



MY BLUE DENTALSM



PLAN FEATURES

Available with any plan.

- Preventive care
- Restorative care
- Major restorative care
- Orthodontic care (optional)
- Standard or High Option benefits



Why offer dental coverage?

Did you know that good oral health is linked to good overall health and wellness? Your employees do. Dental coverage is the second most requested benefit by employees. Dental coverage gives your employees access to important care that adults and children need for good oral health — and BlueCross BlueShield of South Carolina gives you more coverage choices. Whether you need basic coverage or more complete coverage, choose Blue for your employees.

MY BLUE DENTAL

MyBlueDental is a great option if you want to offer dental coverage for your employees. This plan is available to companies with two or more enrolled employees.¹

■ Standard Option

Pays maximum of \$1,000 per member, per benefit period.

■ High Option

Pays maximum of \$2,000 per member, per benefit period (\$1,000 lifetime maximum for optional orthodontic coverage).

– Orthodontic Coverage

You get these dental features:

- No deductible for preventive services
- Coverage for basic restorative services such as root canals, routine fillings and extractions
- Coverage for major restorative services such as crowns, dentures and bridges
- Coverage for children’s orthodontic care (available with high option only)

PREVENTION CARE

100 percent of allowed charges

- Checkups
- Cleanings
- Fluoride
- Treatments
- Space maintainers
- Emergency treatment for pain
- X-rays

RESTORATIVE CARE²

80 percent of allowed charges

- Simple and surgical teeth removal
- Oral surgery
- Anesthesia
- Fillings
- Treatments involving the bones, tissues and gums surrounding and supporting a tooth

MAJOR RESTORATIVE CARE

50 percent of allowed charges

- Crowns
- Bridges
- Dentures (removable)
- Inlays
- Denture and bridge repair

ORTHODONTIC CARE³

(High option only)

50 percent of allowed charges

Available for employees under age 19 and dependents under age 19

Orthodontic care not covered unless it is purchased by the group



CHOOSE YOUR PROVIDER

MyBlueDental gives you the freedom to select any dentist you like. Keep in mind that the dentist you choose can bill you for the balance not covered by the plan. So it's wise to check a dentist's pricing and billing practices before selection and treatment.

MAXIMUM BENEFITS

With MyBlueDental, you have two plans to choose from — Standard Option and High Option. The Standard Option plan has a lower premium and pays lower allowable charges for covered services. The High Option has a slightly higher premium but pays higher allowable charges.

	STANDARD OPTION	HIGH OPTION
Preventive care, restorative care and major restorative care	\$1,000 per person each year	\$2,000 per person each year
Optional orthodontic care		\$1,000 maximum lifetime benefit
<i>For employees under age 19 and dependents under age 19</i>		

There is a six-month waiting period for major restorative care benefits. We'll waive any part of the six-month waiting period that employees have already met under a previous dental plan if it has been in effect for at least six months.

Below are three examples of common dental procedures and how they are paid under each option.

EXAMPLES

Please note that the allowances listed are subject to change without notice.

PROCEDURE	DENTIST'S CHARGE	STANDARD OPTION		HIGH OPTION	
		Allowance	Payment	Allowance ⁴	Payment
Periodic oral exam	\$45	\$16	\$16	\$35	\$35
Crown – porcelain	\$900	\$425	\$212.50	\$800	\$400
Amalgam filling – two surfaces, permanent	\$140	\$51	\$40.80	\$134	\$107.20

¹ Groups with dental-only coverage must have seven or more enrolled employees.

² There is a \$50 deductible that applies to restorative and major restorative care.

³ Available for employees under age 19 and dependents under age 19.

⁴ High Option allowances are ZIP-code based.

EXCLUSIONS AND LIMITATIONS

- Cosmetic procedures
- Any procedure started before the effective date of coverage
- Replacement of teeth that were missing before the effective date of coverage
- Implants

This is a general summary of exclusions. For a complete description, please refer to your dental benefits booklet. Some additional restrictions and/or exclusions apply.



For more information on our dental benefits, contact your local BlueCross agent or call us at 800-288-2227, ext. 42328.

visit us online at www.SouthCarolinaBlues.com

