

Blue Dental[™] PPO Extra

An individual dental plan from Blue Cross Blue Shield of Michigan.

	In-network	Out-of-network and Blue Par Select sm		
Member's responsibility (deductible, o		Out-of-fletwork and blue Par Select		
Deductibles	None None	\$50 for one member, \$100 for 2 members, \$150 for 3 or more members Applies to class II & III services only		
Coinsurance		/ Applied to diagonal and an oblivious of hy		
Class I — Preventive and diagnostic services	None (covered at 100%)	20%		
Class II — Minor restorative services	30%	40%		
Class III — Major restorative services	50%	50%		
Class IV — Orthodontic services	Not covered	Not covered		
Waiting periods				
Class II — Minor restorative services	Six-month waiting period (except for sealants and emergency palliative care) for nonpediatric members			
Class III — Major restorative services	12-month waiting period for non-pediatric members			
Dollar maximums				
Annual maximum (for Class I, II and III services)	\$1,200 for nonpediatric members	\$1,000 for nonpediatric members		
	\$1,200 annual maximum, of which no more than \$1,000 can be used for services provided by non-PPO dentists for nonpediatric members			
Lifetime maximum for TMD benefits	N/A			
Out-of-pocket maximum	\$350 for one member or \$700 for two or more members	N/A		
	Applies only to essential health benefits for pediatric members			
Class I — Preventive and diagnostic services				
Oral exams	Covered — 100% of approved amount	Covered — 80% of approved amount		
	Twice per calendar year			
A set (up to 4 films) of bitewing X-rays	Covered — 100% of approved amount	Covered — 80% of approved amount		
	Once per calendar year			
Dental prophylaxis (teeth cleaning)	Covered — 100% of approved amount	Covered — 80% of approved amount		
	Three times per calendar year for pediatric members			
	Twice per calendar year for nonpediatric members (we will cover one additional routine cleaning or periodontal maintenance procedure per calendar year with documentation of specific concurrent adverse medical conditions from the provider for nonpediatric members)			
Fluoride treatment for pediatric members	Covered — 100% of approved amount	Covered — 80% of approved amount		
	Two times per calendar year			
Oral brush biopsy sample collection	Covered — 100% of approved amount	Covered — 80% of approved amount		
	Two times per calendar year			

Find other important information about Blues benefits and membership at **bcbsm.com/importantinfo**.





Blue Dental[™] PPO Extra

	In-network	Out-of-network and Blue Par Selects	
Class II — Minor restorative services*			
Fillings - permanent (adult) teeth	Covered — 70% of approved amount	Covered — 60% of approved amount	
	Replacement fillings covered after	48 months or more after initial filling	
Fillings - primary (child) teeth	Covered — 70% of approved amount	Covered — 60% of approved amount	
	Replacement fillings covered after 2	24 months or more after initial filling	
Recementation of crowns, veneers, inlays, onlays and bridges	Covered — 70% of approved amount	Covered — 60% of approved amount	
	Three times per tooth per calendar year	after six months from original restoration	
Simple extractions	Covered — 70% of approved amount	Covered — 60% of approved amount	
Root canal treatment - permanent tooth	Covered — 70% of approved amount	Covered — 60% of approved amount	
	Once per tooth per lifetime for a	a tooth with one or more canals	
Periodontal maintenance	Covered — 70% of approved amount	Covered — 60% of approved amount	
	No more than two prophylaxes [cleanings] and/or periodontal prophylaxes or maintenance procedures will be payable in a calendar year for nonpediatric members. No more than three will be payable in a calendar year for pediatric members.		
	We will cover one additional routine cleaning or periodontal maintenance procedure per calendar year with documentation of specific concurrent adverse medical conditions from the provider for nonpediatric members		
General anesthesia or intravenous sedation	Covered — 70% of approved amount	Covered — 60% of approved amount	
	In connection with oral surgery when medically or dentally necessary as determine by BCBSM		
Repairs and adjustments of partial or	Covered — 70% of approved amount	Covered — 60% of approved amount	
complete dentures	Six months or more after it is delivered		
Relining or rebasing of partials or	Covered — 70% of approved amount	Covered — 60% of approved amount	
complete dentures	Once every 36 r	months per arch	
Tissue conditioning	Covered — 70% of approved amount	Covered — 60% of approved amount	
	Once every 36 r	months per arch	
Full-mouth and panoramic X-rays	Covered — 70% of approved amount	Covered — 60% of approved amount	
	Once every 60 months		
Pit and fissure sealants — for pediatric	Covered — 70% of approved amount	Covered — 60% of approved amount	
members	Once per tooth every 36 months when applied to the first and second permanent molars		
Palliative (emergency) treatment	Covered — 70% of approved amount	Covered — 60% of approved amount	
Space maintainers — missing posterior	Covered — 70% of approved amount	Covered — 60% of approved amount	
(back) primary teeth — for pediatric	Once per quadrant per lifetime		
members Class III Major restarative convices			
Class III — Major restorative services		Covered 50% of approved amount	
Complete dentures	Covered — 50% of approved amount	Covered — 50% of approved amount	
Portial dentures (remayable and fived)		7 84 months	
Partial dentures (removable and fixed) for members age 16 or older	Covered — 50% of approved amount		
Endodontic surgical procedures	Covered — 50% of approved amount	Covered — 50% of approved amount	



Blue Dental[™] PPO Extra

	In-network	Out-of-network and Blue Par Select [™]	
Class III - Major restorative* services continued			
Onlays, crowns and veneer fillings -	Covered — 50% of approved amount	Covered — 50% of approved amount	
permanent teeth — for members age 12 or older	Once every 84 months per tooth		
Scaling and root planing — for members age 12 or older	Covered — 50% of approved amount	Covered — 50% of approved amount	
	Once every 36 months per quadrant for non-pediatric members.		
	Once every 24 months per quadrant for pediatric members.		
All other oral surgery	Covered — 50% of approved amount	Covered — 50% of approved amount	
All other periodontal surgery	Covered — 50% of approved amount	Covered — 50% of approved amount	
Class IV — Orthodontic services			
Orthodontic services	Not covered		

Network access information

With Blue DentalSM PPO Extra, members can choose any licensed dentist anywhere. However, they'll have the greatest coverage and savings when they choose a dentist who is a member of the Dental Network of America, DNoA, Preferred Network of PPO dentists.

DNoA Preferred Network — Blue Dental members have unmatched access to PPO dentists through the DNoA Preferred Network, which offers nearly 200,000 dentist locations** nationwide. DNoA Preferred Network dentists agree to accept our approved amount as payment in full and participate on all claims. Members also receive discounts on noncovered services when they use PPO dentists. To find a DNoA Preferred Network dentist near you, please visit **bcbsm.com**, click *Find a Doctor* and select *Blue Dental* or call **1-888-826-8152**.

Blue Par SelectsM arrangement — Most dentists accept our Blue Par Select arrangement, which means they participate with the Blues on a per-claim basis. Members should ask their dentists if they participate with BCBSM before every treatment. Blue Par Select dentists accept our approved amount as full payment for covered services – members pay only applicable coinsurance and deductibles, along with any fees for noncovered services. To find a dentist who participates with BCBSM, please visit **bcbsm.com**, click *Find a Doctor* and select *Blue Dental* or call **1-888-826-8152**.

Note: Members who go to nonparticipating dentists may be billed for any difference between our approved amount and the dentist's charge.

Note: Pediatric members are members who are under age 19 on the plan's effective date. They remain pediatric members through the end of the calendar year in which they turn 19.

Note: For nonurgent or complex dental treatment such as crowns, bridges or dentures, members should encourage their dentists to submit the claims to Blue Cross for approval before treatment begins.

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or coinsurance. For a complete description of benefits please see the applicable BCBSM certificates and riders. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

^{**}Amounts are covered after deductible

^{**}A dentist location is any place a member can see a dentist to receive high-quality dental care. For example, one dentist practicing in two locations would be two locations.





CF 13401 AUG 14 R028511