



BC Life & Health  
Insurance Company



## SUMMARY OF FEATURES

# *Blue Cross Small Group* **Gold 1500** *PPO Dental Plan*

*This is an overview of coverage. Please refer to the Exclusions and Limitations in the Small Group Dental Plans Comparison brochure for additional plan provisions. Please review the Exclusions and Limitations prior to applying for coverage. A comprehensive description of coverage, benefits and limitations is contained in the Certificate.*

## Features

*All amounts listed are the member's responsibility to pay and are for covered expenses only.*

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Annual Maximum Benefits</b>	\$1,500 per member in- and out-of-network combined	
<b>Annual Deductible</b>	\$50 per member, 3-member family maximum*	
<b>Preventive Services</b>		
Office visits/cleaning Fluoride application	No charge	20% of covered expense plus 100% of charges in excess of covered expense after deductible
<b>Diagnostic Services</b>		
Oral exam X-rays Consultations	No charge	20% of covered expense plus 100% of charges in excess of covered expense after deductible
<b>Restorative Services</b>		
Fillings	20% of negotiated fee after deductible	40% of covered expense plus 100% of charges in excess of covered expense after deductible
<b>Major Services</b>		
Oral Surgery: tooth extraction Endodontics: root canal therapy Periodontics: treatment of gum disease Prosthodontics: removable and fixed	50% of negotiated fee after deductible	60% of covered expense plus 100% of charges in excess of covered expense after deductible
<b>Orthodontic Services</b>		
Consultation, adjustments, retainers and 24 months of active treatment; one case per member with a \$1,000 lifetime maximum for adults and children	50% of negotiated fee after deductible	50% of covered expense plus 100% of charges in excess of covered expense after deductible

**\* Waived in-network for preventive and diagnostic services.**

See Certificate of Coverage for benefit frequency limitations.

## Using Your Gold 1500 Plan

Blue Cross is committed to helping you maintain a high level of dental health. Early diagnosis and preventive care are vital in maintaining good dental hygiene and regular dental care contributes to your overall fitness and well-being. All our 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 the Gold 1500 dental plan, you can go to any dentist or dental specialist in our provider network to receive the plan's highest reimbursement levels. With nearly 11,000 providers across California, our extensive network may include your present dentist. You can also go to a provider outside of the network and still receive generous reimbursement for covered services. When you choose a dentist from outside the network, your out-of-pocket costs may be higher.

Additional plan features providing you more convenience and value include:

- No filing of claim forms required for network providers
- Direct access to dental specialists
- Emergency out-of-area coverage
- Information about HealthyExtensions discounts of 10-50 percent on health and wellness products and services