South Carolina

2027 Blue Secure Dental



2027 Blue Secure Dental – On-Exchange Only

Blue Secure Dental gives members flexibility, affordability and choice. It must be purchased on-Exchange. Blue Secure Dental can enhance health coverage when paired with a BlueCross health plan.

Benefits include:

- Use of Advance Premium Tax Credit (APTC) funds to lower monthly premiums. APTC funds must first be used to purchase primary health insurance coverage. Any remaining APTC may be used to lower costs of coverage for children under 19 years old.
- Two coverage options.
- Four categories of dental services.
- Orthodontic services, limited to those under 19 years old, and for medically necessary services.
- The ability to manage health information and pay your bill online with My Health Toolkit.

Dental Services	
Class Description	**Coverage Benefits**
Preventive Procedures and Exams — Class I Office visit, cleanings, oral exams and X-rays	No deductible and no waiting period for in-network preventive services
Basic and Restorative — Class II Fillings, simple extractions and minor oral surgical procedures (nonperiodontal)	Six-month waiting period from effective date of coverage for restorative care for those 19 years or older
Major Procedures — Class III Crowns, bridges, dentures, inlays, periodontics and oral surgery	12-month waiting period from effective date of coverage for major restorative care for those 19 years or older
Orthodontia Services — Class IV Diagnosis, corrections and follow-up treatments deemed medically necessary for members under 19 years old	Prior authorization requirement for orthodontic benefits

Visit www.southcarolinablues.com/en/provider-directory/2027/bluesecuredental to learn more.

2027 Blue Secure Dental — Benefits

Blue Secure Dental provides a dental health plan that covers preventive, basic and major dental services, and orthodontia needs.*

	Blue Secure Dental Gold 1		Blue Secure Dental Silver 1	
	In Network	Out of Network	In Network	Out of Network
Member Age	Under 19 years old		Under 19 years old	
Annual Deductible	$50 per child	$100 per child	$50 per child	$100 per child
Annual Maximum (Coverage Limit)	No limit	No limit	No limit	No limit
Preventive Procedures and Exams — Class I	0% coinsurance	20% coinsurance	0% coinsurance	30% coinsurance
Basic and Restorative — Class II	30% coinsurance	50% coinsurance	40% coinsurance	60% coinsurance
Major Procedures — Class III	50% coinsurance	60% coinsurance	50% coinsurance	60% coinsurance
Orthodontia Services — Class IV	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance
Maximum Out-of-Pocket per Child	$450	$900	$450	$900
Maximum Out-of-Pocket Total for All Children	$900	$1,800	$900	$1,800
Member Age	19 years or older		19 years or older	
Annual Deductible	**Individual:** $50 **Family:** $150	**Individual:** $50 **Family:** $150	**Individual:** $50 **Family:** $150	**Individual:** $50 **Family:** $150
Annual Maximum (Coverage Limit)	$1,500	$1,500	$1,000	$1,000
Preventive Procedures and Exams — Class I	0% coinsurance	20% coinsurance	0% coinsurance	30% coinsurance
Basic and Restorative — Class II	30% coinsurance (after 6 months)	50% coinsurance (after 6 months)	50% coinsurance (after 6 months)	70% coinsurance (after 6 months)
Major Procedures — Class III	50% coinsurance (after 12 months)	70% coinsurance (after 12 months)	70% coinsurance (after 12 months)	Not covered
Orthodontia Services — Class IV	Not covered	Not covered	Not covered	Not covered

Statewide Monthly Premium Rates

Age	Blue Secure Dental Gold 1	Blue Secure Dental Silver 1
0 Through 18	$43.12	$40.45
19 Through 25	$37.89	$28.64
26 Through 63	$42.67	$30.41
64 and Over	$56.60	$40.15

*Orthodontia for those under 19 years old only.

South Carolina

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Visit www.SouthCarolinaBlues.com

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