

## Consumer-Directed Dental Plans Choice Plus

### Groups 2+ Enrolled

BlueCross BlueShield of Tennessee now offers consumer-directed Dental Plans to provide cost effective coverage with a higher annual maximum.

Regardless of which option a group chooses, employees will always benefit from the savings generated by **the LARGEST dental PPO network in the state of Tennessee** and access to our national PPO solution, outside of Tennessee and contiguous counties.

DentalBlue High Deductible Dental Plan (HDDP) with Choice Plus				
Plan Summary	Standard Plan		Copay Plan	
Preventive Dental <ul style="list-style-type: none"> <li>Exams, X-rays</li> <li>Cleanings, fluoride</li> <li>Sealants, Space maintainers</li> </ul>	100%		100% after \$10 or \$25 Copay per visit	
Annual Deductible (Per member, 2 or 3 per family) (Applies to basic and major Dental services only)	\$250		\$250	
	Network Dentist	Non-network Dentist	Network Dentist	Non-network Dentist
Basic & Major Dental <ul style="list-style-type: none"> <li>Restorative (fillings &amp; crowns)</li> <li>Endodontics (pulpotomy &amp; root canals)</li> <li>Periodontics (Scaling, root planing, gum &amp; osseous surgery)</li> <li>Oral Surgery (extractions including impactions)</li> <li>Prosthodontics (bridges &amp; dentures)</li> <li>Implants</li> </ul>	70%	50%	70%	50%
Annual Maximum Benefit Per Member (Applies to basic and major Dental services only)	\$2,500		\$2,500	
Dependent Age Limit	To age 24			
Plan Reimbursement	Freedom of Choice Option (PPO fee schedule in-network; UCR out-of-network) <sup>1</sup>			
Additional Features To Customize Your Plan				
Orthodontics	Coinsurance	50%		
	Deductible	None		
	Maximum	\$1,000 per member per lifetime		
	Age Limit	To Age 18		
	Waiting Period	None or 12 months		
Plan Requirements				
Stand Alone Dental	minimum of five enrolled			
Multi-Option	Groups with 26+ may offer two plans			
Group Participation	50% enrolled			
Employer Contribution	no requirement if group has current dental coverage			

<sup>1</sup> Members are responsible for paying any amounts exceeding the Usual and Customary Rate (UCR) when Non-Network Dentists are used.