



BC Life & Health
Insurance Company

SM

SUMMARY OF FEATURES

Blue Cross Small Group **Basic Option PPO** *Dental Plan*

This is an overview of coverage. Please refer to the Universal Exclusions and Limitations reference sheet for additional plan provisions. A comprehensive description of coverage, benefits, and limitations is contained in the Certificate.



Features

All amounts listed are the member's responsibility to pay.

	IN-NETWORK	OUT-OF-NETWORK
Annual Maximum Benefits	\$1,000 per member in- and out-of-network combined	\$1,000 per member in- and out-of-network combined
Annual Deductible	\$75 per member 3-member family maximum	\$75 per member 3-member family maximum
Preventive Services		
Office visits and cleaning: twice per year Fluoride and sealant applications Space maintainer insertion	No charge after deductible	Member pays 50% of covered expense, plus 100% of charges in excess of covered expense after deductible
Diagnostic Services		
Oral examinations, consultations, office visits, and X-rays Full-mouth X-rays: limit of one set or its equivalent in a three-year period	No charge after deductible	Member pays 50% of covered expense, plus 100% of charges in excess of covered expense after deductible
Minor Restorative Services		
Fillings Oral surgery: tooth extractions Endodontics: root canal therapy	Member pays 50% of negotiated fee after deductible	Member pays 50% of covered expense, plus 100% of charges in excess of covered expense after deductible
Major Restorative Services		
Periodontics: scaling to cure/prevent gum diseases Prosthodontics: removable (dentures) and fixed (crowns, bridges, and inlays) 12-month waiting period for periodontics and prosthodontics	Member pays 50% of negotiated fee after deductible	Member pays 50% of covered expense, plus 100% of charges in excess of covered expense after deductible
Orthodontic Services	Not covered	Not covered

Using Your Dental Plan

Preferred Provider Organization (PPO) Dental Plans are only available in areas where a Blue Cross Dental Network exists.

Early diagnosis and preventive care are vital in maintaining good dental hygiene, and regular dental care contributes to your overall health. All BC Life & Health Insurance Company dental plans emphasize routine examination so that minor dental problems can be treated before more extensive problems develop. By taking advantage of your plan's benefits, you ensure your long-term dental health.

Once enrolled in a PPO Dental Plan, you can go to any dentist in our Provider Network and receive complete plan benefits or visit a dentist outside of the network. When you use a participating dentist, you will benefit from services provided at rates that are substantially less than the dentists' usual billed fees. You may find that our extensive network includes your present dentist.

While it benefits you to use a dentist from our Provider Network, you may choose any dental care professional. Be aware that when you choose a dentist from outside the network, your out-of-pocket costs may be higher.

The Basic Option PPO Dental Plan may not be available in the following counties: Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Humboldt, Imperial, Inyo, Kings, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Plumas, San Benito, Sierra, Siskiyou, Tuolumne, Yolo, Yuba. Please contact your group administrator or agent for the most current information.