



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

DentalBlue[®] BENEFIT SUMMARY

for Arkansas State University

Effective Date: 01/01/2020

WELCOME!

Arkansas Blue Cross and Blue Shield is pleased to be your health and dental insurance provider. For more than 65 years, Arkansas Blue Cross has been a name Arkansans have trusted. This Benefit Summary gives you an overview of your dental coverage and provides answers to some of the most frequently asked questions. This summary is not your dental policy. You will receive a Benefit Certificate that describes your complete dental insurance benefit features.

MAKE THE MOST OF YOUR DENTAL COVERAGE

Most of us are interested in saving money. When you use the services of a participating provider, you'll pay less money out-of-pocket. Please take a moment to review this important information about your coverage.

Provider: You will see the term provider throughout this document. For your dental policy, providers are dentists and other professionals who offer dental services and procedures.

In-network providers: In-network dental providers are a group of participants who have agreed to give you a discount.

- In-network providers participate in discounts for your dental services
- We pass the savings on to you, resulting in lower out-of-pocket expenses

Please check to see if your dentist is in the plan's network. With DentalBlue®, you can change dentists at any time with no paperwork and no waiting period. In addition, when you're traveling outside of Arkansas, you have access to our national network of dentists.

Out-of-network providers: May not offer discounted dental services to members.

- Out-of-network providers follow their own billing rules for services
- Your out-of-pocket expenses will be greater

Always check the network status of a dental provider. If you're referred to an out-of-network provider by an in-network provider, you still may have to pay higher costs.

Dependent benefits: Your children are covered until the age of 26.



FIND A DENTAL PROVIDER

Always use your member number (on your ID card) to ensure the proper network when searching online.

In Arkansas

The vast Arkansas Blue Cross and Blue Shield dental network includes 90 percent of all licensed dentists in the state. For a list of participating providers, visit us online at arkansasbluecross.com or call Customer Service at **1-888-223-4999**.

Outside of Arkansas

To find a dentist in our national network, you may visit us online at arkansasbluecross.com. Select "Find Care," then "Dental (All networks)."

Important Disclaimer from Arkansas Blue Cross and Blue Shield

This outline is only a guide. This description is not legally binding. The controlling terms of the Plan are set forth in the Benefit Certificate incorporated in the Arkansas Blue Cross and Blue Shield Group Insurance Contract. Any discrepancies between this outline and the Benefit Certificate will be resolved in favor of the Benefit Certificate.

Your DentalBlue Plans

Arkansas Blue Cross has two flexible and affordable dental plans that fit every budget. Both plans feature flexible coverage options, a robust provider network and are backed by the Cross and Shield. Now that's reason to smile.

- \$50 **deductible** per calendar year per member with a maximum of three deductibles per contract for each family. Deductible is waived on diagnostic and preventive services.
- A \$1,500 **annual maximum** per member per calendar year
- **Maximum rollover**

Rollover benefit	\$500
Claims threshold	\$700
Benefit maximum	\$1,250



Benefits

Diagnostic and preventive services ▪ Routine periodic exams ▪ Bitewings and routine X-rays ▪ Topical application of flouride/two times per calendar year for dependent children through age 18 ▪ Sealants on permanent maxillary and mandibular first and second molars for dependent children through age 15 ▪ Prophylaxis (teeth cleanings) ▪ Space maintainers for eligible dependent children through age 18	High Option	Low Option
	Covered at 100% No deductible	Covered at 100% No deductible
Basic restorative services ▪ Fillings ▪ Endodontics (root canals) ▪ Simple extractions ▪ Non-surgical periodontics (gum treatments) ▪ Oral surgery, including surgical extractions ▪ Stainless steel crowns for dependent children under the age of 14 ▪ Periodontal maintenance, two per calendar year following active periodontal treatment	80% after deductible	50% after deductible
Major restorative services ▪ Inlays and onlays ▪ Crowns and bridges ▪ Implants ▪ Dentures (full or partial) ▪ Surgical periodontics	50% after deductible	50% after deductible
Orthodontic services (Eligible dependent children under age 19)	50% after deductible \$1,500 lifetime maximum	Not applicable
	Rates	Rates
	Employee \$46.31	Employee \$31.48
	Employee + Spouse \$96.77	Employee + Spouse \$63.17
	Employee + Child(ren) \$92.99	Employee + Child(ren) \$59.36
	Employee + Family \$145.20	Employee + Family \$93.35

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Questions?

Call Arkansas Blue Cross and
Blue Shield at **1-800-299-4124**