

How We Compare With Other Dental Carriers

	BLUE DENTAL PLAN	DENTAL-ONLY CARRIERS
Comprehensive dental networks		
South Carolina	Yes	Yes
National	Yes	Yes
Product designs		
Flexible PPO plan designs	Yes	Yes
Administration – medical and dental		
One enrollment process and form	Yes	No
One contact for medical and dental	Yes	No
One monthly consolidated medical and dental bill	Yes	No
Customer experience – medical and dental		
No balance billing with in-network providers	Yes	Yes
No claim forms	Yes	Yes
No referrals necessary	Yes	Yes
My Health Toolkit® for all medical and dental benefits information	Yes	No
One member ID card for medical and dental benefits	Yes	No
Coordination of benefits between medical and dental benefits	Yes	No
Disease management – medical and dental integration		
Whole-health approach to members' overall health care	Yes	N/A
Targeted outreach/education program to high-risk medical members to encourage preventive care visits	Yes	N/A
Measurement and follow-up of outreach efforts	Yes	N/A

For more information, please contact your BlueChoice representative.



Focus on life. Focus on health. *Stay focused.*



BusinessADVANTAGE
Blue DentalSM
For Groups With 5 - 50 Employees



BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

BlueChoiceSC.com





Why Choose Blue Dental From BlueChoice HealthPlan?

Blue Dental can offer your employees a whole-health approach to their dental care. By choosing BlueChoice HealthPlan for both your medical and dental coverage, your covered employees get an integrated approach that provides a complete picture of their overall health. Oral health is intrinsically linked to general health. The mouth can act as an early warning system for trouble in other parts of the body. Proper dental care can help your employees spot issues early on, such as diabetes, heart disease, osteoporosis, oral cancer and kidney disease.

Our comprehensive dental offerings allow you to choose a flexible dental benefit design that fits the needs of you and your employees. Your employees can choose the same type of coverage they have for medical (single, family, etc.), or they can choose a different type. Plus, by offering your medical and dental through BlueChoice®, administering your dental benefits just became easier! We stay focused on helping you. Let BlueChoice help you find the best dental plan for your employees.

A Trusted Partner

Continue to work with a health insurance company that you trust. Blue Dental is another product offering from BlueChoice, which has been an insurance ally to thousands of South Carolina businesses since 1984.

Flexible Plan Designs

Choose one of our Preferred Provider Organization (PPO) Open Access or Select plan options. The sample plans below give you an idea of the coverage. Please note: The difference between Blue Dental 1, Blue Dental 2 and Blue Dental 3 is the services that are covered in each class. For employers with preferred pricing, orthodontia is available for children and adults up to age 19. Preferred pricing is for employers that contribute at least 50 percent or more of the single premium and have a minimum 10 or more contracts or 50 percent participation, whichever is greater.

Simplicity In Administration

You will work with a single source that consolidates eligibility and enrollment through one account team. Your covered employees will also enjoy coordination of benefits with our company.

Comprehensive Dental Network

Blue Dental gives your covered employees access to one of the industry's largest national dental PPO networks. Your covered employees can choose from more than 2,800 access points in South Carolina and more than 265,000 nationally. Referrals are not required before your covered employee sees a specialist.

Visit www.BlueChoiceSC.com for a comprehensive list of dental providers.

NUMBER OF EMPLOYEES	EMPLOYER CONTRIBUTION	ENROLLMENT REQUIREMENT	PRICING*	ORTHODONTIA AVAILABLE?
5 to 9	30% to 100% of single premium	Minimum of 5 contracts	Standard	No
10 to 19	30% to 49% of single premium	Minimum of 10 contracts	Standard	No
10 to 19	Minimum of 50% of single premium	Minimum of 10 contracts	Preferred	Yes
20 to 50	30% to 49% of single premium	Minimum of 50% participation	Standard	No
20 to 50	Minimum of 50% of single premium	Minimum of 50% participation	Preferred	Yes

*Preferred pricing is for employers that contribute at least 50 percent or more of the single premium and have a minimum 10 or more contracts or 50 percent participation, whichever is greater. Blue Dental 1 is not available for standard pricing options.

BENEFIT DESIGN	BLUE DENTAL 1			BLUE DENTAL 2			BLUE DENTAL 3		
	OPEN ACCESS	SELECT		OPEN ACCESS	SELECT		OPEN ACCESS	SELECT	
	In-network/ Out-of-network coverage	In-network coverage	Out-of-network coverage	In-network/ Out-of-network coverage	In-network coverage	Out-of-network coverage	In-network/ Out-of-network coverage	In-network coverage	Out-of-network coverage
Preventive Care (Class I) Exams, cleanings, bitewing X-rays, fluoride treatment, sealants	100%	100%	80%	100%	100%	80%	100%	100%	80%
Basic Care (Class II) Complete series X-rays, space maintainers, periodontal maintenance, fillings, periodontal scaling and simple extractions.	80%	80%	60%	80%	80%	60%	80%	80%	60%
Major Restorative Care* (Class III) Periodontal surgery, oral surgery, endodontic (root canal) treatment and general anesthesia, crowns, inlays and onlays, dentures, partials and fixed bridges.	50%	50%	40%	50%	50%	40%	50%	50%	40%
Orthodontia Services (Optional) • Age limit of 19 • Lifetime maximum of \$1,000 • A 12-month waiting period	50%	50%	40%	50%	50%	40%	50%	50%	40%
Deductible for Class II and III (single/family)	\$50/\$150	\$50/\$150		\$50/\$150	\$50/\$150		\$100/\$300	\$100/\$300	
Annual Maximum (Class I, Class II and Class III all accumulate toward the annual maximum)	\$2,000	\$2,000		\$1,000	\$1,000		\$1,000	\$1,000	

*When the employer contribution to the employee rate is less than 50 percent, there is a 12-month waiting period for members who have had no prior dental coverage with the employer.