



Without dental coverage, you may put off the important care you need.

Without question, regular trips to the dentist are vital to maintaining the health of your teeth and gums. But for people without dental insurance, cost often stands in the way of getting the care they need.

Even for routine preventive care, a trip to the dentist's office could mean a substantial amount of money out of your pocket. Not surprisingly, many people put off going to the dentist for that very reason.

But you don't have to. Because now there's BlueCare Dental, a dental insurance policy from Arkansas Blue Cross and Blue Shield. This affordable coverage fills a definite need by helping to keep quality dental care within reach.

Here's what you get...

- **Broad coverage** — for services ranging from routine preventive care to fillings to root canals.
- **Automatic claims filing** — when you use dentists who contract with Arkansas Blue Cross and Blue Shield.
- **The freedom to choose any dentist you wish.**
- **The quality and reliability** of Arkansas Blue Cross and Blue Shield.

Lift here for full benefits and affordable rates

We've been providing health care solutions for more than 50 years.

With more than 50 years of experience in the health care business, Arkansas Blue Cross and Blue Shield has become known for its financial stability and reliability. We have a well-earned reputation for providing innovative solutions to the diverse health care needs of Arkansans.

BlueCare Dental is the latest example. It fills a definite need, and it comes with all the advantages of the Arkansas Blue Cross and Blue Shield name.

You'll appreciate our "customer-first" approach to doing business. Every day we do whatever it takes to make sure your insurance needs are met to your full satisfaction.

Questions?

For complete details on BlueCare Dental, contact your insurance agent.



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the
Blue Cross and Blue Shield Association
Together. For a State of Better Health.



Take the pain out of dental costs!

BlueCare Dental gives you extensive, affordable coverage for a wide range of services.

**BLUECARE
Dental** 
Arkansas Blue Cross and Blue Shield
An Independent Licensee of the Blue Cross and Blue Shield Association

ARKB00104-BH(R11/05)-ABU

BlueCare Dental gives you the coverage you need... at a price you can afford...from the name you know.

Preventive Care is covered with no deductible and no waiting period. That means you can benefit from your BlueCare Dental coverage immediately.

Additional minor and major restorative services are covered after you meet a \$50 annual deductible.

The chart below shows how BlueCare Dental lowers your out-of-pocket costs every time you or a covered family member visit the dentist.

Service	Coverage	Waiting Period	Deductible
PREVENTIVE Initial and Periodic Exams Routine Prophylaxis Fluoride Treatments X-rays Sealants Emergency Treatment	80%	None	None
MINOR RESTORATIVE SERVICES Fillings Simple Extractions	80%	6 Months	\$50*
MAJOR RESTORATIVE SERVICES Endodontics (Root Canals) Oral Surgery Surgical Extractions Inlays, Onlays, Crowns Bridges Partials and Dentures Periodontics	50%	12 Months	

Annual Maximum Benefits: \$1,000 per member

BENEFITS AND SERVICES NOT INCLUDED FOR:

Orthodontic services; services, procedures or supplies not Dentally Necessary; services or procedures not prescribed or rendered by a dentist; services or supplies collectible under Worker's Compensation or any law providing benefits for dependents of military personnel; services for conditions which treatment is provided by federal or state government or are provided without cost; intentional self-inflicted injuries; accidental injuries; injuries or diseases caused by war; cosmetic services; prescription drugs; local or block anesthesia when billed separately; experimental or investigational services; services provided by an immediate relative.

*This is a single \$50 annual deductible. You do NOT have to meet a \$50 deductible under Minor Restorative Services AND a \$50 deductible under Major Restorative Services.

IMPORTANT NOTE:

Dependent children who turn age 19 and divorced dependents may continue their coverage by completing a new BlueCare Dental application within 30 days of becoming ineligible for coverage under their existing policy. At that time, the policyholder will be credited for any met waiting periods and will begin a new benefit year; however, credit will **not** be given for a met deductible.

You're free to use any dentist.

With BlueCare Dental, you're not required to choose a dentist from a pre-determined list. You have the freedom to use the dentist you wish. Just remember...it's to your advantage to use dentists who contract with Arkansas Blue Cross and Blue Shield. These dentists will not bill you for charges in excess of our allowable charges, up to the benefit year maximum. (Once the benefit year maximum has been met, every dentist is free to bill their charges.)

Affordable rates for you and your family.

Monthly Premium	
Individual under 19	\$17.30
Individual age 19 through 64	\$27.60
Individual and spouse	\$55.20
Individual and child(ren)	\$54.00
Individual, spouse, and child(ren)	\$81.60

Who is eligible?

Application for BlueCare Dental is open to all Arkansas residents, age 64 or younger. If you have had BlueCare Dental coverage within the past 12 months, you are not eligible to apply at this time.

**Don't face the high cost of
dental care on your own.**

Apply for BlueCare Dental today!

**For more information,
contact your insurance agent.**

