



Individual Select Preferred Dental

Maryland

Change to Individual Select Preferred Maryland Applicants

Based on the passing of Maryland Senate Bill 705, beginning on October 1, 2011, all participating dentists, dental specialists, and oral surgeons in the Individual Select Preferred dental plan are not required to accept the discounted payment in full for non-covered services. Examples of these services include fillings, extractions, root canals, crowns, and orthodontics. This means you may be required to pay your dentist's entire billed amount for these non-covered services. Please talk with your dentist about your cost for any dental services.

Please note that this legislative change does not impact covered services such as exams, cleanings and X-rays, which will continue to be paid at 100% when you use an in-network provider.

**If you have questions, please call a Product Specialist at (410) 356-8000 or toll free at (800) 544-8703.
Our service hours are Monday-Friday from 8:00 a.m. – 5:00 p.m.**

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.¹
- People with periodontal disease are 2-4 times more likely to have a heart attack.²
- Diabetic patients with periodontal disease have more difficulty controlling blood glucose levels.³

¹ 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.

² 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

³ 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.

CareFirst BlueCross BlueShield (CareFirst) brings you Individual Select Preferred Dental which offers:

- Lower premiums
- More than 4,000 dentists throughout Maryland, the District of Columbia and Northern Virginia
- Easy enrollment
- No deductibles
- No referrals
- No claim forms to file in network
- Guaranteed acceptance

Protect your smile, your health, and your budget from serious dental issues.

Individual Select Preferred



*Wide-ranging coverage of preventive and diagnostic services, additional **in-network** savings for major procedures, and your choice of more than 4,000 Participating Dentists.*

What Your Plan Covers

100% Coverage In-Network for Preventive & Diagnostic Services

Individual Select Preferred combines the freedom to select any dentist from our large regional network with wide-ranging coverage of preventive and diagnostic dental services.

The following are some of the services which are covered in full when visiting an in-network provider:

- Examinations
- Cleanings
- X-rays
- Sealants
- Fluoride treatments for children

Participating dentists accept 100% of the CareFirst Allowed Benefit as payment in full for covered services.

Individual Select Preferred

You also have the option to seek routine treatment from Non-Participating Providers. *If you visit a Non-Participating Provider, CareFirst will still pay the Allowed Benefit*, but you will be responsible for the difference in cost between the CareFirst Allowed Benefit and your Dental Provider's full charge.*

Discounts for Additional Dental Services

With Individual Select Preferred you can take advantage of discounts on dental procedures not covered in this plan including fillings, crowns, root canals and orthodontia. As long as you visit a Participating Dentist, you'll enjoy reduced costs on these services and more. This portion of the plan (non-covered services) is not an insurance plan. It is a dental discount program.

Member charges are based on Individual Select Preferred discounts with Participating Dental Providers. Since rates may vary by Provider, you should check with your Participating Dental Provider to determine the cost of specific dental services. You must pay these reduced rates directly to your Dental Provider during the office visit.

Allowed Benefit*

The Allowed Benefit is typically a reduced rate rather than the actual charge. For example: You have just visited your dentist for a routine exam and cleaning. The total charge for the visit comes to \$125. If the doctor is a participating provider they may be required to accept \$75 from CareFirst as payment in full for the visit - this is the *Allowed Benefit*. If, however, the dental provider you visit is non-participating then you may be held responsible for the difference between the CareFirst Allowed Benefit and the Dental Provider's full charge.

Maria



Maria is a single, healthy 30-year-old web designer. She has an individual health insurance plan to cover medical expenses, but she never thought about dental coverage. Maria visits her local dentist twice a year for her routine cleanings and exams.

	No Coverage	Individual Select Preferred Plan	Savings on Services
6 month check-ups with x-rays	\$320* (for both visits)	\$0 in-network (both visits are covered)	\$320

* Based on National Dental Advisory Service Fee Report (2010).

With no dental coverage, Maria was paying for her bi-annual check-ups. She chose to enroll in the Individual Select Preferred plan. Her current dentist is a participating provider, so her six-month check-ups are now covered in full and she saved \$320. With Individual Select Preferred, Maria also has the freedom to try out different general dentists and specialists in her area whenever she likes. With more than 4,000 participating providers in Maryland, the District of Columbia and Northern Virginia, she has plenty of choices!

The Smiths



Mildred and Charles Smith are active retirees who recently took up golf. They have Medicare and have purchased a Supplemental Medicare plan and Medicare Prescription Drug Coverage 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 Preferred Plan	Savings on Services
6 month check-ups with x-rays (4 visits, 2 per person)	\$640* (\$160 per visit)	\$0 in-network (all visits are covered)	\$640
Root Canal** (Bicuspid)	\$750*	\$435***	\$315
Bridge** (3-Unit)	\$2,825*	\$1,835***	\$990
Total	\$4,215	\$2,270	\$1,945

* Based on National Dental Advisory Service Fee Report (2010).

** This portion of the plan is not an insurance plan.

*** Prices are approximate, depending upon services and the contractual rate agreed upon between the dentist you use and the plan.

With no dental coverage, the Smiths paid \$4,215 for these services. They decided to purchase dental coverage to protect themselves against further unexpected dental costs. With Individual Select Preferred coverage, the Smiths would have spent only \$2,270, a savings of over \$1,900 on these dental services. Now they're covered and ready for whatever lies ahead!

Benefits At-a-Glance

Common Dental Procedures and Their Costs	Regular Cost*	In-Network You Pay
Preventive check-ups, including routine exams, cleanings and x-rays	\$160 per visit (2 visits per year)	\$0
Basic Dental Services** (includes fillings, simple extractions and more)	\$120-\$150	Reduced rates typically between \$50 - \$87
Periodontal scaling and root planing** (four or more teeth per section of the mouth)	\$225	Reduced rates typically between \$121 - \$157
Porcelain crown** (High noble metal)	\$990	Reduced rates typically between \$575 - \$745
Complete Upper Dentures**	\$1,475	Reduced rates typically between \$669 - \$830
Orthodontia** (Adolescent)	\$4,880	Reduced rates typically between \$2,960 - \$3,500

* Based on National Dental Advisory Service Fee Report (2010).

** This portion of the plan is not an insurance product. Member charges are based on Individual Select Preferred allowances with the participating providers. Since rates vary by provider, members should check with their participating dentist to determine the costs of specific procedures. Members must pay these reduced rates directly to the provider during the office visit.

This is a partial listing of services. For specific questions, please contact CareFirst Dental Services toll-free at **888-833-8464**.

Apply Today!

- 1** Fill out and sign the enclosed application.
Choose the annual or semi-annual payment option.
- 2** When you're ready to review a listing of providers, please visit www.carefirst.com/doctor.
- 3** Send in your application, **with your premium payment**, in the enclosed, postage-paid envelope and mail to:
CareFirst BlueCross BlueShield
P.O. Box 79810
Baltimore, MD 21298-8159

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

Policy Form Numbers:

MD/GHMSI/DB/IEA-DENTAL (2/08)
MD/GHMSI/DB/DOCS-DENTAL (2/08)
MD/GHMSI/DB/ES-DENTAL (2/08)
and any amendments



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