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.

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 twelvemonth 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.

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.

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EASE OF APPLYING ONLINE

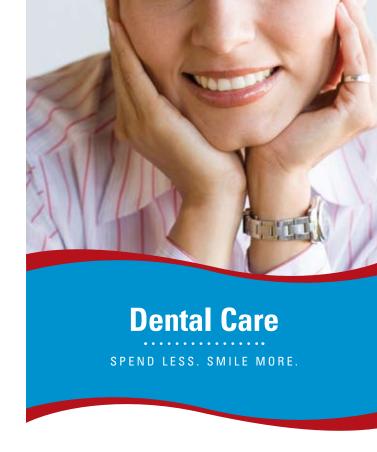
Just visit our Web site: buyblueKC.com—it's fast, easy and convenient.

WIDE RANGE OF OPTIONS

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



An Independent Licensee of the Blue Cross and Blue Shield Association

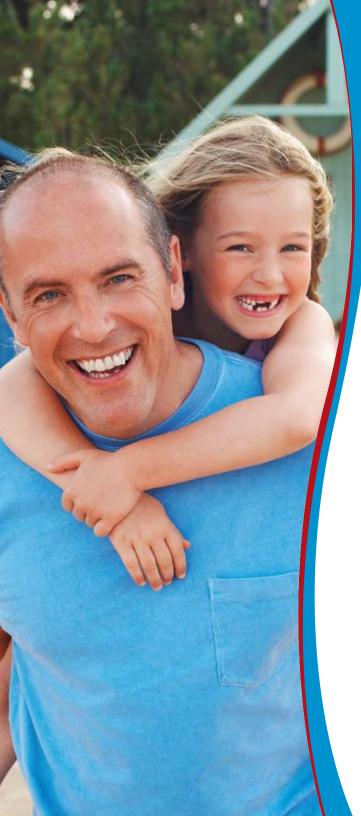


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Here's to Your Dental Health

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.

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REFUNDS ARE NOT AVAILABLE. FIRST THREE MONTHS OF PREMIUMS DUE WITH APPLICATION.