

## BlueCross Dental<sup>SM</sup> Dental PPO Standard Plan

This is not a contract. This information highlights *some* of the benefits available through this program and is NOT intended to be a complete list or description of available services. Benefits are subject to the exclusions and limitations contained in your Individual Dental Policy and Coverage Schedule for the applicable benefit period.

Adult (Age 19 and over) Highlights  NETWORK: BlueCross Dental PPO (Individuals)	Adult (Age 19 and over) Member Cost-Sharing	
	Participating Providers	Nonparticipating Providers
DEDUCTIBLE		
Per benefit period Deductible waived for diagnostic and preventive.	\$50 per member \$150 per family	
BENEFIT PERIOD PROGRAM MAXIMUM		
When the program maximum is reached, the Member pays 100% until benefit period ends.	\$1,000 per member per benefit period	
WAITING PERIODS		
	None	
DIAGNOSTIC AND PREVENTIVE (Deductible Waived)		
Routine Exams (two per calendar year)	Covered in full	20%
X-rays  Periapical X-rays (as required)  Bitewing X-rays (two per calendar year)  Full Mouth or Panoramic X-rays (one per 3 years)	Covered in full	20%
Prophylaxis (two per calendar year)	Covered in full	20%
Palliative Emergency Treatment (acute condition requiring immediate care)	Covered in full	20%
BASIC SERVICES		
Amalgam and composite fillings	40%	60%
Simple Extractions	40%	60%
MAJOR SERVICES		
Oral Surgery (extraction and oral surgery procedures)	70%	90%
Endodontics (procedures for pulpal therapy and root canal filling)	70%	90%
Periodontics (treatment to the gums and supporting structures of the teeth; surgical and non-surgical periodontal treatment is covered)	70%	90%
General anesthesia (when provided in connection with covered oral surgery or periodontal surgery)	70%	90%
Major Restorative (crowns, inlays, onlays)	70%	90%
Prosthodontics Procedures for replacement of missing teeth by construction or repair of bridges and partial or complete dentures; prosthetic replacement limited to once in five years)	70%	90%

In-Network providers agree to accept our allowed amount as payment in full—often less than their normal charge. If you visit an Out-of-Network provider, you are responsible for paying the deductible, coinsurance and the difference between the Out-of-Network provider's charges and the allowed amount.

Deductibles, coinsurance and copayments under this program are separate from any deductibles, coinsurance and copayments described in other health benefits coverage you may have.

Paper claims may be submitted to the following address: BlueCross Dental; PO Box 1126; Elk Grove Village, IL 60009.

Electronic claims may be submitted using Payor ID CBC01.

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