

# BlueDental

## Five choices to have One great smile

Your smile is important...and it shouldn't cost you a fortune. That's why BlueDental plans let you and your employees choose the type of coverage that's right for you – at an affordable price.

You can choose a plan that not only meets your needs, but that will help you attract and retain your best employees...and keep them smiling with confidence.

Florida Combined Life Insurance Company, Inc., an independent licensee of the Blue Cross and Blue Shield Association and an affiliate of Blue Cross and Blue Shield of Florida, has an experienced, courteous team of professionals available to help you choose the BlueDental plan that's right for your company.

Choose from the following:

### BlueDental Freedom

Get maximum flexibility with this dental program. You and your employees can see any general dentist or specialist, with no change in benefits. There are no network restrictions.

### BlueDental Choice Plus

Choice Plus offers employer groups with 51+ employees access to the nationwide dental network.<sup>†</sup> Out-of-network benefits are based on usual and customary fees.

### BlueDental Choice

With this premium PPO dental program, no authorizations or referrals are ever needed and plan members can choose from among thousands of network.<sup>†</sup> dentists nationwide, or they can choose to go out-of-network.

## BlueDental Choice Copayment

This PPO dental program stresses preventive care, while allowing members to see any dentist they wish, in or out of our vast BlueDental Choice Copayment network.<sup>†</sup> No authorizations or referrals are needed.<sup>†</sup>

Members enjoy maximum benefits when they consult in-network dental professionals. They pay only specified copayments and applicable deductibles. In-network treatment also protects members from balance billing – paying the difference an in-network copayment fee schedule and the out-of-network dentists's charges.

### All BlueDental Choice plans feature:

- **Access to an extensive network** of dentists and specialists<sup>†</sup> throughout Florida.
- **No deductible** for preventive services, such as cleanings and exams.
- **Orthodontia** can be added to the plan of your choice.
- **Predetermination of benefits** that lets you know in advance what the plan will pay for any recommended treatment.
- **No claim forms to complete** – our participating dentists file your claims.

### BlueDental Care

BlueDental Care members know up front what their out-of-pocket copayments are for in-network care.<sup>†</sup>

Key plan features include:

- No deductible
- No annual maximum benefit
- Little or no cost for office visits and cleanings

# Fast Facts

- Choice of specialty services Incentives – including orthodontia (either a 25% discount on rates or copayments based on a rate schedule)
- No predetermination of benefits
- No claim forms to complete
- No exclusions for pre-existing conditions

**Our dedicated customer service team is available to assist you and your employees.**

### Choose the funding option that best meets your needs:

- Your company can subsidize any amount up to 100% of the monthly premium, or employees can pay the entire monthly premium on a payroll deduction basis.
- With BlueDental, you can also offer dual-option plan designs that allow employees to choose the BlueDental plan that's best for them.

**For more details on how to bring the advantages of a BlueDental plan to your company, call your agent or your Blue Cross and Blue Shield of Florida representative today. You can also visit our Web site, [www.bcbsfl.com](http://www.bcbsfl.com).**

<sup>†</sup>Networks are comprised of independently contracted dentists.

## BlueDental Plans Highlights & Comparison

| Plan Benefit  | BlueDental Freedom Indemnity Plans          | BlueDental Choice & BlueDental Choice Plus <sup>1</sup> PPO Plans |   | BlueDental Choice Copayment PPO Plans       |   | BlueDental Care Prepaid Plans                            |
|---|---|---|---|---|---|--|
|   | No Network                                  | In-Network <sup>2</sup>   | Out-of-Network                              | In-Network                                  | Out-of-Network                                  | In-Network Only  |
| <b>Provider Selection</b>   | Any Licensed                                | Any Participating   | Any Licensed                                | Any Participating                           | Any Licensed                                    | Any Participating  |
| <b>Plan Year Maximum</b>  | \$500 to \$2,500                            | \$500 to \$2,500  | \$500 to \$2,500                            | \$750, \$1,000 or \$1,500                   | \$750, \$1,000 or \$1,500                       | Unlimited  |
| <b>Individual Deductible (Basic &amp; Major)</b>                    | \$25 to \$150                               | \$25 to \$150   | \$25 to \$150                               | \$0 or \$50                                 | \$50  | No Deductible  |
| <b>Family Deductible</b>  | 2x-3x or No Limit                           | 2x-3x or No Limit   | 2x-3x or No Limit                           | 3x  | 3x  | No Deductible  |
| <b>Cleaning Copay</b>   | N/A   | N/A   | N/A   | \$0 or \$10                                 | \$0 or \$10                                     | \$0  |
| <b>UCR Percentile</b>   | 60th – 90th                                 | Fee Schedule  | See Below <sup>3</sup>                      | Fee Schedule                                | Fee Schedule                                    | N/A  |
| <b>Diagnostic &amp; Preventive Services</b>                         | 40% to 100% coinsurance paid by BlueDental  | 40% to 100% coinsurance paid by BlueDental                        | 40% to 100% coinsurance paid by BlueDental  | Copayment Schedule                          | 100%, 80% or 70% coinsurance paid by BlueDental | No Copay on most services                                |
| <b>Basic Services</b>   | 40% to 100% coinsurance paid by BlueDental  | 40% to 100% coinsurance paid by BlueDental                        | 40% to 100% coinsurance paid by BlueDental  | Copayment Schedule                          | 80%, 60% or 50% coinsurance paid by BlueDental  | 25% to 70% Copay Savings from UCR                        |
| <b>Major Services</b>   | 0% to 100% coinsurance paid by BlueDental   | 0% to 100% coinsurance paid by BlueDental                         | 0% to 100% coinsurance paid by BlueDental   | Copayment Schedule                          | 50%, 40% or 35% coinsurance paid by BlueDental  | 25% to 70% Copay Savings from UCR                        |
| <b>Endodontics &amp; Periodontics</b>                               | In Basic <sup>4</sup>                       | In Basic <sup>4</sup>   | In Basic <sup>4</sup>                       | In Major                                    | In Major  | Fixed Copays   |
| <b>Orthodontia</b>  | Optional<br>Some restrictions may apply     | Optional<br>Some restrictions may apply                           | Optional<br>Some restrictions may apply     | Optional<br>Some restrictions may apply     | Optional<br>Some restrictions may apply         | Discounted or Fixed Copay Savings of 25% to 35% from UCR |
| <b>Waiting Period on Major and Orthodontia Services<sup>7</sup></b> | May Apply on TG Virgin or Voluntary Groups  | May Apply on TG Virgin or Voluntary Groups                        | May Apply on TG Virgin or Voluntary Groups  | May Apply on TG Virgin or Voluntary Groups  | May Apply on TG Virgin or Voluntary Groups      | No Waiting Period  |
| <b>Minimum Participation Requirement</b>                            | 10 lives<br>True Group=50%<br>Voluntary=35% | 10 lives<br>True Group=50%<br>Voluntary=35%                       | 10 lives<br>True Group=50%<br>Voluntary=35% | 10 lives<br>True Group=50%<br>Voluntary=35% | 10 lives<br>True Group=50%<br>Voluntary=35%     | 4 enrolled employees                                     |
| <b>Value-Added Benefits<sup>5</sup></b>                             | Ortho & Cosmetic discount                   | Ortho & Cosmetic discount   | Ortho & Cosmetic discount                   | Ortho & Cosmetic discount                   | Ortho & Cosmetic discount                       | N/A  |
| <b>Community Rated Plans (4-50 lives)<sup>6</sup></b>               | N/A   | Yes<br>Not available on Plus Plans                                |   | Yes   |   | N/A  |

1 BlueDental Choice Plus plans must be sold to groups with a minimum of 51 employees.

2 National network available.

3 BlueDental Choice out-of-network benefits are based on the in-network fee schedule. BlueDental Choice Plus out-of-network benefits are based on the selected (60th – 90th) percentile of UCR.

4 Can be moved to Major upon request.

5 Discounts for Value-added Orthodontic and Cosmetic Benefits are only available to insured members in Florida.

6 Community Rated Plans require a minimum participation of 4 lives.

7 For groups 51+, waiting period may be waived for an additional premium.

### NOTES:

- This chart displays brief highlights of available BlueDental plans. A variety of specific plan combinations are available.
- For BlueDental Choice and BlueDental Freedom plans, benefit designs may vary by group size.
- Benefit plan designs may be limited to specific combinations.
- BlueDental Care prepaid plans are available in limited service areas in Florida.
- BlueDental Choice Copayment PPO quotes issued to groups of less than 100 eligible employees with an effective date on or before December 15, 2009 will be calculated using the same rating methods as in 2007.