

## DENTAL PREMIUMS AND PREMIUM CALCULATOR

### BlueDental (Plan II)

#### CHILD<sup>†</sup> (\$24 PER MONTH)

\$24 x \_\_\_\_\_ = \$ \_\_\_\_\_  
Number of Applicants      Total Child Monthly Payment

#### ADULT (\$27 PER MONTH)

\$27 x \_\_\_\_\_ = \$ \_\_\_\_\_  
Number of Applicants      Total Adult Monthly Payment

### BlueDental Plus (Plan III)

#### CHILD<sup>†</sup> (\$28 PER MONTH)

\$28 x \_\_\_\_\_ = \$ \_\_\_\_\_  
Number of Applicants      Total Child Monthly Payment

#### ADULT (\$35 PER MONTH)

\$35 x \_\_\_\_\_ = \$ \_\_\_\_\_  
Number of Applicants      Total Adult Monthly Payment

### Now Calculate Your Initial Payment

\$ \_\_\_\_\_ x 3 = \$ \_\_\_\_\_  
Total Monthly Premium      Initial Payment

## DENTAL PREMIUMS AND PAYMENT OPTIONS

Premiums are based on the member's age as of January 1 of the current year. Rate changes based on change of age category will occur January 1 of the following year.

Your payment options are as follows: After your initial premium is received, you can pay monthly with the Tech-No-Check option (automatic deduction) or you can be billed monthly.\*

<sup>†</sup> Child is defined from birth to 18th birthday. Rates are based on the contract holder's age as of January 1 of the current year.

\* Premiums are subject to any rate increases on January 1, and individuals will be responsible for any additional premium amounts related to the rate increase.

These plans are not endorsed by or part of the Federal Government. All Medicare Supplement Plans offered by Blue Cross and Blue Shield of Kansas City are also available to individuals under the age of 65, disabled, and enrolled in Medicare.

## Brush up on our Excellent Dental Benefits



### AFFORDABLE RATES

That's the advantage of being covered by the leading name in health insurance.



### EXTENSIVE LIST OF DENTISTS

Our online Dental Provider Directory lets you choose from our extensive list of network dentists close to home or work.



### EASE OF APPLYING ONLINE

Just visit us online at [www.BlueKC.com](http://www.BlueKC.com) — it's fast, easy, and convenient.



### FLEXIBLE DENTAL PLANS

We make it simple to select the dental plan that fits your needs, family size, and budget.



## Kansas City

An Independent Licensee of the Blue Cross and Blue Shield Association

**816-395-2382**

Apply online at  
[www.BlueKC.com](http://www.BlueKC.com)



**Spend Less. Smile More.**

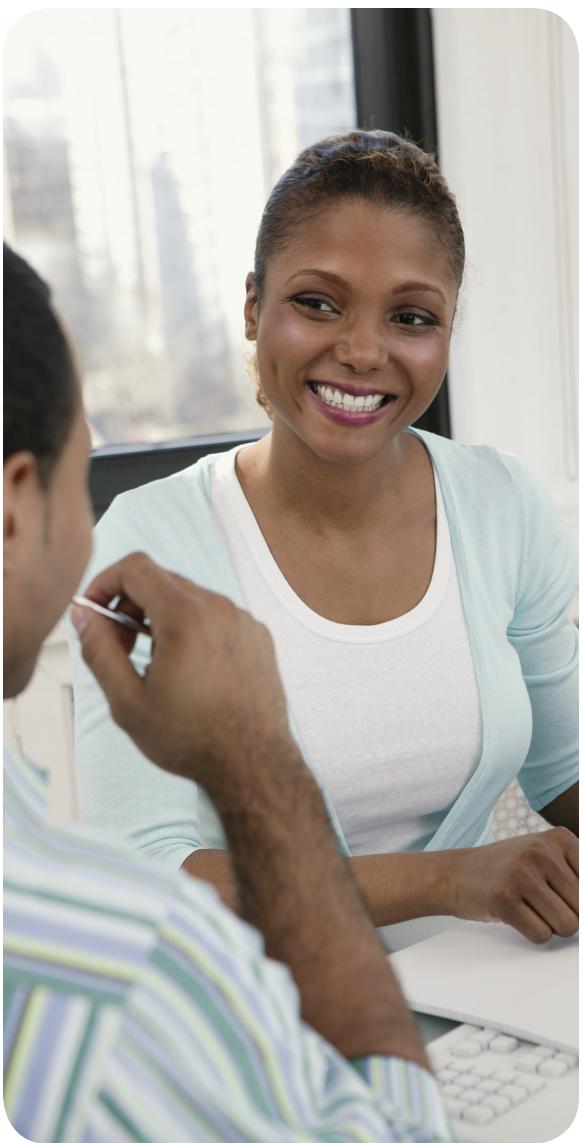


## Kansas City

For more information about other Blue KC products, visit our website at [www.BlueKC.com](http://www.BlueKC.com).

MCM INDV-DNT 12/11

**www.BlueKC.com**



## Here's to Your Dental Health

### AFFORDABLE PLANS FOR INDIVIDUALS.

When you choose individual dental insurance from Blue Cross and Blue Shield of Kansas City (Blue KC), you'll never think twice about keeping up on regular dental check-ups and care.

Thanks to our stability and more than 70 years of experience, we're able to offer comprehensive dental plans at attractive prices—perfectly suited for the individual or family not covered by an employer's dental plan. And, because we're located in Kansas City, we'll handle your claims, billing and customer service locally. So you can expect the most responsive service in town.

We also provide an extensive list of in-network dentists, ensuring that you have choice and convenience in your dental care decisions. And, we've made finding a local dentist simple. Just go to [www.BlueKC.com](http://www.BlueKC.com) to access our Dental Provider Directory and find a dentist close to where you live or work.

Don't let the pain of high fees keep you from seeing a dentist. Explore affordable individual dental plans from Blue KC. To learn more, contact your agent or call us at 816-395-2382. For the fastest response, apply online at [www.BlueKC.com](http://www.BlueKC.com).

### SPECIAL PROVISIONS FOR MEDICARE SUPPLEMENT PLAN MEMBERS

Seniors may have their waiting period for Type II benefits waived. In order to receive this waiver, enrollment must occur at the same time the senior enrolls in a Medicare Supplement plan from Blue KC. Contact one of our Medicare Supplement advisors at 816-395-2382 for more information.

### DENTAL BENEFITS AND RATES

	BlueDental (PLAN II)	BlueDental Plus (PLAN III)		
TYPE I DENTAL SERVICES (PREVENTIVE)	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLE (PER EACH COVERED PERSON)</b>	\$0	\$0	\$0	\$0
<b>Diagnostics and preventive services</b> 2 oral exams per calendar year				
<b>Dental X-rays</b> Complete mouth - 1 every three calendar years; single tooth - 12 per calendar year; bitewing - 2 sets per calendar year				
<b>Fluoride Treatment</b> 2 per calendar year for members age 19 and under	Covered at 100%	15% Coinsurance	Covered at 100%	15% Coinsurance
<b>Teeth Cleaning</b> 2 per calendar year				
<b>Sealants</b> One treatment per tooth in any 3 calendar year period for members age 14 and under				
<b>Fixed and Removable Space Maintainers</b> Initial appliance only				
<b>Emergency palliative treatment (Pain Relief)</b>				
TYPE II DENTAL SERVICES (BASIC)*	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLE (PER EACH COVERED PERSON)</b>	\$50	\$50	\$50	\$50
<b>Fillings</b>				
<b>Other Restorative Services</b> Recementation of existing crowns and bridges	Deductible then 20% Coinsurance	Deductible then 35% Coinsurance	Deductible then 20% Coinsurance	Deductible then 35% Coinsurance
<b>Endodontics</b> Root canals and pulpotomies				
<b>Tooth Extraction</b>				
<b>Anesthesia</b> Payable only if provided in connection with a covered service				
TYPE III DENTAL SERVICES (MAJOR)**	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>DEDUCTIBLE (PER EACH COVERED PERSON)</b>			\$200	\$200
<b>Periodontics</b> Gum/tissue care and surgery				
<b>Major Restorative Prosthodontics</b> Crowns, inlays, onlays, bridges and dentures	Not Covered	Not Covered	Deductible then 50% Coinsurance	Deductible then 50% Coinsurance
<b>Maintenance of Prosthodontics</b> Adjust / repair dentures				

CALENDAR YEAR MAXIMUM BENEFIT PAID BY BLUE CROSS AND BLUE SHIELD OF KANSAS CITY: \$1,000 PER EACH COVERED PERSON

Dental plans are available in Johnson and Wyandotte counties in Kansas and in the following Missouri counties: Andrew, Atchison, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Pettis, Platte, Ray, Saline, St. Clair, Vernon and Worth.

\* Requires a six-month waiting period from your effective date. \*\* Requires a twelve-month waiting period from your effective date.