

Dental Blue

for IndividualsSM

Our dental plan for individuals and families





WHAT
YOU
GET

- + Low premiums, easy payment options
- + Checkups and cleanings covered twice a year
- + No deductible and no waiting for preventive services
- + Coverage for fillings, gum treatments, crowns and more
- + Choose your own dentist
- + Select a network provider for additional savings
- + Coverage for you and your family

DentalBlue
for IndividualsSM

Quality coverage

for individuals and families

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, and the symptoms can be so mild that some people don't even know they have them.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 includes preventive care twice per benefit period. That means you can get checkups and cleanings twice a year, and that translates into good oral health. And, there are no waiting periods for cleanings, routine oral exams and other diagnostic and preventive services.

You have choices

With Dental Blue for Individuals, you can choose any licensed dentist. Select a network dentist and save more on out-of-pocket dental expenses. Plus, network dentists file your claims for you.

Individual or family coverage

Dental Blue for Individuals offers a plan for every budget. You can cover yourself, your child, even your whole family. Payment options include monthly bank draft or monthly bill.

Visit



bcbsnc.com

Get Dental Blue for IndividualsSM

Contact your authorized agent to apply for Dental Blue for Individuals today.

Residents of North Carolina are eligible for Dental Blue for Individuals.² Coverage for applications received on or before the 20th of the month is effective on the first day of the next month. Coverage for applications received after the 20th begins on the first day of the following month. For example, coverage for applications received from May 1st to May 20th begins on June 1st. Coverage for an application received from May 21st to May 31st begins July 1st.

Dental Blue for Individuals Benefits

Type of coverage	Plan benefits
Preventive services Routine oral exams and cleanings, bitewing X-rays, sealants (for members 5 to 15 years old only), pulp testing, fluoride treatment (for members through 18 years old only), palliative emergency treatment, emergency oral examinations, other diagnostic and preventive services	100%
Basic services Fillings, space maintainers (for members under 16 years old only), endodontics, simple extractions, oral surgery and other basic services	60%
Major services Gingival curettage, gingivectomy and gingivoplasty, periodontal maintenance, inlays and onlays (once per 5 years), crowns and bridges, dentures and other major services	50%
Annual maximum for all services³ (per covered member)	\$1,000
Waiting periods Diagnostic and preventive services/Basic services/Major services	None/6 months/12 months
Deductible Basic and major services	\$75

Limitations and Exclusions

This is a partial list of services that are not covered by Dental Blue for Individuals. Your coverage may be canceled by Blue Cross and Blue Shield of North Carolina 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, 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 amount⁴
- Cosmetic services
- For dental implants, oral orthotic devices and palatal expanders, except as specifically covered by your dental benefits plan
- Dental services provided in a hospital, except when a hazardous condition exists at the same time, or if covered oral surgery services are required at the same time as a result of a bodily injury

Policy Form #M60 8/071 "The Health Perils of Gum Disease." Dulce Zamora. Reviewed by Brunilda Nazario, MD. <www.webmd.com/content/article/104/107269.htm> <April 2005> <Reviewed March 2007> <Accessed November 2008>. 2 If you've terminated a Dental Blue for Individuals policy within the last 12 months, you are ineligible for coverage. 3 Based on allowed amount. Annual maximum on all services is \$1,000 (includes diagnostic and preventive, basic and major services). 4 Allowed amount is 85th percentile of the usual and customary fees. An independent licensee of the Blue Cross and Blue Shield Association. BE40, 10/08

