

Dental Blue[®]

Summary of Features

Dental Blue Gold PPO Dental Plan

300 Network

This is an overview of coverage. Please review the Exclusions and Limitations prior to applying for coverage. A comprehensive description of coverage, benefits and limitations is contained in the Certificate.



Dental Blue Gold Dental Plan - 300 Network

Features

	In-Network	Out-of-Network
Annual Maximum Benefits	\$1,500 per member in- and out-of-network combined	
Annual Deductible*	\$50 per member, 3-member family maximum**	
Preventive Services* Office visits/cleaning Fluoride application	No charge	20% of covered expense plus all charges in excess of covered expense after deductible
Diagnostic Services* Oral exam, X-rays, Consultations	No charge	20% of covered expense plus all charges in excess of covered expense after deductible
Restorative Services* Fillings	20% of negotiated fee after deductible	40% of covered expense plus all charges in excess of covered expense after deductible
Major Services* Oral Surgery: tooth extraction Endodontics: root canal therapy Periodontics: treatment of gum disease Prosthodontics: crowns and dentures	50% of negotiated fee after deductible	50% of covered expense plus all charges in excess of covered expense after deductible
Orthodontic Services Consultation, adjustments, retainers and 24 months of active treatment; one case per member with a \$1,000 lifetime maximum for adults and children	50% of negotiated fee after deductible	50% of covered expense plus all charges in excess of covered expense after deductible

*All amounts listed are the member's responsibility to pay and are for covered expenses only.

** Waived in-network for preventive and diagnostic services. See Certificate of Coverage for benefit frequency limitations.

Using Your Dental Blue Gold Plan

Regular dental visits do much more than make your teeth look good. Through routine check-ups, minor dental problems can often be diagnosed and treated before they become major problems. Your dentist can also detect the first signs of serious health problems, like heart disease and diabetes. That's why BC Life & Health Insurance Company created the Dental Blue Gold Plan, with 100% coverage for in-network preventive and diagnostic services.

Choose a Dentist. The Dental Blue 300 Network in California includes more than 18,000 quality dentists and specialists — like oral surgeons, periodontists and endodontists. You can visit any of these dentists at any time, and you don't have to deal with claim forms. Plus, you can visit any Dental Blue specialist without a referral.

Choose Savings. You get the greatest savings on all services when you visit a dentist in the Dental Blue 300 network. You can also visit a non-Dental Blue dentist, but your costs will likely be higher.

Keep on Saving. You can continue to take advantage of our discounted fees even after you've reached your annual maximum and on services that may not be covered by your plan, such as teeth whitening, implants and braces, when you visit Dental Blue dentists.

If you have any questions, please call Dental Blue Customer Service at **(888) 315-2049**.

To find a Dental Blue dentist or specialist online, go to **bluecrossca.com** and select Find a Doctor. Then follow the prompts to find a provider near you.

