

# CAREFIRST DENTAL PLANS & BENEFIT INFORMATION

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and The Dental Network (collectively, “CareFirst”) offer a variety of dental plans with competitive rates to meet both your employees’ needs and your budget.

## Plan Comparison Chart

Plan Feature	BlueDHMO	BlueDental EPO	BlueDental Basic	BlueDental Plus
<b>Advantages</b>	Low-cost, regional-only dental coverage with predictable out-of-pocket costs	Low-cost comprehensive dental coverage with predictable out-of-pocket costs and broad, national access	Basic dental coverage with access to a national network	Rich, comprehensive dental coverage with broad, national access
<b>Network</b>	Over 600 regional providers	135,000 unique providers and over 500,000 access points nationwide	135,000 unique providers and over 500,000 access points nationwide	135,000 unique providers and over 500,000 access points nationwide
<b>Plan Highlights</b>	<ul style="list-style-type: none"> <li>Includes comprehensive coverage for dental services</li> <li>Includes orthodontia coverage for children and adults</li> <li>Copays cover in-network dental services</li> <li>One copay per office visit for routine dental services, such as exams, X-rays and simple extractions</li> </ul>	<ul style="list-style-type: none"> <li>Includes comprehensive coverage for dental services.</li> <li>Option to offer orthodontia for children and adults</li> <li>Copays cover in-network dental services</li> <li>Most preventive and diagnostic services covered in full and not subject to the deductible</li> <li>Can purchase with medical coverage or freestanding</li> </ul>	<ul style="list-style-type: none"> <li>Includes coverage for basic dental services only</li> <li>Preventive and diagnostic services covered in full when seeing an in-network provider and not subject to the deductible</li> <li>Can purchase with medical coverage or freestanding</li> <li>Participating dental providers accept CareFirst’s allowed benefit amounts as payment-in-full for covered services</li> <li>No need to select a primary care dentist</li> <li>Out-of-network care: Members have the option to see any dentist and still receive coverage, but may have to file their own claim forms and pay higher out-of-pocket costs</li> </ul>	<ul style="list-style-type: none"> <li>Includes comprehensive coverage for dental services</li> <li>Option to offer orthodontia for children and adults</li> <li>Preventive and diagnostic services covered in full when seeing an in-network provider and not subject to the deductible</li> <li>Can purchase with medical coverage or freestanding</li> <li>Combined in- and out-of-network deductible</li> <li>No claim forms to file when visiting a participating dental provider</li> <li>Participating dental providers accept CareFirst’s allowed benefit amounts as payment-in-full for covered services</li> <li>Annual maximum does not apply to preventive and diagnostic services or orthodontic services</li> <li>Out-of-network care: Members have the option to see any dentist and still receive coverage, but may have to file their own claim forms and pay higher out-of-pocket costs</li> </ul>
<b>Funding</b>	Employer-sponsored or Voluntary	Employer-sponsored or Voluntary	Employer-sponsored	Employer-sponsored or Voluntary
<b>Orthodontia</b>	Child/Adult	None or Adult/Child	No benefit	None or Adult/Child
<b>Out-of-network reimbursement</b>	No benefit	No benefit	PPO fee schedule	PPO fee schedule (Employer-sponsored and Voluntary) or 90 fee schedule (Employer-sponsored only)
<b>In-network coinsurances</b>	Copay schedule	Copay schedule	100/80	100/80/50
<b>Out-of-network coinsurances</b>	No benefit	No benefit	80/60	100/80/50 or 80/60/35
<b>Claim Forms</b>	None	None	Out-of-network only	Out-of-network only
<b>Select a Primary Care Dentist</b>	Yes	No	No	No
<b>Referrals Required</b>	Yes	No	No	No

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.