

## Consumer-Directed Dental Plans

### 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.

DentalBlue High Deductible Dental Plan (HDDP)		
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, Max 2 or 3 per family) (Applies to basic and major Dental services only)	\$250	\$250
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%	70%
Annual Maximum Benefit Per Member (Applies to basic and major Dental services only)	\$2,500	\$2,500
Dependent Age Limit	To age 24	
Additional Features To Customize Your Plan		
Plan Reimbursements	<ul style="list-style-type: none"> <li>Freedom of Choice Option (PPO fee schedule in-network; UCR out-of-network)<sup>1</sup></li> <li>PPO Preferred Option (PPO fee schedule in-network, Percentage of PPO fee schedule out-of-network)<sup>1</sup></li> </ul>	
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 amount exceeding the UCR or maximum allowable charge when non-network dentists are used.