

# Need a Reason to Smile?

## Get dental benefits starting at \$23 a month\*



### Your smile says a lot about you.

It's the first thing people see when they meet you. But did you know your smile also says a lot about your overall health? That's why good dental care is so important.

Dental plans from CareFirst BlueCross BlueShield and The Dental Network (CareFirst) cover a comprehensive range of dental services, including no charge oral exams, cleanings and X-rays.

### Want to learn more?

For more information about CareFirst's dental plans, contact your broker today:



\* Based on pricing for an individual enrolling in the BlueDental Preferred Low Option, billed annually or quarterly. (Rates vary by age and jurisdiction).

# Protect your smile, your health and your budget with an affordable dental plan from CareFirst.



Choose from one of the plans below.

	Individual Select Preferred Dental	BlueDental Preferred Low Option	BlueDental Preferred High Option
	In-Network Out-of-Network Coverage available	In-Network Out-of-Network Coverage available	
Individual Cost Per Month	\$29/month <sup>1</sup>	\$23-\$41/month <sup>2</sup>	\$31-\$50/month <sup>2</sup>
Deductible	None	\$100 Individual/\$300 Family <sup>3</sup> (applies to classes I-IV) per calendar year	\$50 Individual/\$150 Family <sup>3</sup> (applies to classes II, III, IV) per calendar year
Annual Maximum	No maximum	Under age 19: None Age 19 and over: \$1,250	Under age 19: None Age 19 and over: \$1,750
Network	Over 5,000 providers in MD, DC and No. VA	123,000 dentists nationwide; over 5,000 providers in MD, DC and No. VA	
Preventive & Diagnostic Services (Class I)	No charge	No charge after deductible	No charge
Basic Services (Class II) Fillings, simple extractions, non-surgical periodontics	Not covered	20% of allowed benefit* after deductible	20% of allowed benefit* after deductible
Major Services—Surgical (Class III) Surgical periodontics, endodontics, oral surgery	Not covered	Under age 19: 20% of allowed benefit* after deductible Age 19 and over: 40% of allowed benefit* after deductible	Under age 19: 20% of allowed benefit* after deductible Age 19 and over: 40% of allowed benefit* after deductible
Major Services—Restorative (Class IV) Inlays, onlays, dentures, crowns	Not covered	Under age 19: 50% of allowed benefit* after deductible Age 19 and over: 65% of allowed benefit* after deductible	Under age 19: 50% of allowed benefit* after deductible Age 19 and over: 50% of allowed benefit* after deductible
Orthodontic Services (Class V)	Not covered	Under age 19: 50% of allowed benefit* Age 19 and over: Not covered	Under age 19: 50% of allowed benefit* Age 19 and over: Not covered
How to Apply	Call 855-503-4862 or apply online at <a href="http://carefirst.com/shopdental">carefirst.com/shopdental</a>	Call 855-503-4862 or apply online at <a href="http://carefirst.com/shopdental">carefirst.com/shopdental</a>	

The benefits summary above is incomplete and does not provide full benefit details.

Not all services and procedures are covered by your benefits contract. This plan summary is for comparison purposes only and does not create rights not given through the benefit plan.

Coverage of a dependent child will terminate at the end of the month that the dependent child reaches his or her 26th birthday. BlueDental Preferred (Low & High) plans include pediatric dental benefits for members up to the end of the calendar year in which the member turns age 19.

<sup>1</sup> Individual only cost per month billed annually or quarterly (\$357.48 annually in MD; \$326.64 annually in DC; \$353.52 annually in VA).

<sup>2</sup> Individual only cost per month billed annually or quarterly (rates vary by age and jurisdiction).

<sup>3</sup> Family deductible—no member will be charged more than the individual deductible amount. Once the family deductible has been met, then all members on the policy have met their deductible. In-network and out-of-network deductibles will be separate amounts.

\* CareFirst payments are based on the CareFirst allowed benefit. Participating and preferred dentists accept 100% of the CareFirst allowed benefit as payment in full for covered services. Non-participating dentists may bill the members for the difference between the allowed benefit and their charges. This means you may have to pay your dentist's entire billed amount for non-covered services. At your dentist's discretion, they may choose to accept the CareFirst Allowed Benefit, but are not required to do so. Please talk with your dentist about your cost for any dental services.

Rates are subject to change.