



Kansas City



BlueDental Plus 1000 Small Group Benefit Summary

Dental Service Type	Blue Dental PPO/GRID Providers ¹	Blue Dental Choice/GRID+ Providers ²	Non-Participating Providers ³
	Deductible, Coinsurance and Limitations		
Calendar Year Deductible	Combined Basic and Major Services: \$50 individual / \$150 family		
Diagnostic and Preventive Services Deductible Does Not Apply - Oral evaluations – 2 per calendar year - X-rays – complete mouth 1 every 3 calendar years; single tooth 12 per calendar year; bitewing 2 occurrences per calendar year - Teeth cleaning – 2 per calendar year - Fluoride treatment – 2 per calendar year age 19 and under - Sealant application on posterior tooth – 1 treatment per tooth every 3 years (age 14 and under) - Fixed and removable space maintainer (initial appliance only) - Emergency treatment – temporary pain relief	100%	100%	80%
Basic Services Deductible Applies - Fillings – composite fillings on all teeth - Recementation of existing inlays, crowns and bridges - Endodontics – root canals and pulpal therapy - Periodontics – gum/tissue care and surgery - Tooth extraction (simple and surgical including wisdom teeth) - General Anesthesia – payable only if provided in connection with a covered service	90%	80%	60%
Major Services Deductible Applies - Single crowns, inlays, onlays, bridges and dentures - Maintenance of Prosthodontics – adjust/repair of dentures	60%	50%	40%
Orthodontia Services	Not Covered		
Dependent Limiting Age	26		
Calendar Year Maximum	\$1,000 <i>Preventive does not apply towards Calendar Year Maximum</i>		
Dental Rewards	If you have Calendar Year claims between \$1 - \$300, you will receive \$250 in Rewards to use next year and beyond. Your accumulated Rewards total is capped at \$500.		

This document is intended to give a summary of the plan and is not a contract. Please refer to your contract for complete terms and conditions.

¹Blue Dental PPO Providers: The preferred network of coverage in the Blue KC service area. **Lowest** out-of-pocket costs for covered services. Outside our service area, providers are available through the GRID Blue Cross and Blue Shield national network.

²Blue Dental Choice Providers: An additional network of coverage in the Blue KC service area. **Higher** out-of-pocket costs for covered services. Outside our service area, providers are available through the GRID+ Blue Cross and Blue Shield national network.

³Non-Participating Providers: Seeing a non-participating dentist results in the **highest** out-of-pocket costs for covered services. Members may be responsible for filing claims and may be balanced billed by the non-participating provider.

Effective: 4/1/2017

Blue Cross and Blue Shield of Kansas City is an Independent Licensee of the Blue Cross and Blue Shield Association



Kansas City

BLUE KC DENTAL NETWORKS

Extensive Local and National Access

Blue KC dental network offers 390,000 access points for dental providers delivering convenient access along with cost savings.

About our dental networks

Blue Cross and Blue Shield of Kansas City (Blue KC) offers dental networks that provide broad access for our members:

Blue KC dental members can visit any licensed dentist within the local or outside of Blue KC service area networks. To receive the highest discounts and lowest cost sharing, members are encouraged to utilize providers available within the PPO network. Benefit levels are determined by the network designation of the provider.

Blue Dental PPO Provider Network and GRID

- Access to 1,100+ local in-network providers offering the highest discount level, resulting in the lowest out-of-pocket costs for covered services. Outside the Blue KC service area, members have access to the GRID Blue Cross Blue Shield National Network including 340,000+ access points nationwide.

Blue Dental Choice Provider Network and GRID+

- Largest access to in-network providers with 1,500+ local providers. Outside the Blue KC service area, members have access to the GRID+ Blue Cross Blue Shield National Network including 391,000 access points nationwide.

When a Blue KC provider is designated as both PPO and Choice or GRID and GRID+, the member will benefit from the higher discount and lowest out-of-pocket costs.

Non-Participating Providers

Seeing a non-participating dentist results in the highest out-of-pocket costs for covered services. Members may be responsible for filing claims and may be billed the difference between the network fee and the full fee charged by the non-participating provider.



My Blue KC Dental Resource Center

The Blue KC Dental Resource Center provides members with online interactive tools and resources to assist with locating an in-network provider.

• **Locate A Dentist**

- Easily search by name, facility, location and/or specialty.

FOR MORE INFORMATION

To find a provider and access the Dental Resource Center, visit:

<http://bluekc.go2dental.com/content/>

BLUE KC DENTAL REWARDS PROGRAM

Receive up to \$250 in dental credits, just for completing a routine dental cleaning

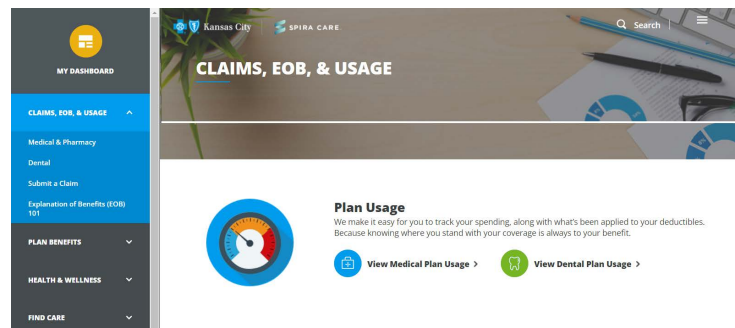
Dental Rewards are earned when you receive your routine dental cleaning. Blue KC will apply a \$250 credit to the next calendar year of your dental benefit plan. These additional funds can be used to pay for other covered dental services providing cost savings to you!

HOW IT WORKS

1. Complete your routine dental cleaning.
2. The dental cleaning claim should be classified as a Type I Diagnostic and Preventive services—such as cleanings, exams, x-rays and sealants.
3. Dental Rewards dollars will be applied to the Calendar Year Maximum for use towards other covered services during the subsequent calendar year.

HOW TO MANAGE AND ACCESS YOUR REWARDS

1. Log in to MyBlueKC.com
2. Click on **Claims, EOB, & Usage** and choose **Dental**.
3. Under Dental Usage, scroll down to **Member Detail**. Choose View Dental Plan usage scroll to see details by member.
 - Under Calendar Year Max, you can see if Dental Rewards have been applied based on the benefits paid the previous year.



DENTAL REWARDS RULES AND DETAILS

- Claims costs must not exceed \$300 in the calendar year.
- Dental Rewards are applied to the calendar year maximum to be used in the following calendar year maximum.
- Dental Rewards are limited to \$250 earned annually up to a maximum of \$500
- Dental Rewards are earned each calendar year and are applied towards covered services the following year.
- Dental Rewards are not eligible to apply to lifetime maximums that may exist (such as orthodontics).
- Dental Rewards are forfeited if an individual disenrolls from group coverage.
- Dental Rewards are non-transferrable if an individual moves from group to individual plan coverage.
- Annual calendar year maximum dollars will be applied first. Earned Dental Rewards are used after the calendar year maximum is met.
- The annual calendar year maximum must be the same for both in-network and out-of-network services.

Discrimination is Against the Law

Blue KC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue KC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue KC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Customer Service, 844-395-7126 (Toll free), languagehelp@bluekc.com.

If you believe that Blue KC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Appeals Department, PO Box 419169, Kansas City, MO 64141-6169, 816-395-3537, TTY: 816-842-5607, APPEALS@bluekc.com. You can file a grievance in person or by mail, or email. If you need help filing a grievance, the Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

If you, or someone you're helping, has questions about Blue KC, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-844-395-7126.

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue KC, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-395-7126.

Chinese: 如果您, 或是您正在協助的對象, 有關於 Blue KC 方面的問題, 您 有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員, 請撥電話 1-844-395-7126。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue KC, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-395-7126.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue KC haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-395-7126 an.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 [Blue KC]에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-395-7126 로 전화하십시오.

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue KC, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 1-844-395-7126.

Arabic:

إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص Blue KC ، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-844-395-7126.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue KC, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-844-395-7126.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue KC, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-844-395-7126.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue KC, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-395-7126.

Laotian: ຖ້າ ທ່ານ, ຫຼື ຄົນ ທ່ານ ກຳລັງ ສະໜອງ ອຸປະກອນ ອ, ມີ ຄຳຖາມ ກ່ຽວກັບ Blue KC, ທ່ານ ມີ ສິດ ທີ່ຈະ ໄດ້ຮັບ ການ ສະໜອງ ອຸປະກອນ ອະໄວ້ ມູນ ຂໍ້ ກ່ຽວກັບ ທ່ານ ບໍ່ມີ ຄ່າ ທີ່ຈະ ຈ່າ ອ. ການ ໂອ້ລົມ ກັບ ນາຍ ພາສາ, ໃຫ້ ໂທ ຫາ 1-844-395-7126.

Pennsylvanian Dutch: Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut Blue KC, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1-844-395-7126 uffrufe.

Persian:

اگر شما، یا کسی که شما به او کمک میکنید، سوال در مورد Blue KC، داشته باشید حق این را دارید که کمک اطلاعات به زبان خود را به طور رایگان دریافت نمایید 1-844-395-7126. تماس حاصل نمایید.

Cushite: Isin yookan namni biraa isin deeggartan Blue KC irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-844-395-7126 tiin bilbilaa.

Portuguese: Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Blue KC, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-395-7126.

For TTY services, please call 1-816-842-5607.



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