

Maximum Benefits		
	Dental Standard Option	Dental High Option
Preventive Care, Restorative Care and Major Restorative Care	\$1,000 per person each year	\$2,000 per person each year
Orthodontic Care	\$500 maximum lifetime benefit for employees under age 19 and dependents under age 19	\$1,000 maximum lifetime benefit for employees under age 19 and dependents under age 19

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.

What Our Dental Plan Does Not Cover:

MyBlueDental benefits exclude coverage for some services, including:

- Orthodontic coverage unless it is purchased by the group
- 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. For a complete description, please refer to your Dental Benefits Booklet. Some additional restrictions and/or exclusions apply.



To find out more about offering dental coverage to your employees contact your BlueCross marketing representative today.



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of South Carolina**

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MyBlueDentalSM



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at right. Exercise. And take care of your teeth to achieve good overall health.



Reports from the U.S. Surgeon General maintain that the link between oral health and overall health is real and has far-reaching physical, social and financial implications for individuals and society. Unfortunately, more than 108 million Americans (almost 40%) don't have dental insurance.*

Not surprising, dental coverage is the second most requested benefit by employees and is key to a strong benefits package.

Dental coverage helps your employees cover the important preventive, restorative and orthodontic care that adults and children need for good oral health. Regular professional dental care can help detect potential problems before they become costly and difficult to treat. A complete oral exam can even find early signs of serious diseases, such as cancer or diabetes.

Dental coverage is available to companies with two or more enrolled employees.** Optional orthodontic benefits (for repositioning of teeth) are available to companies with 13 or more enrolled employees.

*National Call To Action to Promote Oral Health: A Public-Private Partnership under the leadership of the Office of the Surgeon General, 2003, www.surgeongeneral.gov/topics/oralhealth/nationalcalltoaction.htm.

**Groups with "dental only coverage" must have seven or more enrolled employees.

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

Here's what we cover:

Preventive Care	Restorative Care ¹	Major Restorative Care ¹	Orthodontic Care
checkups cleanings fluoride treatments ² space maintainers ² emergency treatment for pain X-rays	simple and surgical teeth removal oral surgery anesthesia fillings treatments involving the bones, tissues and gums surrounding and supporting a tooth treatments involving the roots of teeth, including root canal treatments	crowns bridges (removable) dentures inlays denture and bridge repairs	available for employees under age 19 and dependents under age 19
100% of allowed charges ³	80% of allowed charges ³	50% of allowed charges ³	50% of allowed charges ³

¹There is a \$50 deductible that applies to Restorative and Major Restorative Care.

²Available for employees under age 19 and dependents under age 19.

³Allowed charges are the prevailing fees that dentists in South Carolina charge for certain services.

The Choice Is Yours

The Provider You Prefer

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.

Two Coverage Options: Standard and High

You also have the choice between a Dental Standard Option plan and a Dental High Option plan. The difference between the two options is in the allowed amount paid for each procedure. High Option offers a higher dollar amount allowance for charges for many types of dental work. Each option allows you to select the dentist of your choice. Both are traditional plans that pay a percentage of the allowable charges.

Below are three examples of typical procedures and how they are paid under these options:

Procedure	Dentist's Charges	Standard Option		High Option	
		Allowance	Payment	Allowance*	Payment
Periodic oral exam	\$ 45	\$ 16	\$ 16.00	\$ 35 - \$ 39	\$ 35 - \$ 39
Crown - porcelain	\$700	\$425	\$212.50	\$800 - \$967	\$800 - \$967
Amalgam - two surfaces, permanent	\$135	\$ 51	\$ 40.80	\$134 - \$156	\$134 - \$156

* High option allowances are zip-code based.

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

The High Option plan has a higher premium than the Standard Option plan because it covers more expenses. Select the coverage that best fits the needs of you and your employees.

