

# Dental plans – competitive highlights

For small businesses with 1-100 employees

We offer a variety of dental PPO and HMO plans to fit the budget and benefit needs of every small business. Our dental networks are among the largest in the state – meaning employees may be able to keep their current dentist or have even greater choice.

## Network choice

Our dental PPO plans offer flexibility and convenience with over 15,000 dentists and more than 46,000 access points<sup>1</sup> in California. In addition, our national dental PPO network includes over 400,000 access points. With our dental HMO network, employees can choose from over 4,800 dentists in California and about 22,600 locations.

## Maximum plan offering flexibility

Offer one dental plan or choose:

- Dual Option Dental: A package of any two dental plans
- Triple Option Dental: Available dental plan package combinations include:
  - 3 HMOs
  - 2 HMOs and 1 PPO
  - 2 PPOs and 1 HMO<sup>2</sup>

## Bundled savings

Give your small business clients a 10% specialty discount. Any time you add dental and/or vision to a new or existing small business client's medical coverage, a 10% discount will be applied to the dental and/or vision premiums.

## True open enrollment

If an employee or dependent initially declined or waived coverage during their open enrollment period, they are eligible to enroll at the group's open enrollment anniversary date without being subject to waiting periods at installation (except for the Voluntary dental PPO plans<sup>3</sup>).

- Most competitors do not offer a “true” open enrollment, in that employees and/or dependents who previously declined coverage are subject to 12- or six-month waiting periods for major and/or basic services.

## Orthodontic benefits

- Orthodontic benefits<sup>4</sup> are available for groups with at least one common-law employee.
  - Most competitors require at least 10 eligible or enrolled employees.
- For orthodontia coverage, you can now choose between plans that offer a lifetime benefit of up to \$2,000 or an annual benefit of \$1,000 a year for 24 months.
  - A lifetime maximum is industry standard.
- Coverage for Invisalign “invisible” clear braces (member is responsible for any costs over the amount of traditional braces).
- No waiting periods on most orthodontia plans.
- All orthodontia plans include both child and adult benefits.

## Implant benefits

- Available in the Smile<sup>SM</sup> Deluxe 2000 and Smile<sup>SM</sup> Deluxe Plus 2000 plans.
- No waiting periods.
- Available to groups with one or more eligible employees.<sup>5</sup>

## “Cosmetic in nature” dental coverage

- Posterior composites covered on all dental plans.
  - Most competitors offer posterior composites as a rider/buy-up option.
- No “missing tooth” clause.
  - Most competitors require a 12-month waiting period or do not provide any benefits.

## Extra benefits in dental PPO plans

- Prenatal benefits:
  - Additional cleaning and treatment for pregnant women’s teeth to help prevent periodontal disease, which is linked to premature and low-birth-weight babies.<sup>6</sup>
- Oral cancer screening provided annually at no additional charge when using network providers.
- Based on assessment and need, children can receive up to four fluoride varnish treatments in addition to the two included with regular cleaning.

## Member portal and mobile app

- Members have 24/7 access to their Blue Shield health plan information through our mobile app and website when they register for an account. It's easy to get started. Visit [blueshieldca.com/register](https://blueshieldca.com/register) or, for on-the-go access, download the Blue Shield of California mobile app available on the App Store<sup>®</sup> and Google Play<sup>™</sup>. Once registered, members can view their benefit and coverage information, claims payment and status updates, digital ID cards, and more.

**This information does not apply to Affordable Care Act–mandated pediatric dental plans offered on Covered California for Small Business.**

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1 Access point(s) refers to all the locations where a member can “access” care. For example, a provider who treats patients at two different office locations represents two access points.  
2 Triple option (2 PPOs & 1 HMO) must be purchased with Blue Shield medical coverage and must have the same ortho benefit.  
3 A 12-month waiting period for major services will be applied without proof of prior continuous group dental benefits with major services for 12 months or more with Blue Shield of California.  
4 Available if orthodontic coverage is in the plan selected by the employer.  
5 Please see the Evidence of Coverage and/or the plan Summary of Benefits for additional details, requirements, and plan limitations on implant coverage.  
6 Dosanayoke, A., et al. “Periodontal Pathogens and Gestational Diabetes Mellitus.” Journal of Dental Research. April 1, 2008.