

Dental Prime for Individuals and Families



Good health starts with a healthy mouth.

Taking care of your teeth and making regular visits to your dentist can help you stay healthy. How? The germs in an unhealthy mouth can affect the rest of the body. And regular dental checkups can help find early warning signs of health issues. That's one reason why it's so important to take good care of your teeth and gums.

Dental Prime can help you get the care you need.

When you have the right dental benefits, you can have a better handle on your total health. That's why our Dental Prime plan offers:

- Exams, cleanings and X-rays covered 100%
- No waiting period for diagnostic and preventive services, such as cleanings, exams and X-rays
- A benefit for a brush biopsy which helps detect oral cancer
- An extra cleaning each year for those who are pregnant or living with diabetes

Get a dental plan
for as little as
\$25 a month.

Choose the plan that's right for you.

Our plans can help you get routine dental care and help you manage your health care costs. And with three options, you're bound to find the Dental Prime plan that's right for you and your family.

	Plan A		Plan B		Plan C	
Deductible <i>(The amount you pay before we pay for any services)</i>	None		\$50 per person		\$50 per person	
Annual maximum <i>(The most we will pay in one calendar year)</i>	\$500 per person		\$1,000 per person		\$1,250 per person	
Diagnostic and preventive care <i>(Such as cleanings, exams and X-rays)</i>	100% covered		100% covered		100% covered	
Extra cleanings	Available to those who are pregnant or living with diabetes.					
Basic treatment <i>(Such as fillings and simple tooth extractions)</i>	Not covered		80% covered for fillings and simple tooth extractions.		80% covered for fillings and simple tooth extractions.	
Brush biopsy	Not covered		80% covered		80% covered	
Major treatment <i>(Such as root canals, scaling, root planing, crowns, dentures and bridges)</i>	Not covered		50% covered for root canals, scaling, root planing and complex surgical extractions. Crowns, dentures, bridges and orthodontics not covered.		50% covered for root canals, scaling, root planing, complex surgical extractions, crowns, dentures and bridges. Orthodontics not covered.	
Waiting periods	Diagnostic and preventive care: No waiting period		Diagnostic and preventive care: No waiting period Basic treatment: 6 months Brush biopsy: 6 months Major treatment: 12 months		Diagnostic and preventive care: No waiting period Basic treatment: 6 months Brush biopsy: 6 months Major treatment: 12 months	
Monthly/annual premiums <i>(get a 5% discount when you pay your premium annually)</i>	<i>Monthly</i>	<i>Annual</i>	<i>Monthly</i>	<i>Annual</i>	<i>Monthly</i>	<i>Annual</i>
Individual	\$24.55	\$279.85	\$36.20	\$412.70	\$44.90	\$511.85
Individual + 1	\$47.75	\$544.35	\$70.35	\$802.00	\$87.30	\$995.20
Family	\$76.45	\$871.55	\$112.55	\$1,283.05	\$139.65	\$1,592.00

Rates apply to members under age 65. Rate information for members age 65+ is available upon request.

To find a dentist near you, go to bcbsgdentaladmin.com and click on **Enroll Now**. Enter ZIP code, coverage type and date of birth. Click **Get Quote**, then **Dentist Search**.

Save time and money with smart dentist choices.

While all three plans allow you to go to any dentist, you can save money by choosing a participating dentist.

	<i>Participating dentist</i>	<i>Non-participating dentist</i>
What you pay the dentist	<ul style="list-style-type: none">• Your deductible.• The percentage that's not covered by your insurance.	<ul style="list-style-type: none">• The total cost of your services.
Claims paperwork	<ul style="list-style-type: none">• Your dentist submits claims to us.• We pay the dentist directly.	<ul style="list-style-type: none">• You submit your claims to us.• We pay you back for covered expenses.

You may pay more for dental care if you choose a non-participating dentist. Here's why:

- **Participating dentists** have agreed to payment rates for services and cannot charge you more.
- **Non-participating dentists** don't have a contract with us. They can charge you the difference between the total amount we allow to be paid for a service and the amount they normally charge for a service.

Get started with Dental Prime.

It's easy to sign up. You can either fill out a form online or by hand.

- Go to bcbsgdentaladmin.com.
- Or fill out and sign the Dental Prime application form. Then give your completed form to your agent or mail it to us at:

Dental Enrollment Department
P. O. Box 1193
Minneapolis, MN 55440-1193

If you have any questions or need help with your application, talk to your Blue Cross and Blue Shield of Georgia representative or call us at 877-567-1807.

Exclusions

This is a partial list of plan exclusions. Please see the individual dental plan contract for a complete list.

New or unproven dental techniques or services · Dental services performed for cosmetic purposes · Dental services completed prior to the date the covered person became eligible for coverage · Services of anesthesiologists · Analgesia, analgesic agents, anxiolysis nitrous oxide, therapeutic drug injections, medicines, or drugs for non-surgical or surgical dental care · Dental services performed other than by a licensed dentist, licensed physician, his or her employees · Any material grafted onto bone or soft tissue, including procedures necessary for guided tissue regeneration · Orthodontic treatment services · Case presentations, office visits and consultations · Incomplete, interim or temporary services · Corrections of congenital conditions during the first 24 months of continuous coverage under this policy · Athletic mouth guards, enamel microabrasion and odontoplasty · Procedures designed to enable prosthetic or restorative services to be performed such as a crown lengthening · Bacteriologic tests · Separate services billed when they are an inherent component of a dental service · Pediatric removable or fixed prosthetic appliances · Services for the replacement of an existing partial denture with a bridge · Oral hygiene instruction · Diagnostic casts · Incomplete root canals · Sinus augmentation · Recement space maintainers · Consultations · Orthodontic services

This is only a brief description of some plan benefits. Please refer to your Dental Benefit Policy for more complete details including benefits, limitations and exclusions.