

Dental Blue

for IndividualsSM

Our dental plan for individuals
and families under age 65





WHAT
YOU
GET

- + Lower premiums, easy payment options
- + Checkups and cleanings covered twice per benefit period
- + No deductible and no waiting period for preventive services
- + Coverage for fillings, gum treatments, crowns and more
- + Local and national network
- + Coverage for you and your family



DentalBlue
for Individuals™

Quality coverage

for individuals and families under age 65

HOW IT
WORKS
FOR
YOU

Protect your overall health

Medical experts have linked periodontal (gum) disease to stroke, heart disease, diabetes, pre-term or low-birth weight babies and other health issues. Nearly 75 percent of American adults have some form of periodontal disease.¹ But with proper daily dental care, regular dental checkups can help detect, prevent and treat gum disease and related disorders. Choose Dental Blue for Individuals and you can take a big step toward protecting your overall health.

Coverage you can smile about

With Dental Blue for Individuals, you're covered for a broad range of dental services, including routine fillings and extractions, plus major services like crowns, bridges and dentures. Coverage also includes preventive care. That means you can get checkups and cleanings twice per benefit period, and that translates into good oral health. And there are no waiting periods for cleanings, routine oral exams and other diagnostic and preventive services.

A network of qualified dentists

It's easy to find a dentist you can trust, even if you're out of town, with our broad, local and national network. Though you're free to visit any licensed dentist you choose, there are distinct advantages to visiting a dentist in our network:

- + You're not responsible for charges over the allowed amount for covered services.
- + Dental claims will be filed for you, saving you time and trouble.
- + Dentists in our network have been credentialed and approved.

To find a dentist, log into BlueConnectNC.com, click on HealthNAV^{SM1} and select Find a Dentist.²

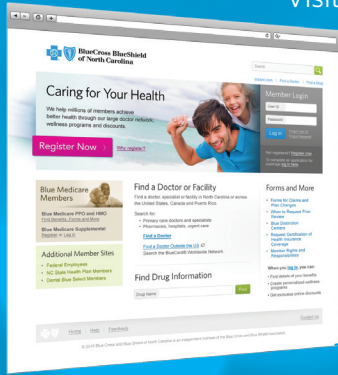
Individual or family coverage

Dental Blue for Individuals offers a plan for most budgets. You can cover yourself, your child, even your whole family.

Monthly Premiums³

Self	\$39
2 Person (Individual + 1 dependent)	\$78
Family (Individual + 2 or more dependents)	\$125

Visit



bcbsnc.com

How to get Dental Blue for IndividualsSM

1

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

2

Remember to include a voided check.

3

Mail the application to:

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

For more information, or to speak directly to a sales representative, call **1-800-324-4973**, Monday through Friday, from 8 a.m. to 5 p.m. or contact your BCBSNC agent.

[Visit bcbsnc.com/plans/DentalBlue](http://bcbsnc.com/plans/DentalBlue) to apply today!

Residents of North Carolina under age 65 are eligible for Dental Blue for Individuals.⁴ If you are a resident of North Carolina and age 65 or older, you are eligible for our Dental Blue for Seniors plan. If your online application is received by the 8th of the month, your coverage can begin as soon as the 15th of that same month. If your online application is received by the 22nd of the month, your coverage can begin as soon as the 1st of the following month.

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, endodontics, simple extractions, oral surgery and other basic services ⁵	40% after the deductible
Major services Gingival curettage, gingivectomy and gingivoplasty, 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

1 "The Health Perils of Gum Disease." Joanne Baker, Reviewed by Steve Drescher, DDS (Accessed June 2013).
 2 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.
 3 Rates valid through 12/31/15.
 4 If you've terminated a Dental Blue for Individuals policy within the last 12 months, you are ineligible for coverage.
 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.

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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 8/12

Visit us at bcbsnc.com



**BlueCross BlueShield
of North Carolina**