

DENTAL BLUE® Total Health Solution

For more than 80 years, Blue Cross Blue Shield of Massachusetts has been a leader in the health care industry—and for more than 50 of those years, we've been delivering innovative dental solutions that are right for your business.



DENTAL BLUE: GOOD HEALTH STARTS AT THE TOP

The connection is clear: good oral health leads to better overall health.

For example, the treatment of periodontal disease may help control the blood sugar levels in diabetics; cut the risk of delivering a preterm, low-birthweight baby; and limit the severity of heart disease.

Dental Blue offers you a total health solution for your employees, with quality and service you can count on.

Questions?

If you have any questions, please contact your account executive.

OUR PLANS

Dental Blue®

Our traditional dental plan for employers who want to offer comprehensive dental coverage across a large network of dental providers. When employees receive services from in-network dentists, they'll see lower rates, and pay less in out-of-pocket costs.

Dental Blue® PPO

Employees in our PPO plan will get better rates for services when they see one of our dentists in the Dental Blue PPO network. If they go out-of-network, they're still covered, but they'll have to pay higher out-of-pocket costs.

Dental Blue® Select

Similar to our PPO plan, Dental Blue Select offers employees better rates for services when they see one of our dentists in the Dental Blue PPO network. There's a deductible for out-of-network preventive services, and employees won't be charged for preventive services after the deductible is met.

WE PROVIDE:

- A flexible, comprehensive group of products designed to meet your needs and your budget
- Network access throughout Massachusetts and the nation
- Proactive health solutions that include education and outreach, with focus on total well-being
- One-stop shopping for enrollment and service

Dental Blue® Freedom

Dental Blue Freedom offers the largest selection of network dentists. Employees in this plan will get the best rates for in-network care, especially when they see dentists in the Dental Blue PPO network. If they go out-of-network, they're still covered, but they'll pay the highest out-of-pocket costs for service.

Dental Blue® Value

Our standard Table of Allowance plan offers coverage across a large network of dental providers. When employees see an in-network dentist, they're responsible for the difference between the Dental Blue Value Table of Allowance amount and our contracted provider's fee schedule.



WORLD-CLASS TOOLS AND SERVICE

Single Point of Contact

You're supported by our Account Service team through one point of contact, making it easy to streamline dental plan administration. Your employees have access to award-winning customer service, with one phone number to support all their needs.

Easy Plan Management

BlueLinks[™] for Employers makes plan management easy, by allowing you to manage your dental and medical plans simultaneously. You'll have access to a forms library, health-related news and information, employee health education resources, health and wellness tips, and disease-management and care-management programs. Visit **bluecrossma.com/employers** to learn more.

MyBlue and the MyBlue App

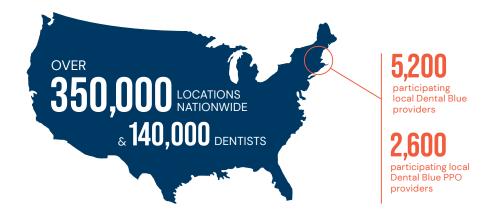
MyBlue and the MyBlue app are easy, secure, and convenient ways for members to manage their health care. Members can see their detailed plan information, access claims, view financial accounts, and look up doctors, dentists, and other providers. Learn more at **bluecrossma.com/myblue**.

The MyBlue app is available on:



Blue365®

Living a healthy life is all about making good choices every day. Blue365 offers members exclusive savings on healthy products, discounts on health and fitness clubs, and much more. Learn more at **blue365deals.com**.



OUR NETWORKS

Dental Blue®

Our traditional network offers access to more than 90 percent of dentists in Massachusetts.

Dental Blue® PPO

Members in our PPO plan will receive the most coverage when they see one of the thousands of dentists in Massachusetts who participate in our PPO network.

Nationwide Network Access

Dental Blue and Dental Blue PPO members have access to more than 350,000 credentialed provider locations nationwide.

	Network Coverage				
Plan Name ¹	Dental Blue	Dental Blue PPO	Nationwide Network Access	Out-of-Network Providers	
DENTAL BLUE	~			6 [®] Call for options	
DENTAL BLUE PPO		~		~	
DENTAL BLUE SELECT		~	~	~	
DENTAL BLUE FREEDOM	~	~	~	~	
DENTAL BLUE VALUE	~	~	~	~	



Balance billing options available for out-of-network coverage. Call your broker or account executive for details.

ENHANCED DENTAL BENEFITS

Dental Blue offers a condition-specific, total health solution, with a complete program for at-risk members with qualifying medical conditions.

Our Enhanced Dental Benefits offer additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health.

THE PROGRAM

- Identifies members with specific conditions who would benefit from oral health interventions
- Educates members on how to improve their specific condition through proper oral health care
- Engages at-risk members (who haven't received preventive or periodontal care) with how behavior change can improve their specific condition
- Removes financial barriers for at-risk members, by covering additional cleanings and non-surgical periodontal care at 100 percent, outside of the member's maximum

Condition	One cleaning or periodontal maintenance, 4 per calendar year²	Periodontal scaling, once per quadrant every 24 months ²	Oral cancer screening, twice per calendar year	Fluoride treatment, 4 per calendar year
DIABETES	~	~	· ·	·
CORONARY ARTERY DISEASE	~	~		
STROKE	~	~		
PREGNANCY	~	~		
ORAL CANCER	~		~	~
SJÖGREN'S SYNDROME	~		~	

2. Periodontal maintenance and scaling are available on plans that offer periodontal benefits. There must be at least three months between a periodontal maintenance cleaning and any other cleanings covered under your dental plan, including these Enhanced Dental Benefits.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711). ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).