MASSACHUSETTS

SUMMARY OF BENEFITS

DENTAL BLUE® PEDIATRIC ESSENTIAL BENEFITS

For members until the end of the calendar month in which they turn age 19

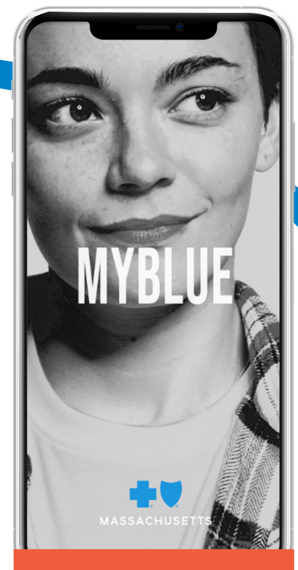
UNLOCK THE POWER OF YOUR PLAN

MyBlue gives you an instant snapshot of your plan:

COVERAGE AND BENEFITS

CLAIMS AND BALANCES

DIGITAL ID CARD



Sign in

Download the app, or create an account at **bluecrossma.org.**

This policy includes coverage of pediatric dental services as required under the federal Patient Protection and Affordable Care Act.

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DENTAL BLUE PEDIATRIC ESSENTIAL BENEFITS

Preventive Benefit Group*	Basic Benefit Group*	Major Benefit Group*
No Deductible	$50 Per Member Plan-Year Deductible (No more than $150 for Three or More Members)	
Full Coverage	75% Coverage	50% Coverage
$350 Per Member ($700 for Two or More Members) Plan-Year Out-of-Pocket Maximum		

Oral Exams
- One complete initial oral exam per provider or location (including initial history and charting of teeth and supporting structures)
- Periodic or routine oral exams; twice in a alendar year
- Oral exams for a member under age three; twice in a calendar year
- Limited oral exams; twice in a calendar year

X-rays
- Single tooth X-rays; no more than one per visit
- Bitewing X-rays; twice in a calendar year
- Full mouth X-rays; once in three calendar years per provider or location
- Panoramic X-rays; once in three calendar years per provider or location

Routine Dental Care
- Routine cleaning, minor scaling, and polishing of the teeth; twice in a calendar year
- Fluoride treatments; once in 90 days
- Sealants; once per tooth in three years per provider or location (sealants over restored tooth surfaces not covered)
- Space maintainers

Fillings
- Amalgam (silver) fillings; one filling per tooth surface in 12 months
- Composite resin (white) fillings; one filling per tooth surface in 12 months

Root Canal Treatment
- Root canals on permanent teeth; once per tooth
- Vital pulpotomy
- Retreatment of prior root canal on permanent teeth; once per tooth in 24 months
- Root end surgery on permanent teeth; once per tooth

Crowns
- Prefabricated stainless steel crowns; once per tooth (primary and permanent)

Gum Treatment
- Periodontal scaling and root planing; once per quadrant in 36 months
- Periodontal surgery; once per quadrant in 36 months

Prosthetic Maintenance
- Repair of partial or complete dentures and bridges; once in 12 months
- Reline or rebase partial or complete dentures; once in 24 months
- Recementing of crowns, inlays, onlays, and fixed bridgework; once per tooth

Oral Surgery
- Simple tooth extractions; once per tooth
- Erupted or exposed root removal; once per tooth
- Surgical extractions; once per tooth (approval required for complete, boney impactions)
- Other necessary oral surgery

Other Necessary Services
- Dental care to relieve pain (palliative care)
- General anesthesia for covered oral surgery

Crowns
- Resin crowns; once per tooth in 60 months
- Porcelain/ceramic crowns; once per tooth in 60 months
- Porcelain fused to metal/high noble crowns; once per tooth in 60 months

Tooth Replacement
- Removable complete or partial dentures, including services to fabricate, measure, fit, and adjust them; once in 84 months
- Fixed prosthetics, only if there is no other less expensive adequate dental service; once in 60 months

Other Necessary Services
- Occlusal guards when necessary; once in a calendar year
- Fabrication of an athletic mouth guard

Orthodontic Benefit Group*

No deductible

Coverage is only provided for medically necessary orthodontic care and requires prior authorization before services are provided.

After prior authorization, you have:
50% coverage
- Braces for a member who has a severe and handicapping malocclusion
- Related orthodontic services for a member who qualifies

* In Massachusetts, benefits are only provided when covered services are received from a participating dentist.

WELCOME TO DENTAL BLUE,

A COMPREHENSIVE DENTAL PLAN THAT PROVIDES A WIDE RANGE OF BENEFITS TO MEET YOUR DENTAL CARE NEEDS.

Your Dentist
Dental Blue offers an extensive network of dentists. Over 90 percent of dentists in Massachusetts and Rhode Island participate with Blue Cross Blue Shield of Massachusetts.

If you would like help choosing a dentist, or already have a dentist and want to know if they participate with your plan, you can call the dentist, look at the current dental provider directory, or call Member Service at the toll-free phone number shown on your Dental Blue ID card. You can also access the online dental provider directory at **bluecrossma.org**.

Your Benefits
The dental benefits your plan covers are subject to the plan-year deductible and coinsurance (if applicable), and out-of-pocket maximum amounts. If you are not sure when your plan year begins, contact Blue Cross Blue Shield of Massachusetts. The chart shows the percentage of costs your plan will pay for covered dental services. Many covered services have specific time limits.

Your Out-of-Pocket Maximum
Your out-of-pocket maximum is the most you could pay during a plan year for deductible and coinsurance for covered services. The out-of-pocket maximum is **$350** per member (or **$700** for two or more members). Costs that do not count towards your out-of-pocket maximum are premiums, any balance-billed charges, all dental services for members who are not eligible for pediatric essential dental benefits, and all services that this policy does not cover.

Pre-Treatment Estimates and Prior Authorizations
If your dentist expects that your treatment will involve covered services that will cost more than $250, Blue Cross Blue Shield recommends that your dentist send a copy of the "treatment plan" to Blue Cross Blue Shield before services are provided. A treatment plan is a detailed description of the procedures that the dentist plans to perform and includes an estimate of the charge for each service.

Once the treatment plan is reviewed, you and your dentist will be notified of the benefits available.

If your dentist has determined you will need a service that requires prior authorization, they must request approval for those services to be covered before services are provided. Prior authorization services that are done without obtaining approval may not be covered.

You will be responsible for all charges for services that are not approved or are done without prior authorization.

Multi-Stage Procedures
Your dental plan provides benefits for multi-stage procedures (procedures that require more than one visit, such as crowns, dentures, and root canals) as long as you are enrolled in the plan on the date that the multi-stage procedure is completed. A participating dentist will send a claim for a multi-stage procedure to Blue Cross Blue Shield only after the completion date of the procedure.

You will be responsible for all charges for multi-stage procedures if your plan has been cancelled before the completion date of the procedure.

How Dentists Are Paid - Participating Dentists
Dentists that participate with Blue Cross Blue Shield of Massachusetts or Blue Cross Blue Shield of Rhode Island accept the lesser of either the dentist's actual charge or the allowed charge as payment in full for covered services. You pay only your deductible and coinsurance (if applicable).

In Massachusetts, benefits are only provided when covered services are received from a participating dentist.

How Dentists Are Paid - Dentists Outside of Massachusetts
Benefits for covered services by a dentist outside of Massachusetts are provided based on the dentist's actual charge or the allowed charge, whichever is less. The allowed charge is based on a schedule of charges. You may be responsible for any difference between the dentist's actual charge or the allowed charge, whichever is less. You are also responsible for your deductible and coinsurance (if applicable).

How Orthodontic Benefits Are Paid
Orthodontic benefits are available on or after your effective date. Coverage is only provided for medically necessary orthodontic services and requires prior authorization before services are provided. Orthodontic benefits are calculated using the allowed charge for the orthodontic procedure. You may be responsible for the coinsurance and any difference between the Blue Cross Blue Shield payment and the dentist's actual charge. See your plan description (and riders, if any) for exact coverage details.

When Coverage Begins

You are covered, without a waiting period, from the date you enroll in the plan. Dental benefits are provided for members until the end of the calendar month in which they turn age 19.

If You Have to File a Claim

Participating dentists will send claims directly to Blue Cross Blue Shield. All you have to do is show them your Blue Cross Blue Shield of Massachusetts Medical ID card. The payment will be sent directly to your dentist when claims are received within one year of the completed service.

If you receive emergency care in Massachusetts by a non-participating dentist because a participating dentist was not available, you may have to submit the claim yourself. Before submitting your claim, get an Attending Dentist's Statement form from Member Service. After your dentist fills out the form, send it and your original itemized bills to Blue Cross Blue Shield of Massachusetts, P. O. Box 986030, Boston, MA 02298. All member-submitted claims must be submitted within two years of the date of service.

If you have a grievance, see your plan description for instructions on how to file a grievance.

Other Information

Coordination of benefits applies to plan members who are covered by another plan for health care expenses. Coordination of benefits ensures that payments from other insurance or health care plans do not exceed the total charges billed for covered services.

Your plan description has a subrogation clause, which means that Blue Cross Blue Shield can recover payments if a member has already been paid for the same claim by a third party.

QUESTIONS?

For questions about Blue Cross Blue Shield of Massachusetts, call 1-800-262-BLUE (2583), or visit us online at bluecrossma.org.

Limitations and Exclusions. These pages summarize the benefits of your dental plan. Your plan description and riders define the full terms and conditions in greater detail. Should any questions arise concerning benefits, the plan description and riders will govern. For a complete list of limitations and exclusions, refer to your plan description and riders.

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55-0593SG1-1-22 (9/21)

MASSACHUSETTS

NONDISCRIMINATION NOTICE

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. It does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS PROVIDES:

- Free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print or other formats).
- Free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, call Member Service at the number on your ID card.

If you believe that Blue Cross Blue Shield of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with the Civil Rights Coordinator by mail at Civil Rights Coordinator, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126; phone at **1-800-472-2689 (TTY: 711)**; fax at **1-617-246-3616**; or email at **civilrightscoordinator@bcbsma.com**.

If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, online at **ocrportal.hhs.gov**; by mail at U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, DC 20201; by phone at **1-800-368-1019** or **1-800-537-7697 (TDD)**.

Complaint forms are available at **hhs.gov**.

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PROFICIENCY OF LANGUAGE ASSISTANCE SERVICES

Spanish/Español: 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**).

Portuguese/Português: 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**).

Chinese/简体中文: 注意：如果您讲中文，我们可向您免费提供语言协助服务。请拨打您 ID 卡上的号码联系会员服务部（TTY 号码：**711**）。

Haitian Creole/Kreyòl Ayisyen: ATANSYON: Si ou pale kreyòl ayisyen, sèvis asistans nan lang disponib pou ou gratis. Rele nimewo Sèvis Manm nan ki sou kat Idantitifkasyon w lan (Sèvis pou Malantandan TTY: **711**).

Vietnamese/Tiếng Việt: LƯU Ý: Nếu quý vị nói Tiếng Việt, các dịch vụ hỗ trợ ngôn ngữ được cung cấp cho quý vị miễn phí. Gọi cho Dịch vụ Hội viên theo số trên thẻ ID của quý vị (TTY: **711**).

Russian/Русский: ВНИМАНИЕ: если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Позвоните в отдел обслуживания клиентов по номеру, указанному в Вашей идентификационной карте (телетайп: **711**).

Arabic/ةيبر:

انتباه: إذا كنت تتحدث اللغة العربية، فتتوفر خدمات المساعدة اللغوية مجانًا بالنسبة لك. اتصل بخدمات الأعضاء على الرقم الموجود على بطاقة هُويتك (جهاز الهاتف النصي للصم والبكم "TTY": **711**).

Mon-Khmer, Cambodian/ខ្មែរ: ការជូនដំណឹង៖ ប្រសិនបើអ្នកនិយាយភាសា ខ្មែរ សេវាជំនួយភាសាឥតគិតថ្លៃ គឺអាចរកបានសម្រាប់អ្នក។ សូមទូរស័ព្ទទៅផ្នែកសេវាសមាជិកតាមលេខនៅលើប័ណ្ណសម្គាល់ខ្លួនរបស់អ្នក (TTY: **711**)។

French/Français: ATTENTION : si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le Service adhérents au numéro indiqué sur votre carte d'assuré (TTY : **711**).

Italian/Italiano: ATTENZIONE: se parlate italiano, sono disponibili per voi servizi gratuiti di assistenza linguistica. Chiamate il Servizio per i membri al numero riportato sulla vostra scheda identificativa (TTY: **711**).

Korean/한국어: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 ID 카드에 있는 전화번호(TTY: **711**)를 사용하여 회원 서비스에 전화하십시오.

Greek/Ελληνικά: ΠΡΟΣΟΧΗ: Εάν μιλάτε Ελληνικά, διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε την Υπηρεσία Εξυπηρέτησης Μελών στον αριθμό της κάρτας μέλους σας (ID Card) (TTY: **711**).

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Polish/Polski: UWAGA: Osoby posługujące się językiem polskim mogą bezpłatnie skorzystać z pomocy językowej. Należy zadzwonić do Działu obsługi ubezpieczonych pod numer podany na identyfikatorze (TTY: **711**).

Hindi/हिंदी: ध्यान दें: यदि आप हिन्दी बोलते हैं, तो भाषा सहायता सेवाएँ, आप के लिए नि:शुल्क उपलब्ध हैं। सदस्य सेवाओं को आपके आई.डी. कार्ड पर दिए गए नंबर पर कॉल करें (टी.टी.वाई.: **711**).

Gujarati/ગુજરાતી: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો, તો તમને ભાષાકીય સહાયતા સેવાઓ વિના મૂલ્યે ઉપલબ્ધ છે. તમારા આઈડી કાર્ડ પર આપેલા નંબર પર Member Service ને કૉલ કરો (TTY: **711**).

Tagalog/Tagalog: PAUNAWA: Kung nagsasalita ka ng wikang Tagalog, mayroon kang magagamit na mga libreng serbisyo para sa tulong sa wika. Tawagan ang Mga Serbisyo sa Miyembro sa numerong nasa iyong ID Card (TTY: **711**).

Japanese/日本語: お知らせ：日本語をお話しになる方は無料の言語アシスタンスサービスをご利用いただけます。IDカードに記載の電話番号を使用してメンバーサービスまでお電話ください（TTY: **711**）。

German/Deutsch: ACHTUNG: Wenn Sie Deutsche sprechen, steht Ihnen kostenlos fremdsprachliche Unterstützung zur Verfügung. Rufen Sie den Mitgliederdienst unter der Nummer auf Ihrer ID-Karte an (TTY: **711**).

Persian/پارسیان:
توج: اگر زبان شما فارسی است، خدمات کمک زبانی ب صورت رایگان در اختیار شما قرار می گیرد. با شمار تلفن مندرج بر روی کارت شناسایی خود با بخش «خدمات اعضا» تماس بگیرید (TTY: **711**).

Lao/ພາສາລາວ: ຂໍ້ຄວນໃສ່ໃຈ: ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທຫາຝ່າຍບໍລິການສະມາຊິກທີ່ໝາຍເລກໂທລະສັບຢູ່ໃນບັດຂອງທ່ານ (TTY: **711**).

Navajo/Diné Bizaad: BAA ÁKOHWIINDZIN DOOÍGÍ: Diné k'ehjí yáníłt'i'go saad bee yát'i' éí t'áájíík'e bee níká'a'doowołgo éí ná'ahoot'i'. Díí bee anítahígí ninaaltsoos bine'déé' nóomba biká'ígíiji' béésh bee hodíílnih (TTY: **711**).

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55-1493 (6/21)