



happy  = healthier 

dental plans for employees and their families

Dental exams can detect serious illnesses

Dental coverage isn't just about a nicer smile. Better overall health begins with routine oral exams, which help detect periodontal disease, as well as signs of other serious oral and systemic medical conditions.

Studies have shown links between periodontal disease and life-threatening conditions such as diabetes, cardiovascular disease, pulmonary disease, and low birth weight for babies.¹

Periodontal disease

Periodontal or gum disease, which are serious illnesses themselves, are also linked to a number of major health conditions, such as heart disease, stroke, respiratory disease, and diabetes.²

Diabetes

One of the biggest health concerns today, diabetes leads to healthcare costs approaching \$200 billion annually³ – and those with periodontal disease are twice as likely to develop diabetes.⁴

Oral cancer

Signs of oral cancer can be detected at the early, preventable stages through a routine oral exam with an oral cancer screening.

Osteoporosis

The first stages of bone loss may show up in the teeth. A dentist may be able to spot this on a routine clinical examination or with dental X-rays.

Premature birth

Pregnant women with periodontal disease are seven times more likely to have a baby born prematurely, but periodontal treatment during pregnancy can reduce premature births by 84%. Pregnant women with gum disease also face an increased risk of developing gestational diabetes, even if they don't smoke or drink.⁵

advantages worth smiling about

Broad dental provider networks and a wide range of plans make it easy to meet your company's needs.

Your employees have convenient access to quality dental coverage. The dental PPO and INO networks include more than 25,000 providers in California and 218,000 nationwide, and the dental HMO network includes more than 16,000 providers in California.⁶

Our dental plans (except voluntary plans) require a 50% employer contribution and 75% employee participation. Voluntary dental plans don't require employer contributions.

The Blue Shield advantage

Dual Option: You can provide your employees with a choice between any two dental plans, including voluntary dental plans, which have no employer contribution requirements.

Plan choices that include a variety of HMO, PPO, and INO (in network only) dental plans.

No waiting periods so employees begin accessing care after the effective date.⁷

Reduced out-of-pocket costs when employees use a network dentist, so they pay less.

Online provider directory at blueshieldca.com allows employees immediate access to find a dentist.

Enhanced dental services during pregnancy

All dental PPO and dental INO* plans offer an enhanced benefit for pregnant women that includes an additional teeth cleaning. This extra cleaning helps prevent periodontal disease, which is linked to premature and low-birth-weight babies.

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

Dental PPO Smile plans

Our wide range of affordable dental PPO plans gives your employees the option to choose any dental provider they want, or save money by using a network provider.

Key features

- Plans with orthodontia coverage include a \$1,000 calendar-year, not lifetime, maximum for children and adults
- Oral cancer screening covered as a diagnostic and preventive service
- Diagnostic and preventive services covered at 100% when using network providers
- Low annual deductible of \$50 or \$75 per member, per calendar year
- Choice of calendar-year maximum

MAC versus UCR dental plans⁸ – which is best for your business?

MAC (Maximum Allowable Charge)

Best for groups that:

- Anticipate minimal out-of-network utilization
- Are looking for a lower price point

UCR (Usual, Customary, and Reasonable)

Best for groups that:

- Anticipate high out-of-network utilization
- Want to minimize out-of-pocket costs when going out of network

Dental INO Smile plans

The SmileSM In-Network Only (INO) dental plan portfolio* provides a choice of options to help protect your employees' oral health and your bottom line. INO plans pay benefits on a coinsurance basis, but with no out-of-network coverage. The INO network includes all the same providers as the dental PPO network. Members can access covered services from any provider in the INO network, giving members access to over 25,000 providers in California and over 218,000 nationwide.⁶ The advantage of this plan is that it offers access to a large network at reduced prices.

The INO plan lets you tailor dental coverage for your employees by selecting options from these three key components:

- Voluntary or contributory
- Endodontics and periodontics coverage level (either a 50% or 80% coinsurance level)
- Orthodontia coverage (can be included or excluded)

Additional features

- \$1,500 or \$2,500 annual benefit maximum
- Plans with orthodontia coverage include a \$1,000 calendar-year, not lifetime, maximum for children and adults
- Oral cancer screening covered as a diagnostic and preventive service
- Covered diagnostic and preventive services covered at 100%

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

Dental HMO plans

Dental HMO plans give your employees access to cost-effective care through the network dental provider of their choice.

Blue Shield's dental HMO plans – DHMO Basic, DHMO Plus, and DHMO Deluxe – offer basic, middle, and rich-level benefits, respectively, in addition to a voluntary option through DHMO Voluntary. Dental HMO plans are designed to help members take more control of their dental costs while coordinating their family's dental care through their choice of more than 16,000 dental HMO providers in California.⁶

Key features

- No charge for covered diagnostic and preventive services, such as full-mouth X-rays, cleanings, and sealants
- Orthodontic benefits for adults and children
- No waiting periods
- Virtually no claim forms
- No deductibles and no calendar-year maximums
- Covered specialty-care services available with referral from a dental provider

valuable wellness discounts

As Blue Shield dental plan members, your employees have access to all the useful resources of our wellness discounts. These discounts let your employees save money on a variety of popular weight loss, fitness, health and wellness, and vision programs.*

Diet and exercise

Your employees can save while they lose those extra pounds and keep them off at 24 Hour Fitness, Weight Watchers, ClubSport, and Renaissance ClubSport.

Health and wellness

From acupuncture to vitamins, your employees will pay less for health and wellness products with the alternative care discount program and drugstore.com.

Vision

Your workforce can take advantage of 20% discounts on frames, lenses, and contact lenses through the Discount Vision Program. And with the LASIK Discount Program, they can also receive discounts of 20% on LASIK surgery through QualSight providers and a 15% discount through TLCVision providers.

To learn more, please visit blueshieldca.com/wellnessdiscounts.

* These discount program services are not a covered benefit of Blue Shield health plans, and none of the terms or conditions of Blue Shield's health plans apply. Discount program services are available to all members with a Blue Shield medical, dental, vision, or life insurance plan.

The network of practitioners and facilities in the discount programs are managed by the external program administrators identified below, including any screening and credentialing of providers. Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products.

Some services offered through the discount program may already be included as part of the Blue Shield health plan covered benefits. Members should access those covered services prior to using the discount program.

Members who are not satisfied with services or products received from the discount program may use Blue Shield's grievance process described in the Grievance Process section of the *Evidence of Coverage or Certificate of Insurance/Policy*. Blue Shield reserves the right to terminate this program at any time without notice.

Discount programs administered by or arranged through the following independent companies:

- Alternative Care Discount Program – American Specialty Health Networks, Inc. (ASH Networks)
- Vision discount program – MESVision
- Weight control – Weight Watchers North America
- Fitness facilities – 24 Hour Fitness, ClubSport, and Renaissance ClubSport
- Health products (excluding prescription drugs) – drugstore.com inc.
- LASIK – Laser Eye Care of California LLC, QualSight, Inc., and TLCVision Corporation

Note: No genetic information, including family medical history, is gathered, shared, or used from these programs.

healthier employees help your bottom line

Workers lose 164 million work hours each year because of dental disease.⁹

Regular dental checkups can help keep your workforce stronger, healthier, and more productive. And consider this: 77% of people with dental coverage report having a dental checkup in the past year.¹⁰

Keep your workforce smiling

Workforce turnover is costly and can drain your company's productivity, but dental coverage is an affordable benefit that helps you keep great employees. In fact, 69% of employees say non-medical benefits (including dental, vision, and life insurance coverage) are an important contributing factor to loyalty.¹¹

Boost your retention efforts by offering dental coverage. You'll be helping your employees and their families maintain their health while saving you money. It's value you can really smile about!

To learn which Blue Shield dental plan is right for your business, contact your broker. Because a healthy smile means a healthier, more productive workforce.

Endnotes

- 1 Romero, B.C., Chiquito, C.S., Elejalde, L.E., Bernardoni, C.B. "Relationship Between Periodontal Disease in Pregnant Women and the Nutritional Condition of their Newborns." *Journal of Periodontology*. 2002; 73(11): 77-1183.
- 2 American Academy of Periodontology. *Journal of Periodontology: Mouth-Body Connection*, January 14, 2009.
- 3 "Direct and Indirect Costs of Diabetes in the United States," American Diabetes Association, March 31, 2009.
- 4 Demmer, R.T., Jacobs, D.R., Desvarieux, M. "Periodontal disease and incident type 2 diabetes." 2008. *Diabetes Care* (vol. 31), pp. 1373-1379.
- 5 Dasanayake, A., et al. "Periodontal Pathogens and Gestational Diabetes Mellitus." *Journal of Dental Research*, April 1, 2008; 87(4): 328 - 333.
- 6 Dental providers in and out of California are available through a contracted dental plan administrator.
- 7 The voluntary dental PPO and voluntary dental INO plans have a 12-month waiting period for major services.
- 8 Out-of-network reimbursement levels vary by plan and are either paid at a MAC amount as determined by the plan administrator or at the 85th percentile of UCR fees determined by the plan administrator by region. If the provider charges more than the MAC or UCR rate, the member is responsible for the difference. MAC is based on the Maximum Allowable Charge of providers in the area; UCR is based on Usual, Customary, and Reasonable charges for providers in the area.
- 9 Bertolami, C. N. "Health Care Reform Must Include Dental Care." Roll Call, Inc. April 23, 2009.
- 10 "The Haves and the Have-nots: Consumers With and Without Dental Benefits 2009," National Association of Dental Plans, Inc., February 2009.
- 11 Seventh Annual MetLife Study of Employee Benefits Trends, 2009.

This is an overview of the plan benefits offered by Blue Shield. All Blue Shield plans are subject to limitations and exclusions. This document is only a summary for informational purposes. It is not a contract. Please refer to the *Evidence of Coverage* or *Certificate of Insurance* and the Group Health Service Contract for the exact terms and conditions of coverage.