



Personal Dental Coverage

Personal Dental Coverage is available as an option with your individual health coverage policy from BlueCross BlueShield of Tennessee.

Simple Plan Design

You may choose any dentist you wish to see. Once your annual deductible is met, your Personal Dental Coverage will provide benefits up to the maximum allowable charge, as specified in your Schedule of Benefits, up to the \$1,000 annual maximum.

For example: Your dentist charges \$60 for an Adult Cleaning (Prophylaxis).

Dentist Charges	\$60
Plan Pays (Maximum Allowable Charge)	<u>-\$48</u>
You Pay	\$12

Annual Deductible

There is a separate deductible of \$50 per person or a family deductible of \$150 that must be met before benefits can be provided for eligible dental services. However, there is no deductible for preventive or diagnostic services which are covered under the plan.

Plan Benefits

- Diagnostic and preventive services;
 - Restorative services;
 - Major restorative services including crowns, inlays and onlays*;
 - Endodontic services;
 - Periodontic services*;
 - Removable and fixed prosthetics*; and
 - Oral surgical services.
- * 12-month waiting period applies. Orthodontia services are not covered.*

This list is a summary of plan benefits. Complete coverage details are included in the policy.

Schedule of Benefits for Common Procedures

<i>Procedure</i>	<i>Maximum Allowable Charge</i>
Comprehensive Oral Evaluation	\$ 38
Periodic Oral Exam	\$ 24
Adult Cleaning (Prophylaxis)	\$ 48
Child Cleaning (Prophylaxis)	\$ 35
Bitewing X-ray (two films)	\$ 24
Filling (Amalgam-one surface)	\$ 34
Crown (Porcelain Fused to High Noble Metal)	\$326
Root Canal-Molar (Excluding Final Restoration)	\$340
Periodontal Scaling and Root Planing (4+ Teeth Per Quadrant)	\$ 68
Extraction-Single Tooth	\$ 36

This is only a partial list, please see your policy for complete Schedule of Benefits.

Limitations on Services

- 2 exams in 12-month period
- 2 cleanings in 12-month period
- X-rays: 1 complete and 1 panoramic in 36-month period; 2 bitewings in a 12-month period
- 1 fluoride treatment in a 12-month period (for children only)

Annual Maximum

\$1,000 calendar year maximum per member and each covered dependent.

What Are the Premiums?

Monthly premiums are \$26.50 for each adult and \$14.60 for each dependent from age 2 through age 17. Your dental premiums will be billed with your individual health coverage.

Who Is Eligible?

You must be enrolled in BlueCross BlueShield of Tennessee's individual health plan that offers this option and you must not have other dental coverage of any kind. In addition, if you have had Personal Dental Coverage before and your coverage terminated for any reason, you are not eligible to reapply.

How To Apply

Check the dental option box on the application and you will be applying for Personal Dental Coverage for yourself and any dependents.

When Will Your Personal Dental Coverage Begin?

When purchasing at your initial enrollment, your effective date will be the same as your individual health coverage effective date. If you add Personal Dental Coverage after your medical effective date, your dental coverage will be effective the first day of the month after your change application has been received by BlueCross BlueShield of Tennessee.

Can You Terminate Your Personal Dental Coverage?

You can drop Personal Dental Coverage at any time without terminating your individual health coverage, but you are not allowed to enroll again at a later date. Your Personal Dental Coverage automatically terminates with your individual health coverage. Other Termination of Coverage rules that apply are the same as individual health coverage termination rules.



**BlueCross BlueShield
of Tennessee**

801 Pine Street
Chattanooga, TN 37402-2555

www.bcbst.com

M-225 (1/06)