

2021 Specialty SOB Frequently Asked Questions

What is an SOB?

SOB = Summary of Benefits. It is a member-facing document describing the plan benefits used both pre-sale and post-sale. The new SOB is replacing the retired Benefit Summary for DMHC-regulated dental plans (DHMO and DPPO portfolio plans). CDI-regulated specialty products (some dental and all vision plans) will continue to use Benefit Summaries.

How is the SOB different from the *Evidence of Coverage (EOC)*?

The **EOC** is a contract between Blue Shield and the subscriber – either individual or employer – that provides the exact terms of coverage, including benefits, covered services, premiums, conditions, and limitations.

The **SOB** sets forth the member's share of cost for covered services under the benefit plan.

The SOB by itself will be distributed to the member during pre-enrollment. The SOB will be incorporated into the EOC for post-enrollment.

What plans will receive a new SOB?

For 2021, the new SOB will replace the Benefit Summary and be available for all fully-insured DMHC dental plans (DHMO and DPPO).

Will the Benefit Summary be available alongside the new SOB?

No. For the plans receiving a new SOB, the Benefit Summary will no longer be available. The new SOB will be used for quoting purposes, as well as pre-enrollment and post-enrollment documentation.

CDI-regulated dental plans (DINO, DUO, IFP Smile, IFP Value Smile, etc.) will continue to use Benefit Summaries for pre-sale.

Please Note: The new SOB may contain more benefits than previously included on the Benefit Summary. No changes were made to covered benefits, unless as communicated separately as a cycle change.

Where can I get the new SOB's?

The new DMHC-regulated dental plan SOB's are available on Broker Connection while CDI-regulated dental and vision plans will continue to use Benefit Summaries.

When will the new specialty product SOB's be effective?

The new SOB's will be effective for January 1, 2021.

When will other plans receive a new SOB?

The SOB Rewrite is complete for all medical, pharmacy, and rider plans, including DMHC and CDI-regulated plans and ASO plans. The SOB Rewrite is also complete for DMHC-regulated dental plans.

Additional SOB rewrites and Benefit Summary retirements for CDI-regulated dental and vision plans have not been planned yet but will be in the future.

Will Spanish versions of the SOB's be available?

Yes, Spanish versions of the Portfolio SOB's will be available with the English versions of the SOB's on Broker Connection and ShieldLink.

For Custom plans, SOB's can be requested from the Specialty Sales Support Team. This team will also work with translation services to obtain Spanish translations.

Will the SDBC's (Summary of Dental Benefits and Coverage) be available?

No, it is not available yet. The SDBC will be a new federally-mandated document. It is similar to a Summary of Benefits except that there are highly-regulated requirements about what information can be placed in the document as well as strict formatting rules. The SDBC is intended to provide a consistent snapshot of benefits and cost shares to allow for ease of comparing plans in the market.

The SDBC will be available at some point in the future when the regulators finalize the template. Once implemented, it will be available in addition to the Summary of Benefits.

Did the covered services of any benefits change with the SOB Rewrite?



No, all benefits work the same as before the rewrite, only the description and display of the benefit information changed. Also, excessive language that better belongs in the EOC was removed.

Please Note: Cycle changes may have been implemented separately to change services covered under specific benefits. Please refer to cycle change explanation documentation outside of this FAQ.

How are the benefits that apply to deductibles identified?

The PPO benefits subject to deductibles are indicated with a check mark in the new "CYD applies" column. This applies to PPO.

PPO CYD applies column

Benefits ^{6,7,8}	Your payment			
	When using a Participating Dentist ³	CYD ² applies	When using a Non-Participating Dentist ⁴	CYD ² applies
Preventive – cleaning	\$0		\$0	
Preventive – x-ray	\$0			
Topical fluoride application	\$0			
Periodontal maintenance	\$0			
Enhanced dental benefits for pregnant women	\$0			
Basic services				
Sealants per tooth	20%	✓	20%	✓
Space maintainers – fixed	20%	✓	20%	✓
Restorative procedures	20%	✓	20%	✓
Oral Surgery	20%	✓	20%	✓
Endodontics	20%	✓	20%	✓
Periodontics (other than maintenance)	20%	✓	20%	✓
Major services				
Crowns and casts	50%	✓	50%	✓
Prosthodontics	50%	✓	50%	✓
Implants	50%	✓	50%	✓
Orthodontics (Medically Necessary)	50%		50%	

CYD applies column

- ✓ The new CYD applies column makes it easy for a member to know when the calendar-year deductible applies to a benefit.
- ✓ Benefits to which the CYD applies are indicated by a check mark. (✓)

Dental SOB Questions

In what order are the benefits displayed on the new SOB?

The benefit categories are listed in the same order as the old SOB. New sub-categories have been added to list frequently used benefits as well as to align with benefits listed in embedded pediatric dental plans. We also added implants as a sub-category which was previously only found in text towards the back of the SOB.

Can you please explain the specific changes made to benefit descriptions in the dental SOB?

Refer to the following table for specific changes to the benefit descriptions.

This list is not exhaustive and does not include specific reference to any cycle changes. Please refer to an SOB for all benefit descriptions.

Benefit	Changes for the New SOB
First Page	Consistency of how benefits are displayed across all plans for all lines of business – allows for better 1 to 1 comparison between plans.
Summary of Benefits	New section to explain the SOB.
Dental Provider Network	New section to identify the network name and explain how to use the network.
Calendar-Year Deductible (CYD)	Addition of definition of each.
Benefit Maximum	Separate tables will appear for Orthodontic Benefit Maximums. Previously, Lifetime Orthodontic Benefit Maximums were listed in endnotes. They will now appear on the first page.
Waiting Period	New section to identify any applicable waiting periods and define it.
No Lifetime Dollar Limit	New section to identify any lifetime dollar limits and define it.

Benefit	Changes for the New SOB
Benefits	Please note that not all plans have enhanced dental benefits for pregnant women. Also, the categories that benefits fall under vary by line of business and by plan. Benefit categories and sub-categories listed here reflect large group portfolio plans.
Diagnostic and preventive services	No change
Oral exam	New sub-category
Preventive – cleaning	New sub-category
Preventive – x-ray	New sub-category
Topical fluoride application	New sub-category
Periodontal maintenance	New sub-category
Enhanced dental benefits for pregnant women	No change
Basic services	No change
Sealants per tooth	New sub-category
Space maintainers – fixed	New sub-category
Restorative procedures	New sub-category
Oral Surgery	New sub-category
Endodontics	New sub-category
Periodontics (other than maintenance)	New sub-category
Major services	No change
Crowns and casts	New sub-category
Prosthodontics	New sub-category
Implants	New sub-category
Orthodontics (Medically Necessary)	No change
Dental Smile Rollover Rewards	No change
Notes	<p>Deletes any endnotes that are benefit descriptions. Benefit descriptions will appear only in EOC.</p> <p>Consolidates duplicative explanations into one inclusive note.</p> <p>Focuses endnotes on explanations of how deductible, OOP max, and cost shares work, and any specifics to the benefit plan.</p>