

2023

# BLUE CROSS DENTAL VALUE PREMIUM PLAN

with \$1,000 annual maximum



	VALUE
	Premium
<b>Plan benefits</b>	Equal coinsurance in and out of network
<b>Calendar year deductible</b>	\$0
<b>Annual maximum per member</b>	\$1,000
<b>PREVENTIVE AND DIAGNOSTIC</b>	
<b>Exams and cleanings</b>	100% 2 per calendar year
<b>Fluoride treatments</b>	100%
<b>X-rays (bitewing and full mouth)</b>	100%
<b>Sealants</b>	100%
<b>BASIC RESTORATIVE</b>	
<b>Amalgam (silver) and composite (white) fillings</b>	50%
<b>Surgical/nonsurgical periodontics</b> - Includes treatment of gum disease	Not covered
<b>Endodontics</b> - Includes root canal	Not covered
<b>Simple extractions</b>	50%
<b>Complex oral surgery</b>	50%
<b>General anesthesia</b>	50%
<b>Repairs</b> - Includes bridges and dentures	50%
<b>MAJOR</b>	
<b>Inlays, onlays, crowns</b> - Every 5 years for the same tooth	Not covered
<b>Prosthetics</b> - Includes bridges and dentures	Not covered
<b>TMD</b> (temporomandibular disorder)	50%

Blue Cross Dental plans include coverage for certain pediatric dental services. This plan is not exchange-certified and does not qualify as the pediatric dental essential health benefit under the Affordable Care Act.

Value Plans provide coverage for many preventive dental services, including exams and cleanings, at 100 percent when you see a dentist in and out of network. There is no deductible for preventive services.

In addition, you receive a discount for services not covered by your plan when you see select dentists in the network. Numerous network dentists participate.

As a Blue Cross Dental member, you'll have access to the United Concordia Advantage Plus AXS network, one of the nation's largest dental networks. Choosing a dentist in the network provides significant savings.



To find a provider, visit [bluecrossmn.com/findadentist](https://bluecrossmn.com/findadentist).

Dentists who provide discounts for non-covered services have a "\$ave!" symbol next to their name.

For specific coverage details, talk with your benefit administrator, sign in at [bluecrossmn.com](https://bluecrossmn.com) or call customer service at the number on your dental ID card.

There is no benefit waiting period. Your coverage begins on the first day of your plan's effective date.

When you receive services from nonparticipating providers, you are responsible for the difference between the allowed amount and the billed charge.

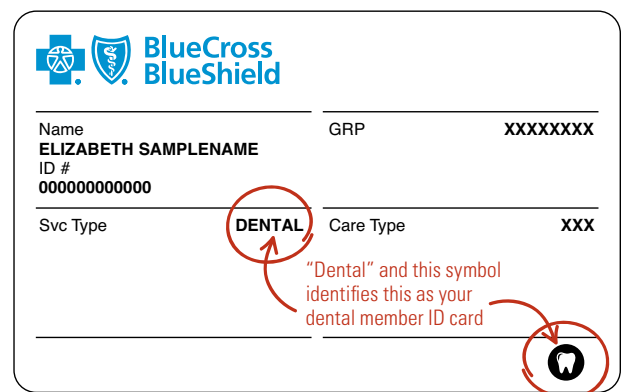
This plan provides dental coverage only. Your dental plan's benefit booklet will provide a detailed description of the coverage and contain more details on standard plan exclusions and frequency limitations. In the event there is a discrepancy, the benefit booklet will supersede this summary. You may enroll in a Blue Cross Dental plan at any time. Coverage is generally effective the first of the month following approval of the application.

## EXCLUSIONS AND LIMITATIONS – VALUE PREMIUM PLAN

BENEFIT CATEGORY	STANDARD FREQUENCY LIMITATIONS
<b>PREVENTIVE AND DIAGNOSTIC</b>	
Exams	2 per calendar year
X-rays (bitewings only)	1 set every 12 months under age 19; 1 set every 18 months age 19 and over
X-rays (full mouth or FMX)	1 every 5 years for full mouth and panoramic X-rays
Cleanings	2 per calendar year; 1 additional for pregnant women
Fluoride treatment	1 per calendar year under age 14
Sealants	1 per tooth every 3 years to age 16 on permanent first and second molars
<b>BASIC TREATMENT</b>	
Amalgam (silver) or composite (white) fillings	Not within 3 years of previous placement
Simple extractions	Any frequency (no limitations)
Endodontics	Not covered
Nonsurgical periodontics	Not covered
Surgical periodontics	Not covered
Complex oral surgery	May vary by procedure
General anesthesia	Limited to 60 minutes per session
<b>MAJOR TREATMENT</b>	
Inlays, onlays, crowns	Not covered
Prosthetics (bridge, dentures)	Not covered
<b>ELIGIBILITY</b>	
Dependent children covered to age 26	

## YOUR NEW MEMBER ID CARD

When you've enrolled in a Blue Cross Dental plan, you'll be sent your new Blue Cross Dental member ID card. If you also have a Blue Cross medical plan, you will have an ID card for your dental plan and a separate ID card for your medical plan. Use your dental ID card when you want to access benefits through your dental plan.



United Concordia Companies, Inc. is an independent company providing dental benefit management services and access to the Advantage Plus AXS network. Each dental provider is an independent contractor and not our agent. It is up to the member to confirm provider participation in their network prior to receiving services.

Consult our online provider directory at [bluecrossmn.com/findadentist](http://bluecrossmn.com/findadentist) to search for a dentist. Dentists with a "\$ave!" symbol next to their name accept allowances for services not covered by the benefit plan, including services rendered after the annual maximum has been exceeded; not available in all areas.

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.