



BC Life & Health
Insurance Company



SUMMARY OF FEATURES

Blue Cross Small Group **High Option PPO** *Dental Plan*

This is an overview of coverage. Please refer to the Universal Exclusions and Limitations reference sheet for additional plan provisions. Please review the Exclusions and Limitations reference sheet prior to applying for coverage. A comprehensive description of coverage, benefits and limitations is contained in the Certificate.



Features

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

	In-Network	Out-of-Network
Annual Maximum Benefits	\$2,000 per member in- and out-of-network combined	
Annual Deductible	\$50 per member 3-member family maximum*	
Preventive Services		
Office visits/cleaning Fluoride applications	No charge	20% of covered expense, plus 100% of charges in excess of covered expense after deductible
Diagnostic Services		
Oral exams X-rays Consultations	No charge	20% of covered expense, plus 100% of charges in excess of covered expense after deductible
Restorative Services		
Fillings Oral surgery: tooth extractions Endodontics: root canal therapy	20% of negotiated fee after deductible	20% of covered expense, plus 100% of charges in excess of covered expense after deductible
Major Services		
Periodontics: treatment of gum disease Prosthodontics: removable and fixed 12 month waiting period for periodontics and prosthodontics	50% of negotiated fee after deductible	50% of covered expense, plus 100% of charges in excess of covered expense after deductible
Orthodontic Services		
Consultation, adjustments, retainers, and 24 months of active treatment Lifetime limits: one case/\$1,500 maximum per member	50% of negotiated fee after deductible	50% of covered expense, plus 100% of charges in excess of covered expense after deductible

* **Waived in-network for preventive and diagnostic services.**

See Certificate of Coverage for benefit frequency limitations.

Using Your High Option PPO Dental Plan

Preferred Provider Organization (PPO) Dental Plans are only available in areas where a Blue Cross PPO dental network exists.

Early diagnosis and preventive care are vital in maintaining good dental hygiene, and regular dental care contributes to your overall health. All BC Life & Health Insurance Company dental plans emphasize routine examination so that minor dental problems can be treated before more extensive problems develop. By taking advantage of your plan's benefits, you ensure your long-term dental health.

Once enrolled in a PPO Dental Plan, you can go to any dentist in our Provider Network and receive complete plan benefits or visit a dentist outside of the network. When you use a participating dentist, you will benefit from services provided at rates that are substantially less than the dentists' usual billed fees. You may find that our extensive network includes your present dentist.

While it benefits you to use a dentist from our Provider Network, you may choose any dental care professional. Be aware that when you choose a dentist from outside the network, your out-of-pocket costs may be higher.

The High Option PPO Dental Plan may not be available in the following counties: Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Humboldt, Imperial, Inyo, Kings, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Plumas, San Benito, Sierra, Siskiyou, Tuolumne, Yolo, Yuba. Please contact your group administrator or agent for the most current information.