

Changes to Small Group Dental Plans

Blue Shield of California Blue Shield of California Life & Health Insurance Company

Effective January 1, 2015 and thereafter

This document explains important benefit changes to your dental plan. Please review it carefully. If you have questions about programs and services, or about the changes listed below, please contact your benefits administrator or call Customer Service at (888) 852-5345.

If you have dental coverage, the following changes have been made to your Blue Shield dental benefit plan(s)*.

Description of change	Prior to January 1, 2015	Effective January 1, 2015	Dental plans affected
Enhancement regarding child caries risk management	Caries Management procedures - D0601, D0602 and D0603 - are not covered	Caries Risk Management - CAMBRA (Caries Management by Risk Assessment) is an evaluation of a child's risk level for caries (decay). Children assessed as having a "high risk" for caries (decay) will be allowed up to 4 fluoride varnish treatments during the calendar year along with their biannual cleanings; "medium risk" children will be allowed up to 3 fluoride varnish treatments in addition to their biannual cleanings; and "low risk" children will be allowed up to two fluoride varnish treatments in addition to biannual cleanings.	DPPO, DINO and DHMO
Enhancement regarding Invisalign® benefits	In the <i>Evidence of Coverage</i> exclusions section: special orthodontic appliances, including but not limited to Invisalign lingual or invisible braces, sapphire or clear.	Starting in 2015, Invisalign® will be an elective benefit. If the member elects to use the Invisalign system, lingual or invisible braces, sapphire or clear brackets, member pays both the member cost for "standard" orthodontic	DPPO and DINO

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		system of brackets and wires, and the additional costs for the Invisalign® system beyond what Blue Shield and member would pay for “standard” orthodontic system of brackets and wires-	
Correction related to orthodontia services	The <i>Evidence of Coverage</i> states there is an exclusion for charges for orthodontia services rendered by a non-participating provider	Orthodontia services rendered by non-participating orthodontists are covered services.	DPPO and DINO with orthodontia benefits
Clarification regarding age limits for dental implants due to clinical protocols	The <i>Evidence of Coverage</i> does not state the age limit for dental implants	If implants are covered, implants will be limited to patients who are 21 years and older. This is due to continued growth and development of the mid face and jaws. IF there are bilaterally missing teeth or more than 3 teeth missing in a quadrant, or more than 3 teeth missing in the anterior region, the Member will be given an alternate Benefit of a partial denture. If a Member elects a different procedure, payment will be based on the partial denture Benefit.	Smile Deluxe 2000 DPPO and Smile Deluxe Plus 2000 DPPO
Clarification to implant benefit	Cone Beam CT is not a covered benefit	Cone Beam CT is a covered benefit only when placing an implant. This procedure cannot be used for orthodontics. This is a once in a lifetime benefit and is limited to projection of upper and lower jaws only.	Smile Deluxe 2000 DPPO and Smile Deluxe Plus 2000 DPPO
Redefinition of domestic partner in compliance with	Domestic Partner — an individual who is personally related to	Domestic Partner -- an individual who is personally related to the	DPPO, DINO and DHMO

Description of change	Prior to January 1, 2015	Effective January 1, 2015	Dental plans affected
California law	<p>the Subscriber by a domestic partnership that meets the following requirements:</p> <ol style="list-style-type: none"> 1. Domestic partners are two adults who have chosen to share one another's lives in an intimate and committed relationship of mutual caring; 2. Both persons have filed a Declaration of Domestic Partnership with the California Secretary of State. California state registration is limited to same sex domestic partners and only those opposite sex partners where one partner is at least 62 and eligible for Social Security based on age. <p>The domestic partnership is deemed created on the date the Declaration of Domestic Partnership is filed with the California Secretary of State.</p>	<p>Subscriber by a registered domestic partnership. Both persons must have filed a Declaration of Domestic Partnership with the California Secretary of State. California state registration is limited to same sex domestic partners and only those opposite sex partners where one partner is at least 62 and eligible for Social Security based on age. The domestic partnership is deemed created on the date the Declaration of Domestic Partnership is filed with the California Secretary of State.</p>	

* Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life)