



# BlueCare® Dental PPO

For Individuals and Families

## Something to Smile About...

Maximum dental coverage that doesn't take a big bite out of your wallet!

### Why Choose BlueCare Dental PPO?

You'll get dental coverage on day one – with no deductible required – for checkups, cleanings and other preventive services. You can choose any dentist you want, with no referrals needed.

By choosing the BlueCare Dental PPO plan from Blue Cross and Blue Shield of Illinois (BCBSIL), you can be certain that the savings will add up. In fact, with BlueCare Dental PPO, you'll get:

- one of the highest maximum annual benefit levels available – up to \$1,500 per person per year
- up to 20% discount for orthodontic services at participating dentists

**Sign Up Now:** for dental coverage that fits *your* needs!

To enroll, contact your authorized Blue Cross and Blue Shield of Illinois agent.



### Our Extensive Network Saves You Money

With the BlueCare Dental PPO, members have access to one of the country's largest networks of contracting dentists.

Most important, costs are typically reduced when you receive care from any of our participating network dentists. However, you also have the option to see any dentist not in the network, but your out-of-pocket costs may be higher.

To find a participating dentist, log on to the Provider Finder® on our Web site at [www.bcbsil.com](http://www.bcbsil.com).

### Monthly premium rates for BlueCare Dental PPO

Illinois Region 1 ZIP codes 600 – 608		Illinois Region 2 ZIP codes 609 – 629	
Member	\$26.55	Member	\$25.05
Member + Spouse	\$53.10	Member + Spouse	\$50.10
Member + Child(ren)	\$45.50	Member + Child(ren)	\$42.95
Family	\$77.85	Family	\$73.45

Dependent coverage is available for unmarried children under age 26 (or under age 30 if a military veteran).



With our BlueCare Dental PPO, you get **maximum coverage** and **savings that add up...**

Benefits <sup>1</sup>	Participating Dentists	Non-Participating Dentists <sup>2</sup>
<b>Deductible</b> Deductible applies to Type III Services Only	\$50 per member per benefit period; \$150 maximum per family	
Calendar Year Maximum Benefit (per individual)	\$1,500 <sup>2</sup>	
<b>Type I Services</b> <ul style="list-style-type: none"> <li>• Cleanings</li> <li>• Examinations</li> <li>• X-rays</li> <li>• Sealants</li> <li>• Space maintainers</li> </ul>	100% of Maximum Allowance	50% of Maximum Allowance
<b>Type II Services</b> <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Simple extractions</li> </ul>	80% of Maximum Allowance	50% of Maximum Allowance
<b>Type III Services</b> <ul style="list-style-type: none"> <li>• Bridges<sup>3</sup></li> <li>• Crowns<sup>3</sup></li> <li>• Dentures<sup>3</sup></li> <li>• Endodontics</li> <li>• Oral Surgery</li> <li>• Periodontics</li> </ul>	50% of Maximum Allowance after deductible	50% of Maximum Allowance after deductible
<b>Orthodontics</b> Not an insured benefit. Up to a 20% discount, up to a maximum savings of \$1,000, is available to you for services received from a participating dentist.	Up to a 20% Discount, up to a maximum savings of \$1,000	Not available

- <sup>1</sup> Your dental care benefits are highlighted in this chart. To fully understand all the terms, conditions, limitations and exclusions which apply to your benefits, please read the entire BlueCare Dental PPO Rider.
- <sup>2</sup> For services received from a non-participating dentist, the member will be responsible for any difference between the dentist's charges and the maximum allowable charge. The maximum allowable charge is based on our network negotiated fees. Further information regarding the maximum allowable charge and network status of dentists is available by calling the toll free telephone number on the back of your identification card.
- <sup>3</sup> Benefit Waiting Period – You must be continuously covered under your rider for twelve (12) months before being eligible for the following covered services: (1) Major Restorative Services; (2) Prosthodontic Services; and (3) Miscellaneous Restorative and Prosthodontic Services.

**Eligibility requirements:**

- You must enroll in a BCBSIL health plan in order to enroll in the dental plan.
- All members on that health plan must be enrolled in BlueCare Dental PPO.
- Once your dental plan is dropped for any reason, **you cannot re-enroll.**