ड के पीछे मौजूद ग्राहक सेवा या TTY नंबर पर कॉल करें।

ເຂົ້າຂາບ: ຖ້າທ່ານເວົ້າພາສາອື່ນ, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ໄດ້ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການລູກຄ້າຫລື ເບີ TTY ຢູ່ດ້ານຫຼັງບັດປະຈຳຕົວຂອງທ່ານ.

注意：如果您講廣東話或普通話，您可以免費獲得語言援助服務。請撥打您會員 ID 卡背面的客服或 TTY 號的電話號碼。

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross NC is an independent licensee of the Blue Cross and Blue Shield Association.



HOW TO GET Dental Blue

Limitations & Exclusions

This is a partial list of services that are not covered by Dental Blue for Individuals or Dental Blue for Individuals PPO. Refer to the member booklet for a full list of exclusions. Your coverage may be canceled by Blue Cross NC 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 under 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 Blue Cross NC
- 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 amount⁶

Step 1

Enroll at BlueCrossNC.com/DentalBlue, or complete an application by contacting your local authorized Blue Cross NC agent.

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 27702-3016

Residents of North Carolina and their eligible dependents may enroll in individual or family Dental Blue plans.⁵ 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 Blue Cross NC receives your application.

For more info

 **Call 1-800-324-4973**
Monday through Thursday,
from 8 a.m. to 6 p.m., and
Fridays from 8 a.m. to 5 p.m.

 **Visit BlueCrossNC.com/DentalBlue** or contact your local authorized Blue Cross NC agent.

Footnotes:

- 1 American Academy of Periodontology, www.perio.org/consumer/cdc-study.htm (Accessed July 2018).
- 2 "The Health Perils of Gum Disease." Joanne Baker, Reviewed by Steve Drescher, DDS, www.webmd.com/oral-health/features/health-perils-of-gum-disease#1 (Accessed June 2018).
- 3 Refer to the member booklet for a full list of diagnostic and preventive, basic and major services, as well as the differences between in-network and out-of-network benefits.
- 4 Based on allowed amount. Annual maximum on all services includes

diagnostic and preventive, basic and major services.

- 5 If you've terminated an individual or family Dental Blue policy within the last 12 months, you are ineligible for coverage.
- 6 The allowed amount out-of-network is based on an average of our in-network contracted rates with participating providers.

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