

BLUE CROSS Choice Dental Plan:

How The Plan Works

The Blue Cross Prudent Buyer Choice Dental Plan offers you two enrollment options: HMO-style coverage (Dental Net) or a PPO-style network (Prudent Buyer Dental).

Dental Net (HMO) – Option 1: Under this option, you choose a “primary care” dentist from Blue Cross’ Dental Net statewide network of dental offices. This dentist will provide care for you and your entire family. All of your dental care must be coordinated through your primary care dentist. You pay no out-of-pocket costs for basic dental care and there is no benefit limit. Orthodontics is covered at 50%.

Prudent Buyer Dental (PPO) – Option 2: The Prudent Buyer Dental Plan is a PPO-style network of dentists who have agreed to provide their services at lower fees. When you need dental care, select a dentist from the Prudent Buyer Dental Network Directory. You may also obtain dental care outside of the PPO network. However, because non-PPO dentists have not agreed to provide their services at lower fees, your out-of-pocket costs may be higher.

Network Dentist

No deductible

Lower out-of-pocket costs

Any Licensed Dentist (Out-of-Network)

No deductible

Higher out-of-pocket costs

Switching Between Option 1 and Option 2 (or Between Dentists in Option 1)

During open enrollment, you select the option that best meets your needs. You have the freedom to switch plan options--as often as once a month--by calling the customer service department at (800) 627-0004. If you call by the 15th of any month, the change will be effective the first of the following month. If you call after the 15th of the month, the change will not be effective until the first of the second following month.

Examples of Covered Expenses

| <u>Service</u> | <u>Blue Cross Prudent Buyer Choice Dental Plan</u> | |
|------------------------------|------------------------------------------------------|----------------------------------------------------------------|
| | <u>Amount Covered by Dental Net (HMO) – Option 1</u> | <u>Amount Covered by Prudent Buyer Dental (PPO) – Option 2</u> |
| Examinations | 100% (4 visits/year) | 80% (4 visits/year) |
| Cleaning, scaling, polishing | 100% (6 treatments/year) | 80% (4 treatments/year) |
| Fluoride treatment | 100% (1 treatment/year<age 18) | 80% (1 treatment/year<age 18) |
| X-rays Bitewing | 100% (2 times/year; full series every 3 years) | 80% (2 times/year; full series every 3 years) |
| Restoration | 80% to 100% | 80% |
| Endodontics; Periodontics | 100% | 80% |
| Orthodontics | 50% (adults & children) | 50% (adults & children; \$1,000 lifetime maximum) |
| Prosthodontics | 80% | 80% |

For Prudent Buyer Choice Dental details or to obtain a copy of network directories call Blue Cross at (800) 627-0004. You can also visit Blue Cross at: www.bluecrossca.com.

Blue Cross Dental
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