

DENTAL BLUE® GOOD ORAL HEALTH LEADS TO BETTER OVERALL HEALTH

The connection is clear: Patients who take care of their teeth and visit a dentist regularly tend to be in better overall health. For example, the treatment of periodontal disease may help control blood sugar levels in diabetics; cut the risk of delivering a preterm, low-birthweight baby; and limit the severity of heart disease.¹

HOW HEALTHY IS YOUR MOUTH?

Answer this questionnaire to find out.					
1. Do you brush your teeth less than once per day and floss less than several times per week?	Yes	No			
2. Do your gums bleed when you brush your teeth?	Yes	No			
3. Has it been longer than a year since your last dental visit?	Yes	No			
4. Are you diabetic?	Yes	No			
5. Have you had more than two fillings placed in the past two years?	Yes	No			
6. Do you prefer eating sweets to eating fruits and vegetables?	Yes	No			
7. Do you take medications that may cause a dry mouth?	Yes	No			
8. Do you smoke and/or have more than two alcoholic drinks per day?	Yes	No			

A higher number of "Yes" answers to these questions may mean you're at greater risk of developing oral health problems, which can impact your overall health and make controlling certain conditions more difficult.

Schedule Your Regular Dental Checkup

You can search for in-network dentists using our Find a Doctor tool at **bluecrossma.com/findadoctor**.

WHY IT'S IMPORTANT

The questions on page 1 call attention to important habits that can keep your mouth healthy, and identify risk factors that can lead to poor oral health. Following these habits and recognizing the warning signs can help you stay healthy.

HOW ORAL HEALTH AFFECTS Certain conditions

Your oral health can affect health conditions, such as:

- Heart Disease—Researchers have linked increased bacteria in oral plaque to the increase of the same bacteria in arteries leading to the heart.¹
- **Diabetes**—People with diabetes, especially when it's uncontrolled, are more likely to have periodontal disease than those without the condition, and periodontal disease can increase blood sugar.²
- **Pregnancy**—Pregnant women with periodontal disease are more likely to give birth to premature babies.³

HOW DENTAL BLUE HELPS

Our Dental Blue plans give you the tools, resources, and comprehensive coverage to help keep your mouth healthy. As a member, you enjoy:

- Preventive visits to the dentist at no cost to you*
- Access to one of the largest dental networks nationwide
- Enhanced Dental Benefits

*Check your plan benefits for details.

HEALTHY HABITS

Following these habits can improve your oral health and reduce your risk of periodontal disease, tooth decay, and oral cancer:

- Brush your teeth twice per day and floss daily.
- Visit the dentist regularly.
- Eat a well-balanced diet.
- Avoid smoking and having more than two alcoholic drinks per day.

RISK FACTORS

Being aware of these risk factors can help you prevent or manage an oral health problem:

- Bleeding gums
- Diabetes
- Frequent fillings or crowns
- Taking medications that reduce saliva

ENHANCED DENTAL BENEFITS

Our condition-specific total health solution helps members with qualifying medical conditions, such as those listed above, manage their oral and overall health. We identify members who may benefit from oral health interventions and provide additional, specific support, including full coverage for preventive and non-surgical periodontal services that have been connected to improved overall health.

To see if you qualify for Enhanced Dental Benefits, call Member Service at the number on the front of your ID card.

American Academy of Periodontology, "New Reports Confirm Perio-Systemic Connection and Outline Clinical Recommendations," perio.org, 2019.
 Ibid, "Diabetes and Periodontal Disease," 2019.
 Ibid, "Expectant Mothers' Periodontal Health Vital to Health of Her Baby," 2019.

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DENTAL BLUE[®] QUICK-START GUIDE

For Large Employer Groups

Thank you for choosing Dental Blue. This guide will help you get the most from your plan by providing you with a summary of common benefits and services, as well as a general understanding of how your dental coverage works. For specific details about the benefits available to you, refer to your subscriber certificate.

If you have any questions, call Team Blue at the Member Service number on the front of your ID card.

🕸 How Dental Plans Work

Basic plans help offset the cost of diagnostic and preventive dental care. More comprehensive plans may also cover a percentage of restorative care. Most plans limit the benefit expenses per calendar year (or per lifetime, in the case of orthodontic benefits).

${\it \widehat{W}}$ What You Should Know Before Visiting a Dentist

Which Plan Do You Have?

Our plans include Dental Blue[®], Dental Blue[®] PPO, Dental Blue[®] Select, Dental Blue[®] Freedom, and Dental Blue[®] Value. Refer to your benefit summary, or sign in to MyBlue at **bluecrossma.org** to view your plan details.

If You Have a Deductible or Co-insurance

You may be responsible for some of the costs for services. Knowing your deductible and co-insurance amounts will help you understand what you have to pay.

If You Qualify for Enhanced Dental Benefits

See page 3 for more information about the program.

💾 Know How to Read Your ID Card

Your Dental Blue ID card contains important information like our Member Service phone number and your ID number. Be sure to always carry your ID card with you, and show it to all of your providers, so they can keep your records up to date.

Get Your Digital ID Card

MyBlue gives you digital access to your ID cards, so you can easily use it from your computer or mobile device. Download the MyBlue app or create an account at **bluecrossma.org**.



OUR PLANS

Dental Blue

Our traditional dental plan offers flexible dental coverage across a large network of dental providers. When you receive services from in-network dentists, you'll see lower rates, and pay lower out-of-pocket costs.

Dental Blue PPO

You'll get better rates for services when you see one of the dentists in the Dental Blue PPO network. If you go out-of-network, you're still covered, but you'll have to pay higher out-of-pocket costs.

Dental Blue Select

Similar to our PPO plan, you'll get better rates for services when you see one of the dentists in the Dental Blue PPO network. There's a deductible for out-of-network preventive services, and you won't be charged for preventive services after the deductible is met.

Dental Blue Freedom

Dental Blue Freedom offers the largest selection of network dentists. You'll get the best rates for in-network care, especially when you see dentists in the Dental Blue PPO network. If you go out-of-network, you're still covered, but you'll pay the highest out-of-pocket costs for service.

Dental Blue Value

Our standard Table of Allowance plan offers coverage across a large network of dental providers. When you see an in-network dentist, you're responsible for the difference between the Dental Blue Value Table of Allowance amount and our contracted provider's fee schedule.

പ്പ് Our Networks

Dental Blue

Our traditional network offers access to more than 98 percent of dentists in Massachusetts.

Dental Blue PPO

You'll receive the most coverage when you see one of the thousands of dentists in Massachusetts who participate in our PPO network.

Nationwide Network Access



Plan Name	Network Coverage				
Flan Name	Dental Blue	Dental Blue PPO	Nationwide Network Access	Out-of-Network Providers	
Dental Blue	•		•	*	
Dental Blue PPO		•	•	•	
Dental Blue Select		•	•	•	
Dental Blue Freedom	•	•	•	•	
Dental Blue Value	•	•	•	•	

*Refer to your subscriber certificate to see if you have out-of-network options.

Filing Your Claims

If Your Dentist Files the Claim

Most participating dentists will send your claims to us. We'll pay them directly if we receive the claim within two years of the completed service.

If Your Dentist Doesn't File the Claim

If your dentist doesn't file the claim, which may occur when you visit a non-participating dentist, download our dental claim form at **bluecrossma.org**, complete it, and mail it to:

Blue Cross Blue Shield of Massachusetts Dental Operations P.O. Box 986030 Boston, MA 02298

S Manage Your Dental Budget: Tips to Help You Plan for Any Out-of-Pocket Costs

Show Your Dental Blue ID Card Every Time You See a Dentist

This will ensure that your claims are filed properly.

Find Out What You Owe for Each Visit

Some plans require you to pay a deductible or co-insurance.

Know Your Benefit Maximum

Once you reach the calendar-year limit and use any additional accumulated maximum rollover benefit, no more services will be covered until the following year.

Monitor the Balance of Your Benefit Maximum

Team Blue can help you keep an eye on your account balances. Call the Member Service number on the front of your ID card.

Visit Dentists in Our Network

You'll receive the most coverage when you visit dentists who participate in our network.

QUESTIONS?

If you have any questions, call Team Blue at the Member Service number on the front of your ID card, Monday through Friday, 8:00 a.m. to 6:00 p.m. ET (TTY: **711**)

GET THE MOST FROM YOUR PLAN

Enhanced Dental Benefits

Dental Blue offers the only condition-specific total health solution with a complete program for at-risk members with qualifying medical conditions. Our Enhanced Dental Benefits offer additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health. To learn more about specific conditions included in this benefit, review your subscriber certificate on MyBlue at **bluecrossma.org**.

Accumulated Maximum Rollover

Some plans allow you to roll over a portion of your unused dental benefits from year to year. This can help offset higher out-of-pocket costs for complex procedures. To find out if you have this benefit, sign in to MyBlue at **bluecrossma.org**.

MyBlue

MyBlue is your online member account that gives you instant digital access to your plan benefits, tools and resources. Track your claims, view your digital member ID card, and get answers to your questions. To get started, download the MyBlue app or create an account at **bluecrossma.org**.

Find a Doctor or Dentist

Our **Find a Doctor & Estimate Costs** tool makes it easy for you to find what you need.

- Search for doctors, dentists, hospitals, and other health care providers
- Read and write reviews
- Compare up to 10 doctors at a time

To start searching, download the MyBlue app or sign in at **bluecrossma.org**, then select **Find a Doctor & Estimate Costs** under **My Care**.

FREQUENTLY ASKED QUESTIONS

Q: I only received two Dental Blue ID cards. How do I get additional cards for my family?

A: You can order replacement and/or additional ID cards online through MyBlue at **bluecrossma.org**. You can also call Member Service at the number on the front of your ID card.

Q: How do I find a dentist or specialty dental provider who is participating with my dental plan?

A: You can use our **Find a Doctor & Estimate Costs** tool at **bluecrossma.com/findadoctor** to search for dentists and other specialty providers that participate in your plan. Sign in to your MyBlue account for the best results, or continue without signing in by choosing your current dental plan.

Q: Do all Dental Blue members have nationwide network access?

A: Yes, all dental members have access to 500,000 credentialed provider locations nationwide. To find a dentist, visit **bluecrossma.com/findadoctor**.

Q: Where do I find my specific dental coverage information?

A: You can look up your coverage information, including services and amounts covered, deductible, co-insurance, and annual benefit maximum, by signing in to MyBlue at **bluecrossma.org** and reviewing your subscriber certificate. You can also call Member Service at the number on the front of your ID card.

Q: My plan has a calendar-year maximum. Is that per person, or do all my family's dental services apply toward one calendar-year maximum? How do I check to see if my maximum has been reached?

A: Your calendar-year maximum applies individually for each person enrolled. To find out how much has been applied toward your plan maximum, call Member Service at the number on the front of your ID card.

Q: If my cleanings are covered at 100 percent, does that count toward my calendar-year maximum?

A: Generally, all services paid by Dental Blue are applied toward your plan-year or calendar-year maximum. However, if you're enrolled in our Enhanced Dental Benefits program, deductibles and co-insurance don't apply to condition-specific services that are provided in addition to dental benefits already covered by your plan, and condition-specific services are excluded from the calendar-year maximum.

Q: My previous plan had orthodontic coverage, and my child is in the middle of a 24-month treatment plan. Will some orthodontic services still be covered under my new Dental Blue plan?

A: Any remaining orthodontic treatment received after your new plan's effective date will be covered based on your plan's orthodontic benefits and up to the applicable lifetime maximum.

Not all plans include orthodontic coverage. Please review your Dental Blue plan specifics for more details.

Q: How do I enroll in the Enhanced Dental Benefits program?

A: Call Member Service at the number on the front of your ID card to request an enrollment form and to find out more information. You may also be automatically enrolled in the Enhanced Dental Benefits program if you have medical coverage through Blue Cross Blue Shield of Massachusetts and have been identified to have a qualifying medical condition.

Q: My children are covered by both my dental plan and my spouse's dental plan. Am I able to coordinate benefits so I can reduce my out-of-pocket expenses?

A: Yes, specific criteria determine which plan should be billed as the primary coverage when a family has duplicate coverage. If either coverage is a medical plan, that plan would be primary. When the family has both Dental Blue and coverage through another dental insurer, the primary coverage is determined based on the parents' birthdates. Review your benefit information by signing in to MyBlue at **bluecrossma.org**, or check your subscriber certificate for more details.

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DENTAL BLUE[®] ACCUMULATED MAXIMUM ROLLOVER

At Blue Cross Blue Shield of Massachusetts, we know that oral health is a critical part of overall health. That's why we offer a dental benefit that will allow you to roll over a portion of your unused dental benefits from year to year.

HOW MAXIMUM ROLLOVER WORKS

Beginning 60 days after the last day of your benefit period, your rollover amount will be added to your maximum benefit amount, increasing it for you to use that year and beyond (see below for amounts and maximums).

There is no cost to you. You don't need to do anything. To figure out the amount of benefit dollars that are eligible to roll over, just use the chart below. Start by searching for your benefit period maximum in the first column. If Blue Cross doesn't pay out more claims dollars on your behalf than the amount in the second column, your benefit maximum for the next year will increase by the amount in the third column.

And, your rollover amount keeps growing and is available for you to use as long as your employer offers this rollover benefit.* The last column will show you the total amount of additional benefit dollars you can earn. It's one more way we're working to improve health care for all our members.

You can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures. This benefit applies to you automatically if:

- You receive at least one service during the benefit period
- You remain a member of the plan throughout the benefit period
- You don't exceed the claim payment threshold in the benefit period

lf your dental plan's annual maximum benefit amount is:	And if your total claims don't exceed this amount for the benefit period:*	We'll roll over this amount for you to use next year and beyond:*	However, rollover totals will be capped at this amount:*
\$500-\$749	\$200	\$15O	\$500
\$750-\$999	\$300	\$200	\$500
\$1,000-\$1,249	\$500	\$350	\$1,000
\$1,250-\$1,499	\$600	\$450	\$1,250
\$1,500-\$1,999	\$700	\$500	\$1,250
\$2,000-\$2,499	\$800	\$600	\$1,500
\$2,500-\$2,999	\$900	\$700	\$1,500
\$3,000 or more	\$1,000	\$750	\$1,500

*This is not a flexible spending account (FSA). The amount reflects your benefit maximum for a given year.

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DENTAL BLUE® ENHANCED DENTAL BENEFITS

Additional Support for Members with Qualifying Conditions

The connection is clear: good oral health leads to better overall health. That's why your Dental Blue plan includes Enhanced Dental Benefits, a total health solution for members with qualifying medical conditions that may require increased oral care. We offer additional, specific support, including full coverage for preventive and periodontal services that have been connected to improved overall health.

Condition	One cleaning or periodontal maintenance, 4 per calendar year ¹	Periodontal scaling, once per quadrant every 24 months ¹	Oral cancer screening, twice per calendar year	Fluoride treatment, 4 per calendar year
DIABETES	~	~		
CORONARY ARTERY DISEASE	~	~		
STROKE	~	~		
PREGNANCY ²	~	~		
ORAL CANCER	~		~	~
SJÖGREN'S SYNDROME	~		\checkmark	\checkmark
INTELLECTUAL AND/ OR DEVELOPMENTAL DISABILITIES ^{2,3}	~		~	~
MENTAL HEALTH CONDITIONS ^{2,3}	~		~	~

1. Periodontal maintenance and scaling are available on plans that offer periodontal benefits. There must be at least three months between a periodontal maintenance cleaning and any other cleanings covered under your dental plan, including these Enhanced Dental Benefits.

2. Self-enrollment is required for this condition. You can download the Enhanced Dental Benefits Enrollment Form at bluecrossma.org/myblue/fast-forms

3. Intellectual and/or Developmental Disabilities and Mental Health Conditions are being added to benefits on renewal starting October 1, 2023.

Note: Certain dental plans cover preventive dental services and Enhanced Dental Benefits at different frequency intervals. Check your plan benefits to confirm your coverage before scheduling dental services.

USING THESE BENEFITS

There's No Additional Cost to Receive These Extra Services⁴

These services aren't subject to a deductible, co-insurance, or annual maximum when provided by a dentist in our network. If you have a PPO plan and choose to receive services from a dentist not in our network, you may have to pay co-insurance.

Accessing Enhanced Dental Benefits

You may be automatically enrolled for these extra services if you have medical coverage through Blue Cross and have been identified to have a qualifying medical condition. However, there are some instances where you'll need to self-enroll using the Enhanced Dental Benefits Enrollment Form.

- You don't have Blue Cross medical coverage
- For the following conditions, even if you have Blue Cross medical coverage:
 - Intellectual and/or developmental disability
 - Mental health condition
 - Pregnancy

4. Qualifying members only.

Questions?

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ENHANCED DENTAL BENEFITS ENROLLMENT FORM

This is a self-enrollment form to receive Enhanced Dental Benefits from Blue Cross Blue Shield of Massachusetts. Enhanced Dental Benefits provide coverage for additional preventive services for members diagnosed with one or more of the qualifying medical conditions listed below. Please complete this form with your doctor and mail it back to the address provided below to receive these benefits.

(Your dental coverage policy must include Enhanced Dental Benefits in order to be eligible for coverage.)

Please check qualifying medical conditions:					
 Diabetes Oral cancer 		⊐ Stroke ctual and/o	□ Pregnancy (expected da developmental disabilities*		/) valth conditions*
	Subsc	riber/Mem	ber Information		
Subscriber Nam	Subscriber Name Member Name				Date of Birth //
Member Addres	55		City	State	ZIP Code
Member Telephone # (Home) Member Telephone # (Other)			er)		
Blue Cross Blue Shield of Massachusetts Dental ID #					
	То Ве	Completed	By Your Doctor		
I hereby confirm that my patient has been diagnosed with the conditions listed above. Doctor's Signature					Date //
Doctor's Name (please print, circle MD or DO) License # MD/DO			ŧ		State
Doctor's Addres	55		Doctor's Telephone #		
Complete this form, keep a copy for your records, and return the original to: Enhanced Dental Benefits Program Blue Cross Blue Shield of Massachusetts					
Dental Operations P.O. Box 986040 Boston, MA 02298					

*Intellectual and/or developmental disabilities and mental health conditions are being added to benefits on renewal, starting October 1, 2023. Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.