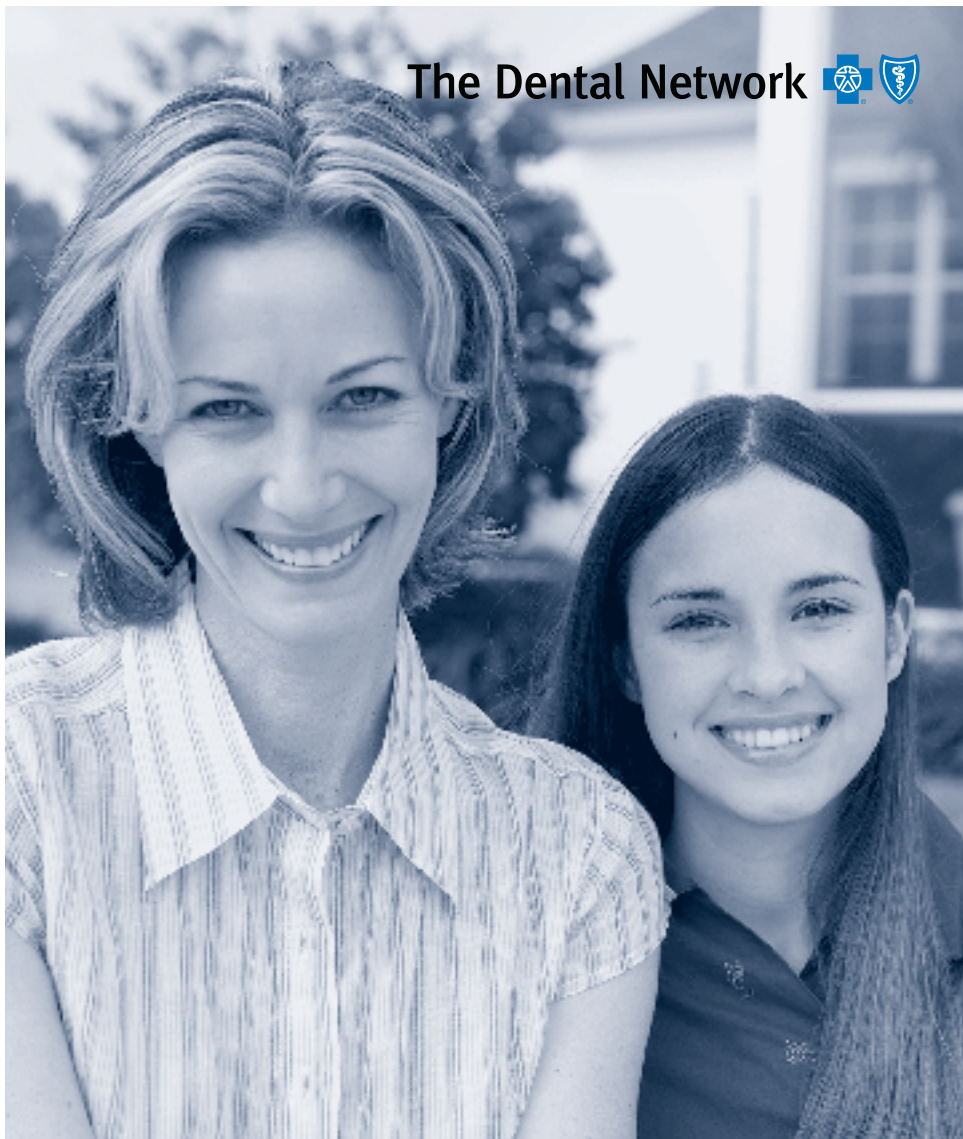


The Dental Network  



Individual Select  
Dental HMO Coverage  
*Maryland*

*More to feel good about.*

## Did You Know...

- Pregnancy can cause swelling, bleeding, redness, or tenderness in the gum tissue due to hormonal changes.
- Women less than 35 weeks pregnant who receive treatment for gum disease have 84% fewer premature births.<sup>1</sup>
- People with periodontal disease are 2-4 times more likely to have a heart attack.<sup>2</sup>
- Diabetic patients with periodontal disease have more difficulty controlling blood glucose levels.<sup>3</sup>

<sup>1</sup> Lopez NJ, et al. Periodontal therapy reduces the rate of preterm low birth weight in women with pregnancy-associated gingivitis. *J Periodontol.* 2005 Nov;76(11 Suppl):2144-53.

<sup>2</sup> Andriankaia, OM, et al. The use of different measurements and definitions of periodontal disease in the study of the association between periodontal disease and risk of myocardial infarction. *J Periodontol* 2006 Jun;77(6):1067-73

<sup>3</sup> Faria-Almeida R, Navarro A, Bascones A. Clinical and metabolic changes after conventional treatment of type 2 diabetic patients with chronic periodontitis. *J Periodontol.* 2006 Apr;77(4):591-8.

# Protect Your Best Feature – *Your Smile*

Your smile says a lot about you. It's the first thing people see when they meet you. A healthy smile can make you more appealing, even more youthful. But did you know your smile also says a lot about your overall health?



That's why it's so important to protect your smile. Good dental care has been scientifically shown to reduce your risk of heart disease; it helps to control diabetes, and can even prevent premature births.

The Dental Network brings you the **Individual Select Dental HMO Plan** which offers:

- **Lower cost**
- **More than 800 dentists throughout Maryland, DC and Northern Virginia**
- **Easy enrollment**
- **No deductibles**
- **Predictable out-of-pocket costs**
- **No claims forms to file**
- **Guaranteed acceptance**

Just think – a better smile and better health – all for just *pennies a day*.

Ready to protect your smile – your health? *Read on!*

# Individual Select Dental HMO

**Maximum savings on major dental services and access to a network of 800+ participating providers**

**Individual Select Dental HMO** offers you reliable dental care with predictable copayments for routine and major dental services such as:



- Preventive dental care
- Surgical extractions
- Root canal therapy
- Comprehensive orthodontic treatment, and more

As a member of our Dental Health Maintenance Organization (Dental HMO) plan, you'll select a general dentist from a network of participating providers to coordinate all of your dental care needs. When specialized care is needed, your general dentist will recommend a specialist within the Dental HMO network.

# The Johnsons



Anna and Jeff Johnson are an active and energetic couple with two children. They own a catering business, so they have purchased a family health insurance plan. They didn't think about dental coverage until their daughter needed braces and their son needed a filling. The costs quickly started to add up:

	No Coverage	Individual Select Dental HMO Plan	Savings
<b>6 month check-ups with x-rays</b> (8 visits, 2 per person)	\$900*	\$160 (\$20 copay per visit)	\$740
<b>Filling</b> (1 filling)	\$110*	\$20 copay per visit	\$90
<b>Orthodontic Services</b> (1 Adolescent)	\$4,890*	\$2,500	\$2,390
<b>Total</b>	\$5,900	\$2,680	\$3,220

\* Based on National Dental Advisory Service Fee Report (2006).

With no dental coverage, the Johnsons paid \$5,900 for these services. They decided to purchase the **Individual Select Dental HMO** coverage to protect themselves against future dental costs. This dental coverage saved them more than \$3,200 in dental service costs the next year when their daughter needed a filling and their son needed braces!

# The Smiths



Mildred and Charles Smith are active retirees who recently took up golf. They have Medicare and have purchased a supplemental Medicare product to protect themselves against medical costs. They didn't think about how their budget might be impacted

by major dental expenses until Mildred needed root canal therapy and Charles needed a bridge.

	No Coverage	Individual Select Dental HMO Plan	Savings
<b>6 month check-ups with x-rays</b> (4 visits, 2 per person)	\$450*	\$80 (\$20 copay per visit)	\$370
<b>Root Canal</b> (Bicuspid)	\$695*	\$375	\$320
<b>Bridge</b> (3-Unit)	\$2,650*	\$1,380	\$1,270
<b>Total</b>	\$3,795	\$1,835	\$1,960

\* Based on National Dental Advisory Service Fee Report (2006).

With no dental coverage, the Smiths paid \$3,795 for these dental services. They decided to purchase dental coverage to protect themselves against further unexpected dental costs. With **Individual Select Dental HMO** coverage, the Smiths would have paid \$1,835 for these services and saved over \$1,900. Now they're covered and ready for whatever lies ahead!

# Individual Select Dental HMO

## Benefits at a Glance

	Regular Cost*	In-Network You Pay
<b>Preventive &amp; Diagnostic Services</b> (includes cleanings, exams, X-rays, sealants and more)	\$75-\$110	\$20 per office visit
<b>Basic Dental Services</b> (includes fillings, simple extractions and more)	\$110-\$280	\$20 per office visit
<b>Soft Tissue Management</b> (includes periodontal scaling, periodontal maintenance and more)	\$170	\$70 per office visit
<b>Root Canal Therapy</b> (excludes final restoration)		
<b>Anterior</b>	\$600	\$300 Primary Dentist \$400 Specialty Care Dentist
<b>Molar</b>	\$840	\$450 Primary Dentist \$600 Specialty Care Dentist
<b>Complete Dentures</b>	\$1,375 each	\$495 each
<b>Orthodontic (Braces)</b>		
<b>Comprehensive - Adolescent</b>	\$4,890	\$2,500
<b>Comprehensive - Adult</b>	\$5,110	\$2,700

\*Based on National Dentistry Advisory Service Fee Report (2006).

## It's Easy to Enroll.

To protect your smile with this exclusive offer, just follow these simple steps:

- **Fill out and sign the enclosed application.**
- **Choose a provider from the enclosed Dental HMO directory. Each member of your family can choose his or her own dentist. Remember to select your dental office code and write it on the application.**
- **Choose annual or semi-annual payment.**
- **Send in your application, with your premium payment, and provider selection, in the enclosed, postage paid envelope.**

This is a partial listing of covered services. For specific questions, please contact The Dental Network, toll-free at 1-888-833-8464.

CareFirst will mail you your membership cards and certificate of coverage. Then you can start enjoying all the benefits of your coverage – and the benefits of good dental care.

Policy Form Numbers:  
FORM DN001C (10/2006)  
FORM DN4001 (3/07)  
JDMMDAP (3/80)

## The Dental Network

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