Dental products are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

DePaul University
Open Enrollment
10/26/20-11/06/20
Your **ORAL HEALTH** is **MORE IMPORTANT** than you might realize.¹

The health of your mouth, teeth and gums can affect your general health.

It is important to watch for some of the warning signs which may include red and swollen gums, bleeding gums while brushing or flossing, loose or separating teeth or persistent bad breath.

**Talk to your dentist about the risks of gum disease.**

¹ Mayo Clinic, Oral health: A window to your overall health June 4, 2019.
A recent study showed members with certain chronic medical conditions such as:

- Diabetes
- Coronary artery disease
- Asthma
- COPD
- Congestive heart failure
- Pregnancy

had significantly better medical outcomes by receiving regular preventive dental care than those who did not.
Member Resources
Blue Access for Members℠

- View dental claims and benefit information with single sign-on
- Access up to 18 months of dental claims history
- Print or download dental Explanation of Benefits (EOBs)
- View all claims, or sort by provider or by covered member
- Link to cost tool, Ask a Dentist, and the Dental Wellness Center
Dental Wellness Center is a service provided by Dental Network of America, a separate company that acts as the administrator of dental programs for Blue Cross and Blue Shield of Illinois. Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Interactive Web Tools

- Dentist Finder
- Dental Cost Advisor
- Ask a Dentist
- Dental Dictionary
- Treatment & Procedure Animations
- Relevant News Articles
BlueCare Dental Network

**Savings**
Discounts of 30 percent to 50 percent are available to BlueCare Dental members. Save money each time you utilize a network dentist.

There is no balance billing when using a network dentist. You are not billed for costs exceeding the allowable amount (except copayments, coinsurances and deductibles).

**Convenience**
You will have access to one of the largest dental networks in the country. To locate the participating dentists in your area, visit Provider Finder®.

You also get the freedom to choose any general dentist or specialist in the network without a referral.

**Quality**
You can take comfort in knowing that professional credentials are verified for every dentist.

---

<table>
<thead>
<tr>
<th>Saving Example for a Crown (D2752)</th>
<th>In-Network Dentist</th>
<th>Out-of-Network Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billed Charge</td>
<td>$1,026.00</td>
<td>$1,026.00</td>
</tr>
<tr>
<td>Allowable Amount</td>
<td>$749.00</td>
<td>$1,026.00</td>
</tr>
<tr>
<td>Dental Plan pays 50%</td>
<td>$374.50</td>
<td>$513.00</td>
</tr>
<tr>
<td>Member’s Responsibility</td>
<td>$374.50</td>
<td>$513.00</td>
</tr>
</tbody>
</table>

The dollar amount shown is for illustrative purposes only. Check your benefit booklet for deductible, coinsurance and dollar maximums that apply.
Accessing the Dental Provider Finder®

- Go to www.bcbsil.com
- Log in to Blue Access for Members℠
- Click the Doctors & Hospitals tab
- Then select “Find a Dental Provider”
- Or, access the Provider Finder in our app
Dental Services

Preventative Care
Diagnostic & Preventive
Exams, Cleanings, X-rays, Fluoride

Basic Care
Restorative
Routine fillings, Simple extractions, Endodontics, Periodontics

Major Care
Prosthodontic
Crowns, Bridges, Dentures

Orthodontics
Orthodontic appliances and treatments
(See plan details for more information)

For illustrative purposes only. Dental services vary by plan. Only the policy can provide the actual terms of coverage.
# 2021 Dental Plan Highlights

## Preventive Care

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Cleanings</td>
<td></td>
<td>$50</td>
</tr>
<tr>
<td>Routine Oral Exams</td>
<td></td>
<td>$150</td>
</tr>
<tr>
<td>Full-Mouth &amp; Bitewing X-Rays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sealants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Topical Fluoride Application</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Deductible

<table>
<thead>
<tr>
<th>Deductible</th>
<th>IN Network</th>
<th>OUT of Network**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td></td>
<td>$50</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td>$150</td>
</tr>
</tbody>
</table>

**Deductible only applies to Basic Care and Major Care category services.

**Out of network payment Usual & Customary (U&C)
## 2021 Dental Plan Highlights

<table>
<thead>
<tr>
<th>IN NETWORK</th>
<th>OUT OF NETWORK</th>
<th><strong>BASIC CARE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>80%</td>
<td>80%</td>
<td>Amalgam and Composite Fillings</td>
</tr>
<tr>
<td>(After deductible)</td>
<td>(After deductible)</td>
<td>Periodontal Cleaning, Scaling, and Root Planing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Endodontic and Periodontal Services</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Extractions and Oral Surgery</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reline, Rebase, Recementation and Repairs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IN NETWORK</th>
<th>OUT OF NETWORK</th>
<th><strong>MAJOR CARE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>50%</td>
<td>Bridges, Dentures</td>
</tr>
<tr>
<td>(After deductible)</td>
<td>(After deductible)</td>
<td>Crowns, Inlays, and Onlays</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>IN NETWORK</th>
<th>OUT OF NETWORK</th>
<th><strong>ORTHODONTICS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>50%</td>
<td>Coverage for dependent children to age 19</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No waiting period</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lifetime Maximum Benefit</td>
</tr>
<tr>
<td></td>
<td>$1,500 Lifetime</td>
<td></td>
</tr>
</tbody>
</table>

*Deductible applies to these services.*
Q: Are there any changes to my benefits?
A. There are no benefits changes for 2021.

Q: How can I find a participating dentist in my area?
A. You can search for a dental provider by using the online Provider Finder on the www.bcbsil.com website.

Q: My dentist is not in the PPO network. How will this affect payment of claims for services?
A. Your dentist can bill you for any charges over the Plan’s allowed amount. However, if you use a dentist who is in the BlueCare Dental PPO network, you will not be billed for charges over the allowed amount. In either case, your dentist can bill you for services that are not covered.
B. When members utilize an out of network provider, they are subject to balance billing for the amount in excess of the out of network (schedule of maximum allowance), allowed amount for each procedure.

Q: Can I visit a non-participating dentist?
A. You are always free to visit any dental provider you choose. However, you may benefit from greater out-of-pocket savings when you visit a provider in the BlueCare Dental PPO network.

Q: Do I need a referral to see a dental specialist?
A. As a BlueCare Dental PPO member, referrals are not required to see a dental specialist.
Questions?
Contact BlueCare Dental Customer Service

800-367-6401

Dental Customer Service Customer Advocates are available Monday through Friday, from 8:00 a.m. to 6:00 p.m., Central Standard Time.