



DENTAL 7 2023
Individual & Family Plans

# Consider The advantages of BLUE

Are you looking for dental coverage only? Do you already have a health plan and would like to add dental coverage? Whatever your needs may be, Blue Cross and Blue Shield of Alabama offers affordable, quality individual and family dental plans.

#### **EXPERTISE**

For more than 85 years, Blue Cross and Blue Shield of Alabama has been providing access to quality coverage and dependable, local service.

Our commitment to providing products of value extends to millions of Alabamians.

## ACCESS TO CARE

You have access to a comprehensive network of more than 1,700 dental providers in Alabama.

#### **SERVICE**

As a member of the Blue Cross family, you can count on us to be there when you need us. Our superior Customer Service Department has the technology and knowledge that enables us to **consistently exceed our members' expectations.** 

# PEACE OF MIND

When you carry a Blue Cross member ID card, you carry peace of mind in your pocket. You can depend on Blue Cross. It's a brand that is **respected throughout Alabama.** We look forward to bringing you the peace of mind you want in a dental plan and the service excellence you deserve.

## Individual and Family **DENTAL PLANS**

# Something to smile about



### Dental Blue®

Our standard dental plan covers basic benefits such as regular dental exams, x-rays and cleanings.

## Dental Blue® Select

Our premium dental plan includes all the same benefits as Dental Blue, as well as coverage for orthodontic services, crowns and dentures.

### Dental Blue® Plus

Our dental plan that features expanded pediatric dental benefits for children up to the end of the month in which the member turns 19. This plan is available only at HealthCare.gov.



Monthly Premiums	Dental Blue®	Dental Blue® Select	Dental Blue <sup>®</sup> Plus Only available on HealthCare.gov	
Self (age 19+)	<sup>\$</sup> 21	\$32		
Self plus one (age 19+)	\$42	\$66	Adult (age 19+) = <b>\$23</b> Child (Up to age 19) = <b>\$33</b>	
Family (age 19+)	\$ <b>7</b> 5	<sup>\$</sup> 129	- <b>Offiid</b> (Op to age 19) = <b>00</b>	

### **Cost-Sharing Provisions**

Calendar Year Deductible Does not apply to Orthodontic Services	\$50 per member	\$50 per member	\$40 per member
Calendar Year Maximum Benefits The most we will pay each year	<b>\$1,000</b> per member	<b>\$1,500</b> per member	<b>\$1,000</b> per member (age 19+)
Pediatric Out-of-Pocket Maximum The most you will pay each year	ximum Not Applicable		\$375 (one child up to age 19)  \$750 (two or more children up to age 19)

#### In-Network Benefits

After you meet your deductible:	You Pay	We Pay	You Pay	We Pay	You Pay	We Pay
Diagnostic and Preventive Services	\$ <b>0</b>	100%	\$ <b>0</b>	100%	\$ <b>0</b>	100%
No waiting period Dental exams, x-rays, routine cleanings	O	10070	0	100 /0		100 /0
Basic Services						
<b>180-Day Waiting Period</b> * Fillings, simple tooth extractions, repairs to crowns and dentures	<b>25</b> %	75%	20%	80%	20%	80%
Major Services						
365-Day Waiting Period** Oral surgery, general anesthesia, removal of diseased tissues and bones	<b>50</b> %	50%	50%	50%	<b>50</b> %	50%
Additional Major Services	Not covered		<b>50</b> %	<b>50</b> %		
<b>365-Day Waiting Period</b> ** Crowns, inlays, onlays, and dentures					<b>50</b> % (For children up	<b>50</b> % to age 19 only)
Orthodontic Services			60%	40%	50%	50%
365-Day Waiting Period** This benefit is available only for children through the end of the month in which the member turns 19.	for children		after you meet a \$150 orthodontic deductible Limited to	after you meet a \$150 orthodontic deductible Limited to	after you meet a \$150 orthodontic deductible when deemed medically	after you meet a \$150 orthodontic deductible when deemed medically
			a lifetime maximum of <b>\$1,500</b>	a lifetime maximum of <b>\$1,500</b>	necessary	necessary

<sup>\*</sup> The 180-day waiting period does not apply to members up to the end of the month in which the member turns 19, enrolled in Dental Blue Plus

<sup>\*\*</sup> The 365-day waiting period does not apply to members up to the end of the month in which the member turns 19, enrolled in Dental Blue Plus

# Commonly asked QUESTIONS

## How do I enroll in a dental plan?

It's easy to enroll in a Blue Cross dental plan. To enroll, visit us online at **AlabamaBlue.com/Dental** and choose "Enroll Now" or call **1-855-204-4729** to speak with an Insurance Advisor or request a paper application.

## Who is eligible for dental coverage?

To be eligible for Dental Blue or Dental Blue Select, you must be:

- A resident of Alabama
- At least 19 years-of-age or older

To be eligible for Dental Blue Plus, you must be a resident of Alabama. There are no age restrictions.

### Do I need to have a Blue Cross health plan to purchase a dental plan?

No, our plans are dental-only plans for individuals and families. No matter what type of health coverage you have, you can enjoy Blue Cross dental coverage.

### How do I pay?

You may pay your monthly premium by eCheck, check, credit, or debit card (Discover®, MasterCard®, or Visa®) or over the phone. You may also choose to receive your statements electronically or in paper form.

When you register for *myBlueCross*, you can make payments online and set up recurring payments. All you have to do is:

- 1. Register for *my*BlueCross online at **AlabamaBlue.com/Register**
- 2. Click on the "Review and Pay My Bill" link under "Account Summary" to set up your account

# What are the waiting periods for dental services?

	Basic Services	Major Services	Orthodontic Services
Dental Blue	180-day waiting period	365-day waiting period	Not Covered
Dental Blue Select	180-day waiting period	365-day waiting period	365-day waiting period
Dental Blue Plus	180-day waiting period (applies to Adults age 19 and older)	365-day waiting period (applies to Adults age 19 and older)	No waiting period for Pediatric Othodontic Services

# Where can I find a dentist in-network close to me?

Visit AlabamaBlue.com/FindADoctor and click on "Dentist" to search for a dentist near you. You will find contact information, specialties, and ratings of providers in the Blue Cross dental network

# keep your smile healthy



## by enrolling in a **DENTAL PLAN** today

### THREE EASY WAYS to enroll



### ONLINE

Go to **AlabamaBlue.com/Dental** and choose "Enroll Now"



### ON THE PHONE

Call **1-855-204-4729** to speak with an Insurance Advisor or Sales Representative



### BY MAIL

Call 1-855-204-4729 and ask for a paper application to be mailed to you



We cover what matters.

AlabamaBlue.com/Dental

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