



BlueCrossDental

2017 Small Business Dental Plan Options



More Options, More Convenience

Blue Cross Dental makes it easy to offer quality coverage that complements your medical coverage. That's important because good oral health has been linked to better overall health. It's called the mouth-body connection, and it's one of many reasons why good dental care is so important for your employees. Blue Cross Dental offers:

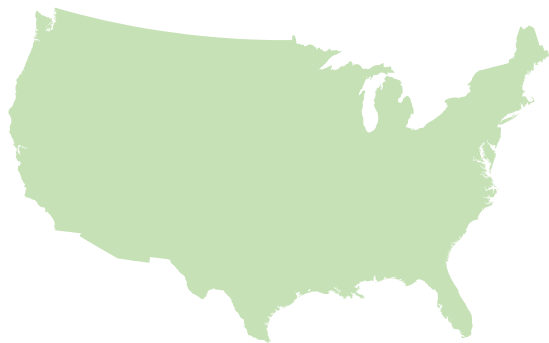
- Dental plans with enhanced benefit options
- Greater access to care for your employees

THE ONE FOR YOU

Having your medical and dental coverage with Blue Cross also simplifies your plan administration. You get:

- **One** account executive to handle your needs
- **One** convenient monthly bill
- **One** simple online portal to administer your account

WITH OUR NATIONAL COVERAGE COAST-TO-COAST, YOU CAN VISIT MORE THAN **100,000 DENTISTS** AT MORE THAN **334,000 LOCATIONS.**



ALL PLANS INCLUDE OUR EXTENSIVE NETWORK: **9 OUT OF EVERY 10 DENTISTS** RIGHT HERE IN RHODE ISLAND.

Blue Cross Dental also provides coverage for out-of-network care.



2017 Dental Plan Highlights

Choose the benefits that meet your needs.

These plans are Certified Dental Plans that meet ACA guidelines for pediatric dental coverage.

BASIC

This low-cost plan is ideal for those who just need basic coverage, like regular checkups. It costs less than \$1 a day per person.

STANDARD

This affordable plan is the best choice for those who might need minor services beyond regular checkups.

PLUS

Our mid-range plan is a perfect balance of comprehensive coverage and an affordable monthly payment.

ELITE

Combining higher benefit levels and our highest annual maximum limit, this plan is best for those who might need more significant dental services.



These plans offer an extra level of coverage for children if you already have an ACA-compliant medical plan.

ESSENTIAL

This lowest-cost plan is the right choice for those who only need a regular checkup.

ESSENTIAL PRIME

In addition to a regular checkup, this plan covers a wider range of more involved dental services, such as oral surgery.

FLEXCHOICE

Our most comprehensive plan, FlexChoice features coverage for almost any dental service, as well as expanded coverage options such as annual maximum rollover and preventive incentive. (See next page for additional details.)

Don't brush off dental care

**\$1 on prevention
saves as much as \$50 in future costs!¹**

Studies show that regular checkups and cleanings may reduce your risk of heart disease and stroke, and help you and your dentist identify health risks like diabetes and other serious conditions at an early stage.

¹American Dental Hygienists Association

Blue Cross Dental Small Business Top Standard Plans

	Essential Prime
Contract year deductible options (per person/per family)	\$0
Annual maximum per member options	\$1,000
Optional orthodontic (lifetime max)	Not covered
Built-in benefits	
Preventive and Diagnostic	
Exams	100%*
X-Rays	
Cleanings	
Fluoride treatments	
Sealants	
Space maintainers	
Basic	
Palliative treatment	50%
Fillings	Not covered
Surgical/non-surgical periodontics	
Endodontics	50%
Simple extractions	
Complex oral surgery	
General anesthesia	
Denture repairs/adj/relines/rebases	
Major	
Inlays, onlays, crowns	Not covered
Prosthodontics	
Optional orthodontics (dependent children to age 19)**	

Blue Cross Dental FlexChoice Plans	
Contract year deductible options (per person/per family)	
Annual maximum per member options	
Optional orthodontic (lifetime max)	
Built-in benefits	
Preventive and Diagnostic	
Exams	
X-Rays	
Cleanings	
Fluoride treatments	
Sealants	
Space maintainers	
Palliative treatment	
Basic	
Fillings	
Surgical/non-surgical periodontics	
Endodontics	
Simple extractions	
Complex oral surgery	
General anesthesia	
Denture repairs/adj/relines/rebases	
Major	
Inlays, onlays, crowns	
Prosthetics	
Optional orthodontics (dependent children to age 19)**	

*Covered once every 12 months (may differ from standard limits)

**Does not apply to the deductible.

This is a summary of benefits. It is not a contract. For details about coverage, including any limits and exclusions not noted here, please refer to the subscriber agreement.

FlexChoice 208N	FlexChoice 306N	FlexChoice 310N	FlexChoice 441N	FlexChoice 901N
\$50/\$150	\$50/\$150	\$50/\$150	\$0/\$0	\$0/\$0
\$1,500	\$1,500	\$1,500	\$1,000	\$1,000
Not covered		Not covered	Not covered	Not covered
Annual maximum rollover	N/A	Annual maximum rollover	N/A	N/A
100%	100%	100%	100%	100%
80% after deductible	80% after deductible	80% after deductible	100%	50%
			Not covered	
			100%	
Not covered	50% after deductible	50% after deductible	Not covered	50%
	50%	Not covered		Not covered

Blue Cross Dental Small Business Top Certified Plans

Blue Cross Dental FlexChoice Plans	FlexChoice Certified 302C (age 19 and over)	Pediatric Benefits (up to age 19)	FlexChoice Certified 900C (age 19 and over)	Pediatric Benefits (up to age 19)
Contract year deductible options (per person/per family)	\$50/\$150	\$50/\$150	\$0/\$0	\$0/\$0
OOB (Up to age 19 only)	N/A	\$350/\$700	N/A	\$350/\$700
Annual maximum per member options (Ages 19 + only)	\$1,200	N/A	\$1,200	N/A
Built-in benefits	N/A	N/A	N/A	N/A
Preventive and Diagnostic				
Exams	100%	100%	100%	100%
X-Rays				
Cleanings	Not covered	100%	Not covered	100%
Fluoride treatments				
Sealants				
Space maintainers	100%	100%	100%	100%
Palliative treatment				
Basic				
Fillings	80% after deductible	80% after deductible	50%	50%
Surgical/non-surgical periodontics	50% - surg perio after deductible 80% - non-surg after deductible	50% - surg perio after deductible 80% - non-surg after deductible		
Endodontics	80% after deductible	80% after deductible	50%	50%
Simple extractions				
Complex oral surgery				
General anesthesia				
Denture repairs/adj/reline/rebases				
Major				
Inlays, onlays, crowns	50% after deductible	50% after deductible	50%	50%
Prosthetics				
Medically Necessary Orthodontics*	Not covered	50%	Not covered	

Certified Dental Plans meet the Healthcare Reform ACA guidelines for pediatric dental coverage.

*Does not apply to the deductible.

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