



# Dental plans – competitive highlights

For small businesses with 1-100 employees

We offer a variety of dental PPO and HMO plans to fit your budget and your employees' benefit needs.

## Network choice

All of your existing Blue Shield PPO groups have access to nearly 46,000 providers in California and nearly 350,000 nationally. Our dental HMO network is the second largest in the state with more than 26,000 providers.

## Ease of new group installation

- No form DE-9C or payroll statement required.
- No ownership documentation required.
- No Refusal of Coverage form required (except when only one employee is enrolled).

## 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>1</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 install (except for the Voluntary dental PPO plan<sup>2</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>3</sup> are available for groups with as few as one eligible 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 \$2000 or an Annual Benefit of \$1000 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>4</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.
- Our DPPO plans without implant benefit do provide an alternate benefit for traditional crowns and partials when implant procedures have been performed.
- Invisalign, paid out as a covered orthodontia benefit.

## 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>5</sup>
- Oral cancer screening provided annually at no additional charge when using network providers.

## Member dental portal

- Members have 24/7 online access to claims and benefit information, Explanation of Benefits and account balances, plus the ability to print or order Blue Shield member ID cards and access to a treatment cost calculator for pending services.

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

1 Triple option (2 PPOs & 1 HMO) must be purchased with Blue Shield medical coverage and must have the same ortho benefit.

2 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.

3 Available if orthodontic coverage is in the plan selected by the employer.

4 Please see the dental implant flier (A46994-SB), *Evidence of Coverage* and/or the plan Summary of Benefits for additional details, requirements and plan limitations on implant coverage.

5 Dosanayoke, A., et al. "Periodontal Pathogens and Gestational Diabetes Mellitus." *Journal of Dental Research*. April 1, 2008.