



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

GUM DISEASE PREVENTION is Better than Treatment

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.

Regular Dental Maintenance Saves Medical \$\$

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.



An average of \$3,245 LOWER

annual medical costs or average savings of **24%**



34% FEWER

ER Visits



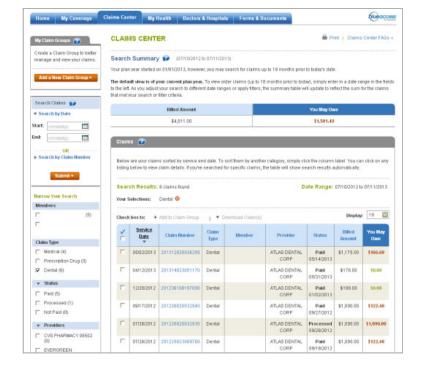
41% FEWER

Hospital Admissions

Member Resources

Blue Access for MembersSM

- 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™

Interactive Web Tools



Dentist Finder



Dental Cost Advisor



Ask a Dentist



Dental Dictionary



Treatment & Procedure Animations



Relevant News Articles



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

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

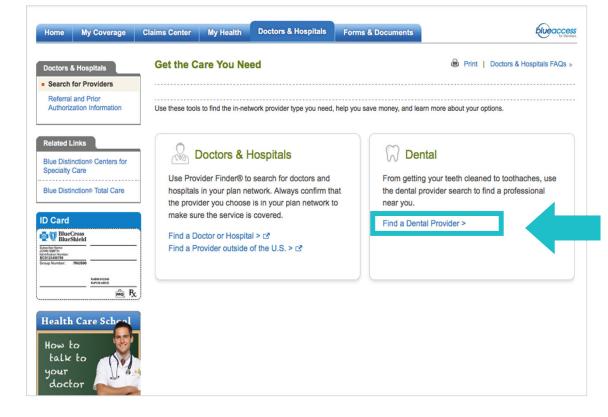
You can take comfort in knowing that professional credentials are verified for every dentist.

Saving Example for a Crown (D2752)	In-Network Dentist	Out-of-Network Dentist
Billed Charge	\$1,026.00	\$1,026.00
Allowable Amount	\$749.00	\$1,026.00
Dental Plan pays 50%	\$374.50	\$513.00
Member's Responsibility	\$374.50	\$513.00

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 MembersSM
- 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)

2022 Dental Plan Highlights

100%

No Deductible In/Out of Network

PREVENTIVE CARE

Routine Cleanings

Routine Oral Exams

Full-Mouth & Bitewing X-Rays

Sealants

Topical Fluoride Application

DEDUCTIBLE*	IN NETWORK	OUT OF NETWORK**
Individual	\$50	
Family	\$150	
ANNUAL MAX	IN NETWORK	OUT OF NETWORK
Per Individual	\$1,500	

2022 Dental Plan Highlights

IN NETWORK	OUT OF NETWORK	BASIC CARE*		
		Amalgam and Composite Fillings		
80% (After deductible)	30% (After deductible)	Periodontal Cleaning, Scaling, and Root Planing		
		Endodontic and Periodontal Services		
		Extractions and Oral Surgery		
		Reline, Rebase, Recementation and Repairs		
IN NETWORK	OUT OF NETWORK	MAJOR CARE*		
50% (After deductible)	50% (After deductible)	Bridges, Dentures		
		Crowns, Inlays, and Onlays		
IN NETWORK	OUT OF NETWORK	ORTHODONTICS		
50%	50%	Coverage for dependent children to age 19		
	50%	No waiting period		
\$1,500 Lifetime		Lifetime Maximum Benefit		

Dental PPO FAQ's

Q: Are there any changes to my benefits?

A. There are no benefits changes for 2022.

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 <u>www.bcbsil.com</u> 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.

