



MASSACHUSETTS

# DENTAL BLUE<sup>®</sup> 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.

## Questions?

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

# 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.

## 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

## 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 members receive services from in-network dentists, they'll see lower rates, and pay less in out-of-pocket costs.

### Dental Blue® PPO

Members of 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 members 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 members won't be charged for preventive services after the deductible is met.

### Dental Blue® Freedom

Dental Blue Freedom offers the largest selection of network dentists. Members of 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 members of this plan 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.

### Enrollment Management

Our electronic self-service tool allows you to quickly and accurately enroll subscribers and their dependents, cancel coverage, and perform access to care updates. For accounts that don't submit electronic files, you can use BluesEnroll to access employee enrollment, eligibility management, and detailed reporting.

Visit [bluecrossma.com/employer](http://bluecrossma.com/employer) 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](http://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](http://blue365deals.com).

# OUR NETWORKS

## Dental Blue®

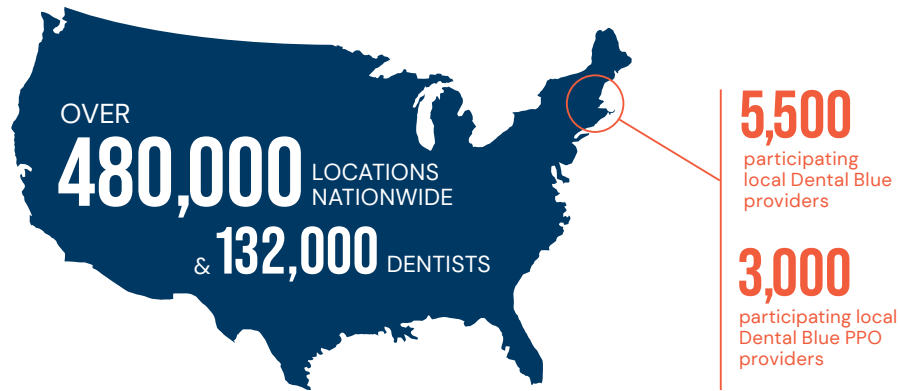
Our traditional network offers access to more than 95 percent of dentists in Massachusetts.

## 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 480,000 credentialed provider locations nationwide.



Plan Name <sup>1</sup>	Network Coverage			
	Dental Blue	Dental Blue PPO	Nationwide Network Access	Out-of-Network Providers
DENTAL BLUE	✓		✓	☎ 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.

1. Additional rider options available, including network discounts and out-of-network riders.

# 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
- Engages at-risk members (who haven't received preventive or periodontal care) with how behavior change can improve their specific condition
- Educates members on how to improve their specific condition through proper oral health care
- 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 year <sup>2</sup>	Periodontal scaling, once per quadrant every 24 months <sup>2</sup>	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.

**Please Note:** Service frequencies displayed in the chart are effective on renewal starting April 1, 2021. For renewals prior to this date, these services are covered at the following frequencies: cleaning or periodontal maintenance every three months; periodontal scaling, once per quadrant every 24 months; oral cancer screening every six months; and fluoride treatment every three months. Condition-specific eligibility requirements must be met to receive coverage. Certain dental plans cover preventive dental services and Enhanced Dental Benefits at different frequency intervals. Please check your plan benefits to confirm your coverage before scheduling dental services.

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).