

**INDIVIDUAL DENTAL
PLAN DESCRIPTIONS**

Type I Dental Services

Type I benefits include diagnostic and preventive dental care, including oral exams, single tooth x-rays and complete mouth x-rays. In addition, fixed and removable space maintainers, emergency pain relief treatment, cleanings and fluoride treatments (for persons age 19 and younger) are also covered. Type I benefits are available immediately.

Type II Dental Services

Type II services include basic restorative (including fillings, recementation of existing crowns and bridges), endodontics and oral surgery needs, which include root canals, tooth extractions and surgical preparation of the mouth for dentures. Anesthesia is covered only when connected with a covered service. Type II services require a six-month waiting period from your effective date.

Type III Dental Services

Type III services include major restorative and periodontal (gum) services, including crowns, bridges, dentures and any type of periodontal surgery. Type III services require a twelve-month waiting period from your effective date.

**INDIVIDUAL DENTAL
PROGRAM PREMIUMS**

Please see the chart inside for rates, payment structure and the premium calculator. Rates are based on the member's age as of January 1st of the current year. Rate changes based on change of age category will occur January 1st of the following year.

Three months' premiums are due with the application, regardless of which plan you choose.* Refunds will not be issued. 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 every quarter, semi-annually or annually**.

*Not applicable to members enrolled in a Blue Cross and Blue Shield of Kansas City Medicare Supplement Plan.

**Semi-annual and annual 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.

**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 more than 750 area dentists close to home or work.

EASE OF APPLYING ONLINE

Just visit our Web site: buyblueKC.com—it's fast, easy and convenient.

WIDE RANGE OF OPTIONS

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

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.



**BlueCross BlueShield
of Kansas City**

An Independent Licensee of the
Blue Cross and Blue Shield Association

816-395-2583

buyblueKC.com



Dental Care

SPEND LESS. SMILE MORE.



**BlueCross BlueShield
of Kansas City**



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, you'll never think twice about keeping up on regular dental check-ups and care.

Thanks to our stability and 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 bcbskc.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 Cross and Blue Shield of Kansas City. To learn more, contact your agent or call us at **816-395-2583**. For the fastest response, apply online at buyblueKC.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 Cross and Blue Shield of Kansas City. Contact one of our Medicare Supplement advisors at 816-395-2583 for more information.

Dental BENEFITS AND RATES

TYPES OF DENTAL SERVICES			
TYPE I DENTAL SERVICES		TYPE II DENTAL SERVICES	TYPE III DENTAL SERVICES
Type I benefits include diagnostic and preventive dental care, which includes oral exams, cleanings and x-rays.		Type II services include coverage for basic restorative (including fillings, recementation of existing crowns and bridges), endodontics and oral surgery needs, which include root canals and tooth extractions.	Type III services include major restorative and periodontal (gum) services, including crowns, bridges, dentures and any type of periodontal surgery.
PAYMENT STRUCTURE - WHAT YOU PAY			
TYPE I SERVICES		TYPE II SERVICES	TYPE III SERVICES
In-Network Dentist \$0		In-Network Dentist \$50 deductible then 20%	In-Network Dentist \$200 deductible then 50%
Out-of-Network Dentist 15%		Out-of-Network Dentist \$50 deductible then 35%	Out-of-Network Dentist \$200 deductible then 50%
INDIVIDUAL DENTAL PLAN BENEFITS			
SERVICE	PLAN II	PLAN III	
Oral Examinations - 2 per calendar year	✓	✓	
X-rays	✓	✓	
Single tooth - 12 per calendar year	✓	✓	
Complete mouth - 1 every 3 calendar years	✓	✓	
Bitewing - 2 sets per calendar year	✓	✓	
Sealants - 1 treatment per tooth in any 3 calendar years***	✓	✓	
Prophylaxis - 2 per calendar year	✓	✓	
Fluoride Treatments* – 2 per calendar year	✓	✓	
Fixed and removable space maintainers**	✓	✓	
Emergency Palliative	✓	✓	
Fillings	✓❖	✓❖	
Endodontics (Including root canals)	✓❖	✓❖	
Tooth extractions	✓❖	✓❖	
Alveoplasty	✓❖	✓❖	
Anesthesia	✓❖	✓❖	
Major Restorative (Including but not limited to bridges, crowns, inlays and dentures)	Not Covered	✓▲	
Periodontics	Not Covered	✓▲	
Orthodontics	Not Covered	Not Covered	
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.			
*For persons age 19 and younger **Initial appliance only ***For persons age 14 and younger ❖Six month waiting period ▲Twelve month waiting period			
INDIVIDUAL DENTAL PLAN PREMIUMS			
PLAN II		PLAN III	
Child*	Adult	Child*	Adult
\$24 per month	\$27 per month	\$28 per month	\$35 per month
* "Child" is defined from birth to 18 th birthday. Rates are based on the contract holder's age as of January 1 st of the current year. Rate changes based on change of age category will occur January 1 st of the following year.			
MAXIMUM BENEFIT PAID BY BLUE CROSS AND BLUE SHIELD OF KANSAS CITY			
Calendar Year Maximum \$1,000 per person			
PREMIUM CALCULATOR			
PLAN II	Child	\$24 x _____ (number of applicants) = \$ _____ (total child monthly payment)	
	Adult	\$27 x _____ (number of applicants) = \$ _____ (total adult monthly payment)	
PLAN III	Child	\$28 x _____ (number of applicants) = \$ _____ (total child monthly payment)	
	Adult	\$35 x _____ (number of applicants) = \$ _____ (total adult monthly payment)	
TO CALCULATE YOUR INITIAL PAYMENT			
\$ _____ Total Monthly Premium x 3 = _____ Initial Payment			
This is the amount you must send with your application. If you select the Tech-No-Check option on your application, your monthly payments will be automatically deducted from your account after your initial payment.			
REFUNDS ARE NOT AVAILABLE. FIRST THREE MONTHS OF PREMIUMS DUE WITH APPLICATION.			