



BC Life & Health
Insurance Company

SmileNetSM Dental Discount Program

*We want to catch your
employees smiling.*



BC Life & Health
Insurance Company

for Small Groups 2-50



HealthyExtensions

This program is provided by BC Life & Health as a service to our members. These services do not constitute benefits under Blue Cross plans and are subject to change or cancellation without notice. Goods and services available through discount programs are not benefits of coverage. BC Life & Health does not endorse or recommend any goods or services provided at a discount by these vendors or practitioners. This program may be changed or withdrawn at any time without notice by the offering vendor or practitioner.

BC Life & Health Insurance Company (BCL&H) is an Independent Licensee of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA.

Why Dental Care is Good for Your Employees ... and Good for Your Business

Oral health means much more than just healthy teeth – in fact, the Surgeon General's Report concludes that oral health is integral to overall health and quality of life.



The report also shares these astonishing facts:

- Oral diseases are progressive and cumulative, and they become more complex over time. They can affect our ability to eat, how we look, and the way we communicate.
- These diseases can affect economic productivity and compromise our ability to work at home, at school, or on the job.
- Employed adults lose more than 164 million hours of work each year due to dental disease or dental visits.
- New research is pointing to associations between chronic oral infections and heart and lung diseases, stroke, low birth weight and premature births. Links between periodontal disease and diabetes have long been noted.

Your employees simply cannot be healthy without regular Dental care. Dental care enhances your employees' self-esteem, improves their overall production and increases their success on the job. That's why we've created SmileNetSM, a Dental discount program that helps them stay healthy ... and have the shining smile you want and they deserve.

SmileNet is a pay-as-you-go discount program that makes Dental care more accessible and more affordable for your employees.

SmileNet ... a Sparkling Solution

SmileNet gives tremendous value at a very low price. **SmileNet is not an insurance plan** – it's a simple, inexpensive Dental program from BC Life & Health Insurance Company that helps members **save 15-50%** on services and provides access to most of the dentists in our dental PPO network. Any number of your employees can join, there are no participation requirements and you can choose to pick up part of the cost, all of the cost, or none of it. SmileNet can be offered as a standalone Dental program or with any of our Medical plans (as long as no employees are covered by one of our traditional Dental plans).*

If you're enrolling in a Blue Cross of California or BCL&H Medical plan for the first time, you can offer SmileNet right now, as long as you do not offer any other insured Dental plan. Or if you already have Medical coverage but not Dental coverage with us, you can start offering SmileNet at any time.

You can feel good knowing that you're offering a great solution to your employees who might not otherwise be able to afford or qualify for traditional Dental insurance.

*SmileNet cannot be offered with the Hospital Benefits Preferred Plan from BCL&H. However, it can be sold with the other plans in the Benefits portfolio, as long as it is not offered alongside any other insured dental product.



These low dues will quickly pay for themselves when members start saving 15-50% on their Dental services!

Low Cost

Dues are only **\$7 per month** for a single membership and **\$10 per month** for a family membership. There are no administration fees. To make things even easier, the cost is the same for all ages.

Low Maintenance

Each month, you'll receive one convenient bill for all of your employees enrolled in SmileNet. The program is effective on the 1st or 15th of the month, and SmileNet members can be added at any time.

Note: SmileNet does not qualify for COBRA or Cal-COBRA. If members want to continue with the SmileNet program, they must change to an Individual SmileNet membership.

SmileNet ... the Dazzling Details

SmileNet gives you and your employees access to most of the dentists from the Blue Cross Dental PPO network, and you get Dental services at Blue Cross-negotiated rates. Just verify that the dentist participates in the SmileNet program before enrolling in the program and when making an appointment. There are no traditional office visit copays – payment is due when services are rendered. **Your employees can get Dental services when they want, as often as they want.**

SmileNet is also appealing for what it *doesn't* have:

- No annual deductibles or maximums
- No underwriting or waiting periods
- No claims or paperwork

Great Services at Great Prices

Here is just a sample of the discounted Dental services you get with SmileNet:

- Comprehensive Evaluations
- Cleanings
- Fillings
- X-rays
- Topical Fluoride
- Oral Hygiene Instructions
- Sealants
- Crowns
- Root Canals
- Partial and Complete Dentures
- Extractions
- Local Anesthesia

Even Brighter Benefits

HealthyExtensions

SmileNet helps even more with your employees' overall health by giving them access to information about 10-50% discounts on health/wellness products and services offered by independent vendors including:

- Gym memberships
- Health and nutritional supplements
- Vision, hearing and dental services (like teeth whitening with BriteSmile)
- Yoga, massage therapy and hypnotherapy
- All-inclusive Club Med vacations
- Smoking, alcohol and weight loss programs

To find out more, SmileNet members can go to **www.bluecrossca.com** and click on **Healthy Living**, then on **HealthyExtensions**.

Finding a Dentist is Easy

Members who want to find a dentist or to see if the one they want is participating in the SmileNet discount program, simply go to **www.bluecrossca.com**, click on the **Provider Finder** link and select the Dental PPO network option. Members can then call their dentist's office and ask if they participate in the Blue Cross SmileNet discount program.

For information on discount rates, members can call the number listed on their ID card.

Terms and Conditions

What You Should Know About the SmileNet Program:

1. As a member of the SmileNet program, your employees are responsible for verifying with the contracted dentist if he or she is participating in the program. This should be done at the time they schedule an appointment. The SmileNet membership card should be shown to the dental office staff when your employees arrive for their appointment.
2. The discount is available on all services that the contracted general dentist has currently agreed to as part of his or her participation in the discount program. Not all dental services that a general dentist may provide are available at the discounted rate. Not all dentists are contracted for the same services. Employees must ask the participating dentist if the services they require are part of the discount program.
3. Services performed by a non-contracted dentist will not be provided at the SmileNet discounted rate.
4. The discount is also available at contracted dental specialty offices including oral surgery, endodontics, periodontics, pedodontics and prosthodontics. This program does not include discounts for orthodontic or cosmetic services.
5. SmileNet members are responsible for payment of the reduced fees directly to the contracted dentist for services provided. It is important to discuss the fees prior to the services being rendered. There is no reimbursement by the program for the services your employees receive under this program. **This is not an insurance plan.**
6. The contracted dentist providing services to a SmileNet member does so as an independent contractor with BC Life & Health Insurance Company (BCL&H), and BCL&H shall not be liable for any claim or demand on account of damages arising out of or in any manner connected with any injuries suffered by a SmileNet member while receiving care from the contracted dentist.
7. The provisions and terms shall be governed by and interpreted in accordance with the laws of California.
8. The program is subject to amendment or modification with 30-day prior notification.

How to Enroll

In this brochure you'll find everything you need to enroll your employees in SmileNet. Just follow these simple steps:

- 1) Fill out the **Employer** side of the attached SmileNet application.
- 2) Make photocopies of the **Employee** side of the attached SmileNet application and ask your enrolling employees to complete the necessary information. Each enrolling employee must complete a separate application.
- 3) Send your employer and employee(s) applications along with your payment to your Blue Cross agent (see back cover for contact information).



Catch your employees smiling...
with SmileNet today!



Small Group SmileNetSM Employer Application

www.bluecrossca.com

Submit application to:
 Small Group Services
 P.O. Box 9042, Oxnard
 CA 93031-9042

1. EMPLOYER INFORMATION

Company Name		Group No. (For existing groups)	
Street Address	City	State	ZIP Code
Billing Address	City	State	ZIP Code
Company Contact Person	Phone No. ()	Fax No. ()	
E-mail Address			

2. EMPLOYER SMILENET CONTRIBUTION OPTION*

Check one: 100% Employer Funded 100% Employee Funded
 Match medical contribution

3. REQUESTED EFFECTIVE DATE

____/____/____ Actual effective date will be assigned if application is accepted. (1st or 15th of the month)

4. SIGNATURE

To the best of our knowledge and belief, all information on this application is true and complete, and BCL&H may rely on this application in deciding whether to provide membership. If the application is not complete, Blue Cross reserves the right to reject it and notify us in writing. We understand and agree that no membership will be effective before the date determined by BCL&H and only if we have paid our first month's contribution and this application is accepted, that we should keep prior coverage in force until notified of acceptance in writing by BCL&H and that no agent or broker has the right to accept this application. If this application is accepted, it becomes a part of our contract with BCL&H.

Name of Company Officer (Please print)	Title of Company Officer
Signature of Company Officer X	Date (Month/Day/Year)

5. AGENT'S CERTIFICATION

I hereby certify that I am not aware of any information not disclosed in this application by the client which may have bearing on this risk. I hereby certify that I have advised the client not to terminate any existing coverage until receiving written notification from Blue Cross for itself and BC Life & Health that the membership being applied for by this application is accepted.

Name of Writing Agent (Print or type) %	Agent I.D. No.
	SUB-Agent I.D. No. (if different)

Agent Address	City/State/ZIP Code
Phone No. () Fax No. ()	Writing Agent's Signature Date

Name of Second Writing Agent (Print or type) %	Agent I.D. No.
Phone No. ()	Second Agent's Signature Date X

For General Agent Use Only	Name of General Agent	Agent I.D. No.
	Street Address	City/State/ZIP Code

* Note: Employer contribution will have tax consequences. Consult your tax advisor.

