

Blue Cross Senior Dental PPO Plan

- *Freedom to Choose Any Dentist*
- *Access to Quality Care at Discounted Fees*
- *Wide Range of Dental Services*
- *Preventive and Diagnostic Care*



BC Life & Health
Insurance Company



Blue Cross Senior Dental PPO Plan

BC Life & Health Insurance Company has created the Blue Cross Senior Dental PPO Plan, a Preferred Provider Organization dental plan, to help keep your teeth healthy and your smile bright. The hundreds of dedicated professionals who comprise the Blue Cross Dental Network offer a wide range of dental services including routine check-ups, cleanings, fillings, crowns and dental surgery.

The Blue Cross Senior Dental PPO Plan was designed with two goals in mind. The first and foremost is to promote good dental hygiene and preventive care, important elements in a total health care package. The second goal is to provide you with the dental care you need in a convenient, cost-conscious manner, thus providing many dental services at reduced or no out-of-pocket cost.

The Plan features Preventive and Diagnostic Care at little or no-cost, low-cost Basic Care, and a benefit schedule that can help you offset the high cost of Major dental care. Please read the following information for details on how the plan works, specific benefit information and certain exclusions and limitations that apply.

This is a Scheduled Policy – Only treatments and procedures listed and identified in the Benefit Schedules are covered.

How the Blue Cross Senior Dental PPO Plan Works

The Plan Network is made up of a large number of dentists in California who have agreed to provide services at negotiated rates to Plan members. When you choose a Participating Plan dentist, you pay nothing for Preventive and Diagnostic Care, such as regular check-ups, cleanings and X-rays. Other benefits are provided for specified Basic and Major Dental Care (see the Benefit Schedule on pages 3-4).

The Plan lets you know up front in flat dollar amounts how much the Plan pays for the covered services. This means that you are able to calculate easily how much you will have to pay once you have determined your dentist's fee for the specific procedures listed.

Cost Comparison: Participating v. Non-Participating Dentist

The following is an EXAMPLE of how BC Life & Health Insurance Company's negotiated fees with our providers may save you money on crown services. Negotiated fees may vary among participating dentists.

Participating Dentist
If the billed charges are \$773
And Blue Cross' negotiated rate is \$425
Blue Cross will pay the amount specified in the benefit schedule \$244*
Therefore, you pay the difference between the negotiated amount and the scheduled benefit. <i>You Pay Only \$181.</i>
You save \$592 off potential charges of \$773.
Non-Participating Dentist
If the billed charges are \$773
Blue Cross will pay the amount specified in the benefit schedule \$244*
Therefore, you pay the difference between the negotiated amount and the scheduled benefit \$529
Your savings using a participating dentist, is \$348 over a non-participating dentist.

* This assumes any deductible has been met and you have not reached your annual maximum.

It is to your benefit to use a Participating Plan dentist because BC Life & Health Insurance Company has negotiated the amounts that Plan members are charged for services. **You may choose a Non-Participating dentist, and the Plan still provides benefits, but your out-of-pocket expense may be greater as the negotiated fees do not apply to Non-Participating providers.** You are responsible for any charges in excess of the stated benefit.

The Participating Plan Network is large, and your current dentist may already be part of the Network. So be sure to check the Plan directory before you choose a dentist. It could save you money.

The Calendar Year Deductible is the amount of out-of-pocket expense for which you are responsible before your benefits are available. The Calendar Year Deductible is \$50 per person. The deductible is waived for Preventive and Diagnostic Care only at Participating Plan dentists.

The Calendar Year Maximum Benefit: All dental benefits are limited to a maximum payment by BC Life & Health of \$1,000 for expenses incurred by each enrolled member during a calendar year.

Waiting Periods:

There is no waiting period for Preventive and Diagnostic Care. Coverage for Basic Care begins after three continuous months and for Major Care after twelve continuous months of coverage.

Customer Service:

BC Life & Health Insurance Company's professional Customer Service Units are available to answer any questions you may have about your Policy, and to assist you in your customer service needs. The toll-free number is listed on your Plan identification card that you will receive once your enrollment is approved.

Eligibility & Enrollment

Who is eligible for coverage?

- You, the principal insured, over age 65
- Your spouse, if over age 65

Enrollment

See the final page of the brochure for instructions. If you have any questions, please contact your Blue Cross of California or BC Life & Health Insurance Company agent.

Date Coverage Begins

The effective date of your Plan is assigned by BC Life & Health Insurance Company and will be the first or the 15TH of the month after approval.

BENEFIT SCHEDULES

To use the following schedules, first determine your dentist's fee, then look up how much the Plan pays. Then you can calculate easily how much you will have to pay for the specific services after your deductible has been met

(where applicable). The Plan pays either the specified amount, or the actual amount charged by your dentist, whichever is lower. You are responsible for any charges in excess of the stated benefit.

Preventive & Diagnostic Care

Coverage begins on your plan effective date. You are limited to two oral examinations and two dental cleanings per member, per year. The calendar year deductible is waived for these services only when rendered by a Participating Plan dentist.

Preventive and Diagnostic Care Procedures	Participating Dentist	Non-Participating Dentist
Initial Oral Exam	100%	\$21.00
Periodic Oral Exam (limited to 2 per member per year)	100%	\$15.00
Emergency Oral Exam	100%	\$21.00
Bitewing X-rays - single film	100%	\$14.00
Bitewing X-rays - two films	100%	\$15.00
Single (periapical) X-rays - first film	100%	\$11.00
Single X-rays - additional films	100%	\$7.00
Bitewing X-rays - four films	100%	\$22.00
Full mouth X-rays (limited to one set every 3 years)	100%	\$51.00
Routine cleaning (limited to 2 per adult per year)	100%	\$33.00

Total benefit for single and bitewing X-rays not to exceed cost of full mouth - \$51.00 at non-Participating dentists.

BASIC & MAJOR DENTAL CARE

After the calendar year deductible has been satisfied, benefits are paid according to the following schedules. Although the schedule is the same for both Participating and Non-Participating providers, you may experience greater out-of-pocket expense as the negotiated fees do not apply to Non-Participating providers. You are responsible for any charges in excess of the stated benefits.

Basic Dental Care

Coverage begins after the policy has been in effect for three continuous months.

Basic Dental Care Procedures	Plan Pays
Filling - one surface	\$34.00
Filling - two surfaces	\$44.00
Filling - three surfaces	\$58.00
Filling - four or more surfaces	\$67.00
Extraction - erupted tooth or exposed root	\$39.00
Surgical removal of erupted tooth	\$67.00
Removal of impacted tooth - soft tissue	\$94.00
Removal of impacted tooth - partial bony	\$127.00
Removal of impacted tooth - complete bony	\$168.00

Major Dental Care

Coverage begins after the policy has been in effect for twelve continuous months.

Major Dental Care Procedures	Plan Pays
Scaling/root planing per quadrant	\$38.00
Gingivectomy - one to three teeth	\$33.00
Gingivectomy - per quadrant (four or more contiguous teeth)	\$133.00
Root Canal - 1 canal	\$133.00
Root canal - 2 canals	\$167.00
Root canal - 3 canals	\$221.00
Crown (except stainless steel)	\$244.00
Pontic	\$244.00
Complete denture (upper or lower)	\$323.00
Partial denture (upper or lower)	\$279.00
Denture reline (chairside)	\$67.00
Denture reline (lab)	\$88.00

Premium Rates

The rates listed are monthly rates. Monthly payment is available only when you choose Monthly Checking Account Deduction billing. If you wish to pay bimonthly, multiply by two; if you prefer to pay quarterly, multiply by three.

Contract Type	Age	Rating Areas 1,2 &3	Rating Areas 4, 5 & 6
Subscriber Only	65+	\$30.00	\$35.00
Subscriber & Spouse	65+	\$60.00	\$70.00

Northern California

Area 1 Counties: Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yuba, and Yolo.

Area 2 Counties: Fresno, Imperial, Kern, Madera, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus, the following Santa Barbara county ZIP codes: 93427, 93429, 93434, 93436-38, 93440-41, 93454-56, 93460, 93463, 93499 and the following San Bernardino county ZIP code: 93562.

Area 3 Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara and the following Los Angeles county ZIP codes: 93510, 93532, 93534-36, 93539, 93543-44, 93550-51, 93553, 93563, 93586, 93590.

Southern California

Area 4 Counties: Orange, Santa Barbara (except those Santa Barbara county ZIP codes listed in area 2), Ventura and the following Los Angeles county ZIP codes: 91301, 91310, 91321-22, 91350-51, 91354-55, 91380-86.

Area 5 County: Los Angeles (except those Los Angeles county ZIP codes listed in areas 3, 4 and 6).

Area 6 Counties: Riverside, San Bernardino (except the ZIP code listed in area 2), San Diego and the following Los Angeles county ZIP codes: 91711, 91750, 91765-69, 91773.

Note: These are whole counties open to the Blue Cross Individual Dental PPO Plan at this time; contact your agent or Blue Cross of California for information about availability in areas of any county not listed.

Non-network Counties

If this Policy is sold in any of the following areas, review the Statement of Understanding on the application.

Area 1*: Alpine, Mono, and Sierra.

Area 2*: Mariposa.

* Since there are no participating dentists in these counties, members pay the difference between the limited benefit that the Plan pays and the actual charge by the non-participating Dentist.

Some counties may have limited network access, please contact your BC Life representative.

Termination of Coverage

Coverage ceases under the Plan when: You do not pay the premium when due, subject to the **grace period** (31 days from due date); the spouse is no longer married to the principal insured; any member becomes enrolled in any other BC Life & Health non-group coverage. You must notify BC Life & Health Insurance of all changes affecting any member's eligibility.

Non-Duplication of Blue Cross Benefits

If, while covered under this Policy, the member is covered by another Blue Cross of California/BC Life & Health Insurance Company Individual policy, he or she will be entitled only to the benefits of the policy with greater benefits. The Blue Cross Companies will refund any premium received under the policy with the lesser benefits, covering the time both policies were in effect. However, any claims payments made by the Blue Cross Companies under the policy with the lesser benefits will be deducted from any such refund of premium.

Arbitration

If you are applying for coverage, please note that Blue Cross requires binding arbitration to settle all disputes, including claims of medical malpractice. California Health and Safety Code Section 1363.1 and Insurance Code Section 10123.19 requires specified disclosures in this regard, including the following notice: It is understood that any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as provided by California law, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration. Both parties also agree to give up any right to pursue on a class basis any claim or controversy against the other.

EXCLUSIONS AND LIMITATIONS*

We will not furnish benefits for:

Unlisted Services: Services not specifically listed in this Policy.

Excess Amounts: Any amounts in excess of the maximum amounts stated in the "Benefit Schedule" section.

Expense Before Coverage Begins: Services received before your Effective Date or during a dental admission that began before your Effective Date.

End of Coverage: Services received after your coverage ends.

Services For Which You Are Not Legally Obligated To Pay: Services for which no charge is made to you in the absence of insurance coverage.

Workers' Compensation: Any condition for which benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any workers' compensation, employer's liability law or occupational disease law, even if you do not claim those benefits.

War: Disease contracted or injuries sustained as a result of war declared or undeclared, conditions caused by the inadvertent release of nuclear energy when government funds are available for treatment of illness or injury arising from such release of nuclear energy.

Government Services: Any services provided by a local, state, county or federal government agency including any foreign government.

Services from Relatives: Professional services received from a person who lives in the Insured's home or who is related to the Insured by blood, marriage or adoption.

Cosmetic Dentistry: Any services performed for cosmetic purposes are not covered under this Policy, unless they are for correction of functional disorders or as a result of an accidental injury occurring while you were covered under this Policy.

Charges for Treatment by Other than a Licensed Dentist or Physician, except charges for dental prophylaxis performed by a licensed dental hygienist, under the supervision and direction of a dentist.

Replacement of an Existing Prosthesis which has been lost or stolen; or which in the opinion of the dentist is or can be made satisfactory.

Replacement of a Fixed or Removable Prosthesis for which benefits were paid by BC Life & Health, if such replacement occurs within five years of the original placement, unless the denture is a stayplate used during the healing period for recently extracted anterior teeth.

Orthodontic Services, braces, appliances and all related services.

* Not all plan exclusions and limitations are listed in this brochure. Please refer to the Evidence of Coverage for a complete list.

Diagnosis or Treatment of the Joint of the Jaw and/or Occlusion (the way upper and lower teeth meet) services, supplies or appliances provided in connection with:

1. Any treatment to alter, correct, fix, improve, remove, replace, reposition, restore or otherwise treat the joint of the jaw (temporomandibular joint) or associated musculature, nerves and other tissues for any reason or by any means; or
2. Any treatment, including crowns, caps and/or bridges to change the way the upper and lower teeth meet (occlusion); or
3. Treatment to change vertical dimension (the space between the upper and lower jaw) for any reason or by any means including the restoration of vertical dimension because teeth have worn down.

Correction of Congenital or Developmental Malformation for a Principal Insured or Spouse including but not limited to cleft palate, maxillary or mandibular (upper and lower jaw) malformations, enamel hypoplasia (lack of development), fluorosis (a type of discoloration of the teeth), and anodontia (congenitally missing teeth).

Adjustment, Repairs or Relines to Prostheses for a period of six months from initial placement if the prostheses were paid for under this Policy.

Replacement of Crowns and Cast Restorations including porcelain inlays and porcelain crowns for which benefits were paid by BC Life & Health, if such replacement occurs within five years of the original placement.

Transfer of Care: If a Principal Insured transfers from the care of one dentist to that of another dentist during the course of treatment, or if more than one dentist renders services for one dental procedure, BC Life & Health shall be liable only for the amount it would have been liable for had one dentist rendered the services.

Prescribed Drugs, Pre-medication or Analgesia, Malignancies and Neoplasms: Services for treatment of malignancies and neoplasms are not covered Dental Benefits.

All hospital costs and any additional fees charged by the dentist for hospital treatment. Services or supplies that are not medically necessary.

Replacement of Teeth missing prior to the effective date of coverage with partial dentures, complete dentures, or fixed bridges.

* Not all plan exclusions and limitations are listed in this brochure. Please refer to the Evidence of Coverage for a complete list.

How to enroll

1. Complete and sign the attached application
2. Determine your premium and your payment plan
3. Write a check payable to Blue Cross of California
4. Send the application and payment to Blue Cross or your agent

To determine your initial premium

- If you want to pay your bill monthly, fill out the attached Checking Account Deduction Authorization and submit it along with a check for one month's premium and a blank check marked "VOID"
- If you want to pay your bill every other month (bimonthly), write a check for two months' premium
- If you want to pay your bill every three months (quarterly), write a check for three months' premium

Send your application and payment to:

Blue Cross of California
(Administrator for
BC Life & Health Insurance Company)
P.O. Box 9063
Oxnard, CA 93031-9063

When your enrollment is approved you will receive a Blue Cross Senior Dental PPO Policy. Please review it carefully, as it contains specific details about your benefits, coverage, exclusions and limitations.

The information in this brochure only provides highlights of the Blue Cross Senior Dental PPO Plan. For more detailed information, be sure to read the Blue Cross Senior Dental PPO Policy you will receive once enrolled.



BC Life & Health
Insurance Company

Visit our Web site
www.bluecrossca.com

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