

Effective 1/1/20

Individual and Family

# Dental, vision, & life insurance



Plan guide



## A complete plan is a better plan

There's more to good health than eating right, exercising, and getting regular checkups. Taking care of your oral and visual health is just as important. That's why we offer a variety of dental and vision plans for you to choose from. If you're all about convenience, you can even get dental and vision\* coverage in a single plan with Specialty Duo<sup>SM</sup>\*

\* Underwritten by Blue Shield of California Life & Health Insurance Company.

Protecting your loved ones' financial security is important, too. Life insurance\* from Blue Shield of California Life & Health Insurance Company can help offer protection at a time when they need it most.

Get a quote and apply at [bscapply.com](https://bscapply.com).

## Smile, we've got your dental plan

Protect your smile with one of our PPO or HMO dental plans, and you'll enjoy a range of dental benefits including cleanings and X-rays for \$0, with a network of more than 22,000 HMO or 48,000 PPO dental access points in California.

Not sure which plan to choose? We can help. HMO plans generally cost less per month and have lower out-of-pocket costs for services\* compared with PPO plans. PPO plans, however, offer you more flexibility in your choice of dentists. So, if you value

greater choice in dental providers, and you're willing to pay a bit more, a PPO plan may be right for you. If you are more concerned with keeping costs down than having a wider selection of dentists, an HMO plan may be what you are looking for. Visit [blueshieldca.com/fad](https://blueshieldca.com/fad) to find PPO or HMO dentists in your area.

Now that you have a high-level view of your choices, compare plan details on the next page and plan rates on page 4.

If you have children under age 19, their basic dental and vision needs are covered by the pediatric dental and pediatric vision benefits we include in every individual and family medical plan.

Dental plans	DENTAL STANDARD HMO	DENTAL HMO	ENHANCED DENTAL PPO 25/500	ENHANCED DENTAL PPO 50/1250	DENTAL PPO	SPECIALTY DUO DENTAL + VISION PACKAGE*	ENHANCED DENTAL PPO 50/2000	ENHANCED DENTAL PPO 50/2000 LIFETIME ORTHO 1500
Monthly rates starting at	\$10.70	\$21.40	\$24.60	\$29.90	\$34.70	\$40.50	\$49.40	\$53.80
<b>Benefit</b>	With participating providers, members pay! <sup>1</sup>							
Diagnostic and preventive services (includes, but is not limited to, cleanings, X-rays, and initial and periodic oral examinations)	\$0	\$0	0%	0%	\$0 <sup>2</sup>	\$0 <sup>2</sup>	0%	0%
Restorative services – fillings (one surface resin composite, anterior)	\$20	\$18	20% <sup>3</sup>	20% <sup>3</sup>	\$37 <sup>4</sup>	\$37 <sup>4</sup>	20% <sup>3</sup>	20% <sup>3</sup>
Oral surgery (includes, but is not limited to, extraction of erupted tooth or exposed root)	\$75	\$70	20% <sup>3</sup>	20% <sup>3</sup>	\$40 <sup>4</sup>	\$40 <sup>4</sup>	20% <sup>3</sup>	20% <sup>3</sup>
Removal of impacted tooth (complete bony)	\$225	\$125	50% <sup>5</sup>	50% <sup>5</sup>	\$113 <sup>4</sup>	\$113 <sup>4</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Root canal (anterior root canal)	\$175	\$155	50% <sup>5</sup>	50% <sup>5</sup>	\$156 <sup>4</sup>	\$156 <sup>4</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Root canal (molar)	\$355	\$290	50% <sup>5</sup>	50% <sup>5</sup>	\$234 <sup>4</sup>	\$234 <sup>4</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Crowns (full cast high noble metal)	\$350 <sup>6</sup>	\$300 <sup>6</sup>	50% <sup>5</sup>	50% <sup>5</sup>	\$320 <sup>5</sup>	\$320 <sup>5</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Pontic (porcelain fused to high noble metal)	\$350	\$300	50% <sup>5</sup>	50% <sup>5</sup>	\$293 <sup>5</sup>	\$293 <sup>5</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Orthodontics	\$2,350 for under age 26, fully banded, two years \$2,650 for age 26+, fully banded, two years	\$2,350 for under age 26, fully banded, two years <sup>5</sup> \$2,650 for age 26+, fully banded, two years <sup>5</sup>	Not covered	Not covered	\$2,350 for under age 26, fully banded, two years <sup>5,7</sup> \$2,650 for age 26+, fully banded, two years <sup>5,7</sup>	\$2,350 for under age 26, fully banded, two years <sup>5,7</sup> \$2,650 for age 26+, fully banded, two years <sup>5,7</sup>	Not covered	50% (\$1,500 lifetime maximum and subject to separate deductible) <sup>5,7,8</sup>
Periodontal scaling and root planing (four or more teeth)	\$75	\$55	50% <sup>5</sup>	50% <sup>5</sup>	\$65 <sup>4</sup>	\$65 <sup>4</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Surgical placement of implant body – endosteal implant (procedure code D6010)	Not covered	\$1,375	Not covered	50% <sup>5</sup>	\$612 <sup>5</sup>	\$612 <sup>5</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Denture (full upper or lower)	\$400	\$400	50% <sup>5</sup>	50% <sup>5</sup>	\$388 <sup>5</sup>	\$388 <sup>5</sup>	50% <sup>5</sup>	50% <sup>5</sup>
Calendar-year deductible	\$0	\$0	\$25 per individual/ \$75 per family	\$50 per individual/ \$150 per family	\$50 per individual	\$50 per individual	\$50 per individual/ \$150 per family	\$50 per individual/ \$150 per family
Calendar-year benefit maximum	None	None	\$500 per individual	\$1,250 per individual	\$1,000 per individual	\$1,000 per individual	\$2,000 per individual	\$2,000 per individual

= Benefit is available prior to meeting any deductible.

= Benefit is subject to a deductible.

This chart is an overview of benefits. For additional benefit information including non-network benefits, cost for services, waiting periods, and exclusions and limitations, please see the *Summary of Benefits and Important Legal Information* booklets. To get these documents, just call us at **(888) 256-3650**.

\* Underwritten by Blue Shield of California Life & Health Insurance Company.

- The amounts indicated are a percentage of the allowed charges. Network providers accept Blue Shield's allowed charges as payment in full for covered services.
- Diagnostic and preventive services do not apply to the calendar-year benefit maximum for this plan.
- There is a six-month waiting period for these services unless you had prior coverage. Contact Member Services at **(888) 271-4880** for more information and to see if you qualify.
- There is a three-month waiting period for these services unless you had prior coverage. Contact Member Services at **(888) 271-4880** for more information and to see if you qualify.

- There is a 12-month waiting period for these services unless you had prior coverage. Contact Member Services at **(888) 271-4880** for more information and to see if you qualify.
- If precious metals are used, the member will be charged at the dentist's cost. For Dental HMO, porcelain on molar teeth is subject to an additional charge of \$75.
- Amounts do not accrue toward the calendar-year benefit maximum.
- Lifetime maximum is per person. Deductible is \$50 per person or \$150 per family.

## See the value of vision coverage

For as little as \$6.50 per month, you can get valuable vision coverage to help you pay for your future vision care needs. With one of the largest vision networks in California – including private-practice optometrists and ophthalmologists as well as retail locations like LensCrafters and Target, wholesalers like Wal-mart, and warehouse chains like Costco – finding an eye doctor who's right for you should be easy. Visit [blueshieldca.com/fad](http://blueshieldca.com/fad) to find eye doctors in your area.

Our vision plans allow you to order contact lenses online and give you access to a valuable LASIK discount via QualSight LASIK and NVISION Laser Eye Centers.

## We offer three vision plans to choose from:

- The Ultimate Vision 15/25/150\* is a comprehensive vision plan that features a \$150 frame allowance and many lens options.
- Or, if you are looking to save a little money without sacrificing dependable benefits, the Ultimate Vision 15/25/120\* may be right for you.
- Specialty Duo\* offers the convenience of vision and dental coverage in a single package.

## Compare plan benefits and rates

Vision plans	ULTIMATE VISION 15/25/120	ULTIMATE VISION 15/25/150	SPECIALTY DUO DENTAL + VISION PACKAGE
Monthly rates starting at	\$6.50	\$12.00	\$40.50
<b>Benefit</b>	Allowance and copays with participating providers: <sup>1</sup>		
Eye exam (every 12 months)	\$15 copay (every 12 months)	\$15 copay (every 12 months)	\$0 copay (every 12 months)
Materials (standard single vision, lined bifocal or lined trifocal with scratch coating lenses)	\$25 copay (every 12 months)	\$25 copay (every 12 months)	\$25 copay (every 24 months)
Frame allowance	Up to \$120 allowance (every 12 months)	Up to \$150 allowance (every 12 months)	Up to \$100 allowance (every 24 months)
Lens options and treatments	Polycarbonate lenses (only for dependent children)	\$100 allowance	\$100 allowance
	Photochromic lenses	\$115–\$200 allowance	\$115–\$200 allowance
	Progressive lenses	\$140 allowance	\$140 allowance
	Anti-reflective lens coating	\$50 allowance	\$50 allowance
Contact lenses <sup>2</sup>	Elective (cosmetic or convenience)	\$120 allowance (every 12 months)	\$120 allowance (every 24 months)
Diabetes Management Referral <sup>3</sup>	\$0 copay	\$0 copay	\$0 copay

= All benefits are available prior to meeting any deductible.

This chart is an overview of benefits. For additional benefit information, cost for services, waiting periods, and exclusions and limitations, please see the *Summary of Benefits* and *Important Legal Information* booklets. To get these documents, just call us at **(888) 256-3650**.

\* Underwritten by Blue Shield of California Life & Health Insurance Company.

<sup>1</sup> Network providers accept Blue Shield's allowed charges as payment in full for covered services. There is a 90-day waiting period for all vision benefits.

<sup>2</sup> You may select contact lenses instead of eyeglasses.

<sup>3</sup> This benefit is only available if you also have a Blue Shield medical plan.

## Monthly dental and vision plan rates

### Monthly dental PPO plan rates

		Rate per member	
		Ages 0 through 25 (rate per child for first 3 children – no cost for 4th child and beyond)*	Age 26+
All regions	Enhanced Dental PPO 50/2000 Lifetime Ortho 1500	\$53.80	\$69.20
	Enhanced Dental PPO 50/2000	\$49.40	\$63.60
	Dental PPO	\$34.70	\$41.10
	Enhanced Dental PPO 50/1250	\$29.90	\$38.50
	Enhanced Dental PPO 25/500	\$24.60	\$31.50

### Monthly dental HMO plan rates

		Rate per member	
		Ages 0 through 25 (rate per child for first 3 children – no cost for 4th child and beyond)*	Age 26+
Regions 1, 2, and 12 <sup>†</sup>	Dental HMO	\$27.60	\$30.10
	Dental Standard HMO	\$13.70	\$17.00
All other regions	Dental HMO	\$21.40	\$23.30
	Dental Standard HMO	\$10.70	\$13.20

**Please note:** Monthly rates for dental plans are in addition to the rates for the medical benefits covered by the Blue Shield health plan. However, you will receive one bill that combines your health, dental, and, if applicable, vision plan rates.

\* Only dependent children ages 0 through 25 count toward the three-child maximum rate cap. If you are enrolling more than one dependent child without an accompanying parent or legal guardian in the plan, the three-child maximum rate cap does not apply. Each child will be given a separate policy, and each child will be charged the ages 0 through 25 rate.

† Region 1 is composed of the following counties: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba. Region 2 is composed of the following counties: Marin, Napa, Solano, and Sonoma. Region 12 is composed of the following counties: San Luis Obispo, Santa Barbara, and Ventura. The Dental HMO and Enhanced Dental HMO \$0 plans are not available in Butte, Humboldt, Lake, Lassen, Nevada, Shasta, Sutter, Tehama, Marin, Napa, San Luis Obispo, and Santa Barbara counties.

### Monthly Specialty Duo dental + vision package rates

		Rate per member	
		Ages 0 through 25 (rate per child for first 3 children – no cost for 4th child and beyond)*	Age 26+
All regions	Specialty Duo dental + vision package	\$40.50	\$47.50

**Please note:** Monthly rates for Specialty Duo are in addition to the rates for medical benefits covered by the Blue Shield health plan. However, you will receive one bill that combines your health and dental + vision package rates.

\* Only dependent children ages 0 through 25 count toward the three-child maximum rate cap. If you are enrolling more than one dependent child without an accompanying parent or legal guardian in the plan, the three-child maximum rate cap does not apply. Each child will be given a separate policy, and each child will be charged the ages 0 through 25 rate.

### Monthly vision plan rates

		Rate per member	
		Ages 0 through 25 (rate per child for first 3 children – no cost for 4th child and beyond)*	Age 26+
All regions	Ultimate Vision 15/25/120	\$6.50	\$6.50
	Ultimate Vision 15/25/150	\$12.00	\$12.00

**Please note:** Monthly rates for vision plans are in addition to the rates for medical benefits covered by the Blue Shield health plan. However, you will receive one bill that combines your health, vision, and, if applicable, dental plan rates.

\* Only dependent children ages 0 through 25 count toward the three-child maximum rate cap. If you are enrolling more than one dependent child without an accompanying parent or legal guardian in the plan, the three-child maximum rate cap does not apply. Each child will be given a separate policy, and each child will be charged the ages 0 through 25 rate.

## Protect your family further with life and AD&D insurance

Facing financial burdens after the loss of a loved one can be challenging, but having life and Accidental Death and Dismemberment (AD&D) insurance can help. Individual term life and AD&D insurance plans from Blue Shield of California Life & Health Insurance Company help provide critical financial protection that can be used to help cover living expenses, college education costs, mortgage payments, and more.<sup>1</sup>

AD&D insurance provides another layer of protection. In the case of accidental death, the amount of your accidental death benefit matches your life insurance coverage. If you are accidentally injured, the dismemberment benefit will be a portion of the benefit amount.

We offer the financial protection and security of \$10,000, \$15,000, \$25,000, \$50,000, \$75,000, or \$100,000 in term life and AD&D insurance, with low monthly rates based on your age, sex, and nicotine use.<sup>2</sup> For example, a 36-year-old male who does not use nicotine can purchase a \$50,000 life insurance policy for just \$9 per month, or a \$50,000 life with AD&D insurance policy for only \$14 per month.

Life insurance coverage may be purchased without AD&D, but AD&D may only be purchased with life insurance coverage.

Coverage is available to all individuals ages 1 to 64\* with or without a Blue Shield health plan. Simply complete and submit the Application for Individual Term Life and AD&D Insurance Coverage to apply.

\* All plans terminate at age 65.

<sup>1</sup> Within the first two years of the policy, if the insured dies because of suicide, no life insurance benefit will be paid; however, the premiums will be returned. Please refer to the Policy for a complete description of this limitation.

<sup>2</sup> Those under age 20 are only eligible for \$10,000, \$15,000, and \$25,000 coverage amounts.

## Monthly individual term life and AD&D insurance rates (all regions)

To calculate the monthly premium, locate your age, sex, and nicotine status, and multiply the rate by the life insurance benefit amount. If you would like AD&D insurance as well, multiply the AD&D rate by the matching AD&D benefit amount. For example, a 45-year-old female non-nicotine user who wants \$50,000 of life insurance coverage would pay \$12.40 (\$0.248 x 50) per month. If she adds \$50,000 in AD&D benefits, it would be an additional \$5 (\$0.10 x 50) per month, for a total of \$17.40 (\$12.40 + \$5) per month.

Life rates per \$1,000 of coverage				
	Male		Female	
Age range	Non-nicotine user	Nicotine user	Non-nicotine user	Nicotine user
1-19	\$0.122	\$0.244	\$0.071	\$0.143
20-24	\$0.125	\$0.250	\$0.074	\$0.148
25-29	\$0.132	\$0.263	\$0.080	\$0.159
30-34	\$0.150	\$0.300	\$0.095	\$0.191
35-39	\$0.180	\$0.361	\$0.122	\$0.244
40-44	\$0.231	\$0.463	\$0.169	\$0.337
45-49	\$0.329	\$0.658	\$0.248	\$0.495
50-54	\$0.487	\$0.974	\$0.375	\$0.749
55-59	\$0.732	\$1.464	\$0.566	\$1.131
60-64	\$1.193	\$2.386	\$0.865	\$1.730
AD&D rates per \$1,000 of coverage				
0-64	\$0.10	\$0.10	\$0.10	\$0.10

A \$1 monthly administrative fee will be included on each bill.

**Please note:** Monthly rates for individual term life and AD&D insurance are in addition to the rates for medical, dental, and/or vision benefits.



## Definitions:

**Access points** – The number of dentists in our network and every location where they treat patients. A network dentist who treats patients at two separate locations constitutes two access points.

**Allowed charges** – The dollar amount Blue Shield uses to determine payment for covered services.

**Benefits (covered services)** – The necessary dental and vision services and supplies covered by the dental and vision plans.

**Copayment (copay)** – The fixed dollar amount a member pays for benefits after meeting any applicable calendar-year deductible.

**Deductible** – The amount a member pays each calendar year for most covered services before Blue Shield begins to pay. Specific covered services, such as preventive care, are covered before a member reaches the calendar-year deductible.

**Participating provider or network provider** – A provider (includes general dentists, dental specialists, optometrists, and ophthalmologists) that has agreed to contract with Blue Shield to provide covered services to members of a dental or vision plan. A participating, or network, provider has agreed to accept Blue Shield's contracted rate as payment in full for covered services.

## Have questions or want to apply?



Visit us at [bscapply.com](https://bscapply.com).



Call your broker.

You can purchase dental and vision plans with or without a medical plan at [bscapply.com](https://bscapply.com).

For individual term life insurance, download the application from [blueshieldca.com/LifeApplication](https://blueshieldca.com/LifeApplication). Ask your broker to mail the completed application to the address included on the application.

Looking for a medical plan? We have a variety of PPO and HMO plans to choose from. Ask your broker for more information.