

## QUALITY COVERAGE is within reach



### Protect your overall health

Gum disease is linked to stroke, heart disease, diabetes and other health issues.<sup>1</sup> Nearly 75% of American adults have some form of gum disease.<sup>2</sup> Along with good dental care each day, regular dental checkups help detect, prevent and treat gum disease and related problems. By choosing Dental Blue for Individuals, you can take a big step toward protecting your overall health.

### Coverage you can smile about

With Dental Blue for Individuals, you're covered for a broad range of dental services.<sup>3</sup> This includes routine fillings and extractions, and other services like crowns, bridges and dentures.<sup>3</sup>

It also includes preventive care.<sup>3</sup> That means you can get checkups and cleanings twice per benefit period, which supports better oral health. And there are no waiting periods for cleanings, routine oral exams, and other diagnostic and preventive services.

### A network of qualified dentists<sup>4</sup>

It's easy to find a dentist you can trust – even if you're out of town – with our broad local and national network. You're free to visit any licensed dentist you choose. But there are clear perks to seeing a dentist in our network:

- + You don't pay for any charges over the allowed amount for covered services.
- + Claims are filed for you, saving time and trouble.
- + Dentists in our network have been credentialed and approved.

To search our dental network, go to [bcbsnc.com](http://bcbsnc.com), click on Find a Doctor and select Dental.

### One or more

Dental Blue for Individuals offers a plan for all ages and just about every budget. You can cover yourself, your child or your whole family. **Premiums are based on the age of each covered member.** See the monthly premium chart below.

Per member aged 0-18	\$41.01
Per member aged 19-64	\$41.01
Per member aged 65+	\$47.56

Rates per month. Rates expire 12/31/18



### Limitations & Exclusions

This is a partial list of services that are not covered by Dental Blue for Individuals. Refer to the member booklet for a full list of exclusions. Your coverage may be canceled by Blue Cross NC for failure to pay premiums when due and for fraudulent statements on your application, among other reasons. Members will be notified 30 days in advance of any change in coverage. Consult your member guide for complete information. Your dental benefits plan does not cover services, supplies, drugs or charges that are:

- Orthodontic services
- Not clinically necessary
- Investigational in nature or obsolete, including any service, drugs, procedure or treatment directly related to an investigational treatment
- Not prescribed or performed by or under the direction of a dentist or other provider
- Received prior to the member's effective date
- Received on or after the coverage termination date, regardless of when the treated condition occurred or whether the care is a continuation of care received prior to the termination
- For telephone consultations, failure to keep a scheduled visit, completion of a claim form, obtaining dental records and late payments
- Incurred more than 18 months prior to member's submission of a claim to Blue Cross NC
- For complications or side effects arising from services, procedures or treatments excluded from coverage under this dental benefits plan
- Provided and billed by a licensed dental care professional who is in training
- Available to a member without charge
- For care given to a member by a provider who is in the member's immediate family
- In excess of the allowed amount<sup>7</sup>



## HOW TO GET Dental Blue for Individuals

### Step 1

Enroll at [www.bcbsnc.com/plans/DentalBlue](http://www.bcbsnc.com/plans/DentalBlue) or complete an application by visiting your local authorized Blue Cross NC agent.

### Step 2

Submit payment: You can pay by credit card, set up automatic bank drafts or make a one-time payment online.

**If you are mailing an application, please send to:**  
Blue Cross and Blue Shield of North Carolina  
PO Box 30016  
Durham, NC 27702-3016

Residents of North Carolina and their eligible dependents may enroll in Dental Blue for Individuals.<sup>6</sup> Your effective date will be determined by the date your application is submitted. If your application is mailed, your effective date will be set based on the date Blue Cross NC receives your application.

### For more info

**Call 1-800-324-4973**  
Monday through Thursday  
from 8 a.m. to 6 p.m., and  
Fridays from 8 a.m. to 5 p.m.

**Visit [www.bcbsnc.com/plans/DentalBlue](http://www.bcbsnc.com/plans/DentalBlue)** or contact your local authorized Blue Cross NC agent.

#### Footnotes:

- 1 American Academy of Periodontology, [www.perio.org/consumer/cdc-study.htm](http://www.perio.org/consumer/cdc-study.htm) (accessed June 2017).
- 2 "The Health Perils of Gum Disease." Joanne Baker, Reviewed by Steve Drescher, DDS (accessed Sept 2016).
- 3 Refer to the member booklet for a full list of diagnostic and preventive, basic and major services.
- 4 You are free to see any licensed dentist in North Carolina or choose one from our expansive network. You'll also have access to dentists in all 50 states through our national network, GRID+.

5 Based on allowed amount. Annual maximum on all services is \$1,000 (includes diagnostic and preventive, basic and major services).

6 If you've terminated a Dental Blue for Individuals policy within the last 12 months, you are ineligible for coverage.

7 Allowed amount is 90th percentile for non-participating providers or fee schedule for participating providers.

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## 2018 DENTAL PLAN | For individuals and families



**What you get**

- + Affordable premiums with easy ways to pay
- + Two checkups and cleanings covered each benefit period
- + No deductible or wait for preventive services<sup>3</sup>
- + Coverage for fillings, gum treatments, crowns and more<sup>3</sup>
- + Large network of dentists to choose from
- + Coverage for you and your family

Dental Blue for Individuals Benefits	
Type of coverage	Member responsibility
<b>Preventive services</b> Routine oral exams and cleanings, bitewing X-rays, sealants (for members 6 to 15 years old), space maintainers (for members under 16 years old), pulp testing, fluoride treatment (for members through 18 years old only), palliative emergency treatment at the dentist, emergency oral examinations at the dentist, other diagnostic and preventive services <sup>3</sup>	None
<b>Basic services</b> Fillings, simple extractions, stainless steel crowns and other basic services <sup>3</sup>	30% after the deductible
<b>Major services</b> Gum therapy, root canals, oral surgery, inlays and onlays, crowns and bridges, dentures and other major services <sup>3</sup>	50% after the deductible
<b>Annual maximum for all services<sup>5</sup></b> (per covered member)	\$1,000
<b>Waiting periods</b> Preventive services/basic services/major services	None/6 months/12 months
<b>Deductible</b> Basic and major services	\$75



# NON-DISCRIMINATION AND ACCESSIBILITY NOTICE

**Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:**

- + Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- + Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, contact:

**Customer Service**  
 Call: 1-888-206-4697, 1-800-442-7028 (TTY and TDD)

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

**Blue Cross NC, P.O. Box 2291, Durham, NC 27702**  
**Attention: Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office**  
 Call: 919-765-1663, 1-888-291-1783 (TTY)  
 Fax: 919-287-5613  
 E-mail: [civilrightscordinator@bcbsnc.com](mailto:civilrightscordinator@bcbsnc.com)

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

**Online:** <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>  
**Mail:** U.S. Department of Health & Human Services  
 200 Independence Avenue, SW Room 509F  
 HHH Building Washington, D.C. 20201  
 Call: 1-800-368-1019, 1-800-537-7697 (TDD)  
**Complaint forms are available online at:**  
<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. **Call Customer Service: 1-888-206-4697**

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**Discrimination is Against the Law**

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-888-206-4697 (TTY: 1-800-442-7028).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-206-4697 (TTY: 1-800-442-7028).

注意: 如果您講廣東話或普通話, 您可以免費獲得語言援助服務。請致電 1-888-206-4697 (TTY:1-800-442-7028)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-206-4697 (TTY: 1-800-442-7028).

주의: 한국어를 사용하지는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-206-4697 (TTY: 1-800-442-7028) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-206-4697 (ATS: 1-800-442-7028).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-206-4697. المبرقة الكاتبة: 1-800-442-7028.

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-206-4697 (TTY: 1-800-442-7028).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-206-4697 (телетайп: 1-800-442-7028).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-206-4697 (TTY: 1-800-442-7028).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:સુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-888-1-888-206-4697 (TTY: 1-800-442-7028).

ចំណាំ: ប្រសិនបើលោកអ្នកនិយាយជាភាសាខ្មែរ សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនសម្រាប់លោកអ្នកដោយមិនគិតថ្លៃ។ សូមទំនាក់ទំនងតាមរយៈលេខ៖ 1-888-206-4697 (TTY: 1-800-442-7028)។

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-206-4697 (TTY: 1-800-442-7028).

ध्यान दें: यदि आप हिन्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-206-4697 (TTY: 1-800-442-7028) पर कॉल करें।

ໂປດຊາຍ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-206-4697 (TTY: 1-800-442-7028).

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-888-206-4697 (TTY: 1-800-442-7028)まで、お電話にてご連絡ください。