



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 healthcare 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, contact your account executive.

## 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 people with diabetes; cut the risk of delivering a preterm, low-birthweight baby; and limit the severity of heart disease.

Dental Blue offers a dependable, total health solution for your employees.

### 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 a focus on total well-being
- One-stop shopping for enrollment and service

### OUR PLANS

#### Dental Blue

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

#### Dental Blue® PPO

Members of our PPO plan pay lower 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 their out-of-pocket costs will be higher.

#### Dental Blue® Select

Similar to our PPO plan, members of this plan pay lower 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 them after the deductible is met.

#### Dental Blue® Freedom

Dental Blue Freedom offers the largest selection of in-network dentists. Members of this plan receive the lowest 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 through a large network of dental providers. When members receive services from 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 member service, with one phone number to support all their needs.

#### Enrollment Management

With our electronic self-service tool, you can quickly and accurately enroll subscribers and their dependents, cancel coverage, and update access to care. For accounts that don't submit electronic files, you can use BluesEnroll to access employee enrollment, eligibility management, and detailed reporting. To learn more, visit [bluecrossma.com/employer](https://bluecrossma.com/employer).

#### MyBlue

MyBlue gives members instant access to their plan benefits, ID cards, tools, and resources. They can look up dentists, track and manage claims, check their deductible, and more. Learn more at [bluecrossma.org](https://bluecrossma.org).

#### 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](https://blue365deals.com).

# OUR NETWORKS

## Dental Blue

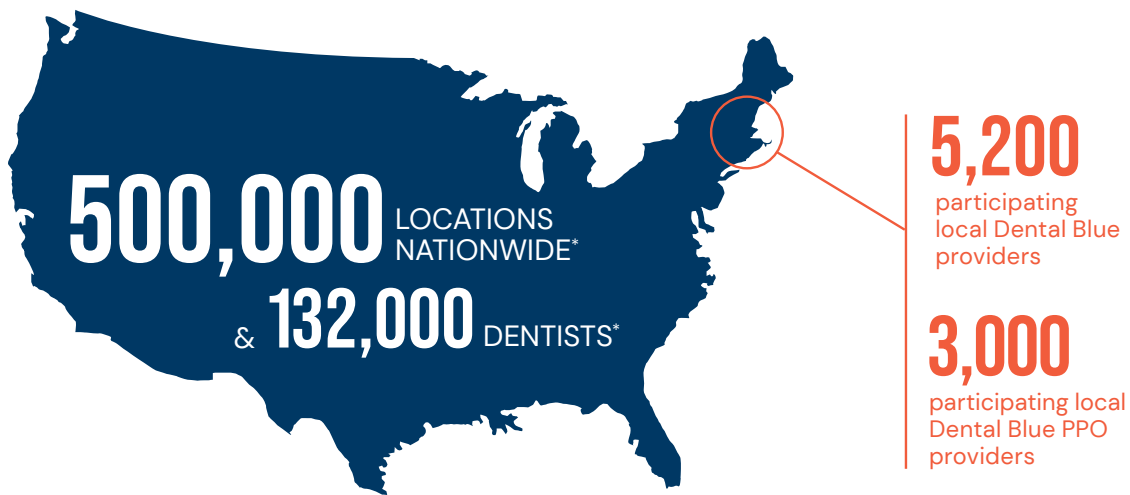
Our traditional network offers access to more than 93 percent of dentists in Massachusetts.

## 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 nearly 500,000 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.

<sup>1</sup> Additional rider options available, including network discounts and out-of-network riders.

\*The numbers of locations and unique dentists are accurate as of April 1, 2023.

# ENHANCED DENTAL BENEFITS

This is a total health solution for members with qualifying medical conditions that may require increased oral care. Enhanced Dental Benefits offers additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health. This program provides:

- Member outreach and education, aimed at improving the member's specific condition through proper oral health care and behavioral change
- Additional cleanings and periodontal services, covered at 100% outside of the member's maximum, to help remove financial barriers to care

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 <sup>3</sup>	✓	✓		
ORAL CANCER	✓		✓	✓
SJÖGREN'S SYNDROME	✓		✓	✓
INTELLECTUAL AND/OR DEVELOPMENTAL DISABILITIES <sup>3,4</sup>	✓		✓	✓
MENTAL HEALTH CONDITIONS <sup>3,4</sup>	✓		✓	✓

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.

3. Self-Enrollment is required for this condition. Employees can download the Enhanced Dental Benefits Enrollment Form at [bluecrossma.org/myblue/fast-forms](https://bluecrossma.org/myblue/fast-forms).

4. Intellectual and/or Developmental Disabilities and Mental Health Conditions are being added to benefits on renewal starting October 1, 2023.

**Note:** Certain dental plans cover preventive dental services and Enhanced Dental Benefits at different frequency intervals. Employees should check plan benefits to confirm 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).