



2024

DENTAL PLAN DECISION GUIDE

Blue Cross Dental

Small Group

Oral health impacts overall health

Regular preventive dental care helps protect not only teeth, but overall health too. Our dental plans include important preventive benefits that help keep your employees healthy from tooth to toe.

THE BENEFIT OF DENTAL PLANS

Dental plans makes it easier and more affordable for your employees to stay healthy. Studies have shown that five of the top 10 health conditions that cost companies the most money are linked directly to oral health:¹

1 Diabetes

Diabetes can lead to more sugar in saliva, and bad bacteria feed off of it causing plaque buildup. This can lead to swollen, red gums known as gum disease.

2 Heart disease

Chronic oral infections can increase the risk of developing heart disease.

3 High blood pressure

Things like periodontal disease can worsen blood pressure as well as interfere with hypertension medications.²

4 Cancer

Oftentimes the symptoms of oral cancers go unnoticed by patients and their doctors. Dentists and hygienists may be able to identify the signs early.

5 High-risk pregnancy

Hormone levels rise during pregnancy, which can cause gums to swell and bleed and may lead to gum disease. This is linked to preterm labor and low birth weight.³



FOCUS ON PREVENTION

Our plans are designed to help members catch dental issues early, while they're easier and less costly to treat.

- All plans cover preventive services
- On a plan with Preventive Incentive, preventive services do not count toward the annual maximum, further promoting regular dental visits and stretching benefit dollars
- Dental exams can help prevent gum disease, a common condition linked to heart disease, stroke and Type 2 diabetes⁴

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.

¹International Foundation of Employee Benefit Plans, 2017.

²American Heart Association, 2018.

³United Concordia Dental, 2017.

⁴American Association for Dental Research, 2014.

THE COMPLETE HEALTH PLAN PACKAGE

Dental plans are a popular benefit among employees. A dental plan from Blue Cross can help complete your health care benefit offerings.

96% of employers

believe dental benefits are a differentiating factor in recruitment and retention of employees¹

A dental plan is the

2nd most requested benefit²

90% of people

get their dental coverage through an employer-offered plan²

EASY ACCESS TO A LOCAL AND NATIONAL NETWORK

Blue Cross Dental plans use the Advantage Plus AXS network — a large national network managed by United Concordia Dental.



Average network savings of **30%** for members who used an in-network provider in 2023³



More than **2,300 in-network providers**, and more than 8,600 access points in Minnesota⁴



More than **104,000 in-network providers**, and more than **369,000 access points nationwide⁴**



Visit bluecrossmn.com/FindADentist to find a provider. Look for dentists with the “**\$ave!**” symbol next to their name for providers who offer discounts on non-covered services.

THE BLUE CROSS ADVANTAGE

Plans offer a wide range of features and coverage:

- No waiting periods on benefits
- Preventive and comprehensive benefits
- Plans available with:
 - Children’s orthodontic coverage
 - Preventive Incentive (preventive services not applied to annual maximum)
 - Implant coverage
- Posterior composites (white fillings covered the same on front and back teeth)
- No missing tooth clause



United Concordia has received
URAC’s Health Network Accreditation

HOW MUCH COULD YOU SAVE STAYING IN NETWORK?*		
	In network	Out of network
Provider charge	\$1,240	\$1,240
Network discount (allowed amount)	\$920	\$920
Member coinsurance	\$460	\$460
Member out of pocket	\$460	\$780
Additional member cost out of network due to balance billing		\$320

*Please note this example is for illustrative purposes only and assumes the member’s annual deductible has been met. Benefit percentages and out-of-network reimbursement may vary by plans, procedures and contract setup.

¹Group Purchaser Behavior Study, National Association of Dental Plans, 2011.

²United Concordia Dental, 2021.

³Internal claims data, 2023.

⁴As of April 2023.

Blue Cross Dental

Enhance your benefits package with Blue Cross Dental plans.

QUICK-START PLANS

Value Plan

Provides full coverage for important preventive and diagnostic procedures as well as coverage for fillings and other basic services.

Preferred Plans

Drives savings for both members and employers by encouraging members to see a network dentist. *Orthodontia coverage is available on the Preferred \$1,500 plan.*

Freedom Plans MOST POPULAR

Coverage for a broad range of services and equal coverage levels for dentists who are in network or out of network. *Preventive Incentive is included in the Freedom Enhanced \$2,000 plan. Dental implant coverage and orthodontia coverage are available on the Freedom Enhanced \$1,500 plan.*



No waiting period

There is no benefit waiting period. Employees can begin using their plan on the first day of the effective date.

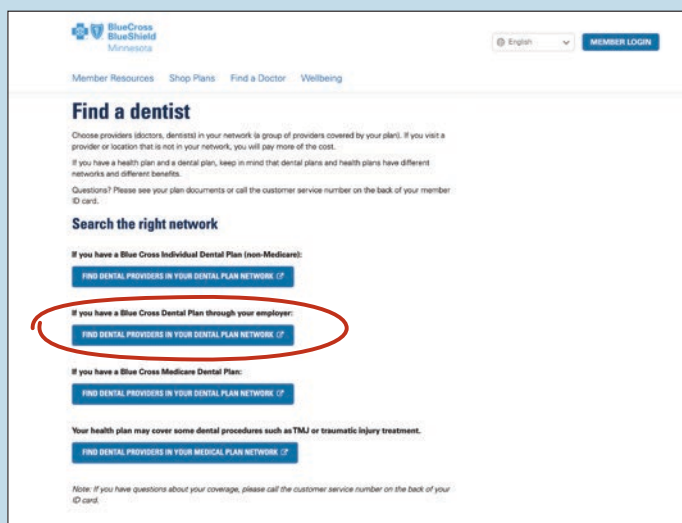
Preventive Incentive

With Preventive Incentive, preventive services do not count toward a member's annual maximum. This encourages members to receive important preventive services and to use benefit dollars for future restorative services.

FREQUENTLY ASKED QUESTIONS

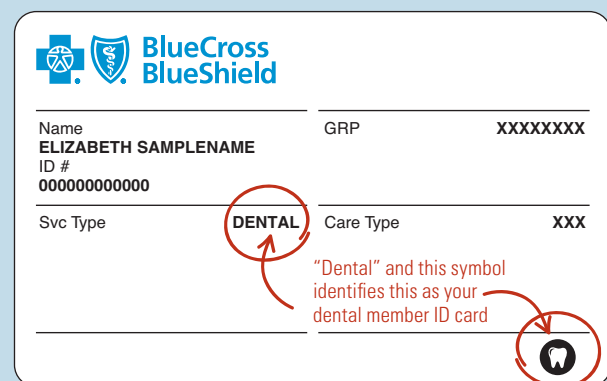
How do I find a provider in the Advantage Plus AXS network?

To find an in-network dentist, visit bluecrossmn.com/FindADentist.



Is there a separate dental ID card?

Yes, each member will receive a separate dental ID card. The dental ID card contains the identifier "Dental" under service type and a tooth icon.



Do I have to offer a Blue Cross medical plan with a Blue Cross Dental plan?

No. You can choose to offer just a Blue Cross Dental plan without a Blue Cross medical plan.



	LOW-COST		COMPREHENSIVE		
	VALUE		PREFERRED		FREEDOM
	Premium				Enhanced
Plan benefits	Equal coinsurance in and out of network*		In network	Out of network	Equal coinsurance in and out of network*
Calendar year deductible options - Deductible does not apply to preventive and diagnostic services, services covered at 100%, or orthodontia, when applicable	Individual/Family: \$0/\$0		Individual/Family: \$50/\$150		Individual/Family: \$50/\$150
Annual maximum per member	\$1,000		\$1,000 or \$1,500		\$1,000, \$1,500 or \$2,000
Optional orthodontic lifetime maximum** - Dependent children to age 19	N/A		\$1,500 ¹		\$1,500 ¹
OTHER SERVICES					
Preventive Incentive	N/A		N/A		Available ²
PREVENTIVE AND DIAGNOSTIC					
Exams and cleanings	100%		100%	80%	100%
Fluoride treatments	100%		100%	80%	100%
X-rays (bitewing and full mouth)	100%		100%	80%	100%
Sealants	100%		100%	80%	100%
BASIC RESTORATIVE					
Amalgam (silver) and composite (white) fillings	50%		80%	60%	80%
Surgical/nonsurgical periodontics - Includes treatment of gum disease	Not covered		80%	60%	80%
Endodontics - Includes root canal	Not covered		80%	60%	80%
Simple extractions	50%		80%	60%	80%
Complex oral surgery	50%		80%	60%	80%
General anesthesia	50%		80%	60%	80%
Repairs - Includes bridges and dentures	50%		80%	60%	80%
MAJOR					
Inlays, onlays, crowns	Not covered		50%	50%	50%
Implants	Not covered		Not covered		50% ³
Prosthetics - Includes bridges and dentures	Not covered		50%	50%	50%
TMD (temporomandibular disorder)	50%		50%	50%	50%
ORTHODONTICS – Optional**					
Diagnostic, active, retention, treatment	Not covered		50%	50%	50%

MOST POPULAR

These plans provide dental coverage only. Your dental plan's benefit booklet will contain more details on standard plan exclusions and frequency limitations. In the event of a discrepancy, the benefit booklet will supersede this summary.

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.

Discounts may apply. Network dentists may elect to discount non-covered services. Consult our online provider directory at bluecrossmn.com/FindADentist to search for a dentist. Dentists with a "\$ave!" symbol have agreed to 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.

Underwriting guidelines provided in proposal.

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

**Plans with orthodontic benefits are available to groups of 10 to 24 enrolling subscribers who did not have previous orthodontic coverage after 12 months of Blue Cross Dental plan coverage.

¹Orthodontic coverage is shown as an option with the \$1,500 annual maximum plans.

²Preventive Incentive is shown as an option with the Freedom Enhanced \$2,000 annual maximum plan.

³Dental Implant Coverage is shown as an option with the Freedom Enhanced \$1,500 annual maximum plan.

FOCUS ON FLEXIBILITY

Blue Cross Dental plans are designed to meet your needs. Plans can be:

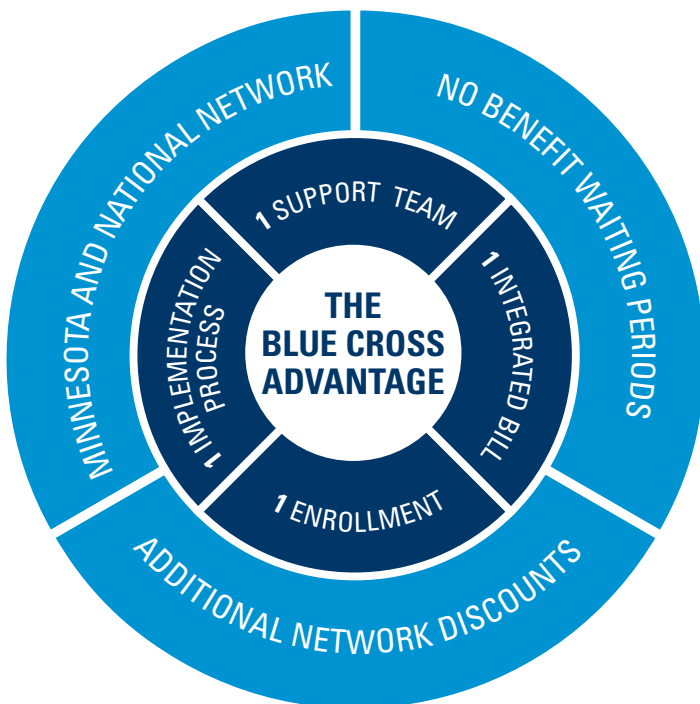
- Offered on a voluntary and nonvoluntary basis — fund all, some or none of the premium
- Purchased as a stand-alone dental plan or with a Blue Cross medical plan for administrative ease

BLUE CROSS MAKES IT EASY

With prompt claims processing and optional e-billing, choosing a Blue Cross Dental plan is a smart choice. In addition, when you combine one of our medical plans with one of our dental products, you'll enjoy one seamless experience.

MEMBER SUPPORT

- Expert, dedicated U.S.-based service available Monday through Friday, 7 a.m. to 7 p.m. Central Time
- Online and voice response system support 24 hours a day, seven days a week
- 98 percent of non-investigated claims are paid within 14 days*
- 97 percent first call resolution*



UNDERWRITING GUIDELINES

- Minimum participation requirement of 20 percent of eligible employees
- Rates include 10 percent commission
- Group must be headquartered in Minnesota
- If the group is multistate, at least 70 percent of those eligible must be located in the rate card region



WE'RE HERE WITH PERSONALIZED HELP

For more information or help choosing the best dental plan for you and your employees:

- Contact your agent or Blue Cross representative
- Visit bluecrossmn.com/Dental

Blue Cross and Blue Shield of Minnesota is dedicated to ensuring everyone has access to quality, affordable healthcare. That commitment began when we became one of the nation's founding health plans more than 90 years ago and continues to drive us today.

You and Blue.SM Better together.