

# Dental plans

## Broker information for 101+ groups



With some of the largest Dental PPO (DPPO) and Dental HMO (DHMO) provider networks in California, Blue Shield offers your clients flexibility, choice, and savings. Groups with 101+ eligible employees can select any Blue Shield dental plan with or without Blue Shield medical coverage. Contact your trusted Blue Shield advisor for your plan options today.

### **Blue Shield offers flexible dental plan options to fit your clients' needs and budget.**

- \$1,000, \$1,500, \$2,000, or \$2,500 calendar-year maximum (DPPO only).
- DPPO plans with or without orthodontic coverage.
- Access in- and out-of-network (DPPO) or in-network access only (DHMO).
- Dental In-Network Only (DINO) plans utilize the full DPPO network and a Triple Choice Dental Option (1 DPPO plan + 1 DHMO plan + 1 DINO plan). Employers may choose this option and combination of plans that best meet their employees' needs.
- Customized to your clients' needs or turnkey portfolio plans.

## Advantages worth smiling about

### **Benefit solutions**

The more you add, the more you save. Your clients can save up to 3% on their medical rate by bundling dental plans, vision plans, and life insurance plans together with their medical benefits.\*

Available to fully-insured and ASO self-funded medical groups of 101-1,000, the savings are based on how many products are added.°

- Choose dental and save 2%.
- Add vision, save another 0.5%.
- Add minimum of \$25,000 life insurance and save an additional 0.5%.

### **Access to extensive networks**

The DPPO network includes more than 47,000+ access points<sup>†</sup> in California, and 390,000+ access points nationwide, while the dental HMO network includes over 22,000 in California.<sup>‡</sup>

### **Two-year rate guarantee**

All new and renewing groups adding new dental coverage receive a two-year rate guarantee on their dental coverage, giving them added financial predictability for budgeting and planning.

# Find dental providers online

Search the directory of dental care providers at [blueshieldca.com/fad](https://blueshieldca.com/fad)

## Implants as standard benefit

Covered as major services.

## Allowance for Invisalign and clear braces

Member pays the difference between the cost of the clear braces and what we pay for traditional orthodontic treatment (braces).

## Caries risk management

Additional benefits for children to help prevent or treat tooth decay.

## Dental Smile Rollover Rewards

Dental Smile Rollover Rewards<sup>SM</sup> are available on select DPPO plans, and reward members for visiting the dentist at least once a year. Rewards earned will roll over in the form of calendar-year maximum funds and raise the member's calendar year maximum for the following benefit year. As long as the annual paid dental claims are below the claim threshold, the member receives their rewards. And if members see a dentist in the PPO network versus a non-network dentist, the member receives an additional boost to their rewards amount.

The reward amount is based on the dental plan's calendar-year maximum and the program's annual claims threshold for the plan.

## Diagnostic and preventive care waiver

Get more from select DPPO dental plans with our Diagnostic and Preventive Care waiver program. Diagnostic and preventive claims that would have gone against the calendar-year maximum are waived.

## Oral cancer screening benefit

All dental plans include an oral cancer screening benefit covered at 100%. Oral cancer can hide below the surface, and early detection greatly improves success of treatment.

## Third cleaning for pregnant women

Periodontal treatment during pregnancy may reduce premature births. That's why we provide one additional cleaning for pregnant women on all of our dental plans. A third periodontal maintenance visit is also covered, if needed, to treat periodontal disease.<sup>#</sup>

## Blue Shield member portal and app

Members can get easy access to benefit and coverage information, claims payment and status updates, and digital ID cards through [blueshieldca.com](https://blueshieldca.com) when they register their account. For on-the-go access, members can download the Blue Shield app on their mobile device.

\* Vision and Life are underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

† Access point refers to the combination of providers (dentists) and all the locations they practice, or provider/location combinations where a member can access care.

‡ Dental providers in and out of California are available through a contracted dental plan administrator.

# Periodontal maintenance covered with a documented periodontal condition. Covers one course of periodontal scaling and root planing.

∞ Benefit Solutions discount does not apply to self-funded dental, vision, and supplemental life plans. Voluntary plans are eligible as long as voluntary is already in place, and they have 50% participation.