



ANNUAL SMALL BUSINESS PLAN OPTIONS

Add quality dental coverage to your medical plan with Blue Cross Dental

There are many good reasons to offer your employees Blue Cross Dental along with their medical coverage. Comprehensive benefits that include both medical and dental are a smart recruiting tool and a great way to retain your top talent. Plus, studies have shown that dental emergencies account for \$45 billion in lost productivity across the country each year, and oral health problems can impact self-esteem and work attendance.^{1,2}

Delivering the value of integration

Research shows a strong connection between oral health and overall health, called the mouth-body connection. For example, certain medications and chronic conditions can worsen oral health issues, while untreated oral health conditions can impact chronic condition management. Through education and interventions when needed, our dental clinical team will work with healthcare providers and your employees to make better connections between medical and dental care.



90%

of systemic diseases can be detected through the mouth and/or have oral health conditions, including diabetes and heart disease.³

¹Centers for Disease Control and Prevention

²American Academy of Pediatric Dentistry, State of Little Teeth

³90% Prevent Oral Health Problems: Visit a Dentist Twice a Year; Academy of General Dentistry; 2012.

Supporting at-risk employees

Routine dental exams can help identify and address problems before they require costly treatment or time out of work. Employees with chronic or high-risk medical conditions may face additional oral health challenges; for example:

- 1/3 of people with diabetes have severe periodontitis.^{4,5}
- Pregnancy can increase the risk of developing gum disease, which research links to both low birthweight and premature babies.⁶

To support these members, Blue Cross Dental offers enhanced dental benefits for more comprehensive, cost-effective care.

- **Diabetes** – Patients receive deep cleanings (periodontal maintenance) and expanded services (non-surgical periodontal services) at no additional member cost.
- **Coronary artery disease (CAD)** – Patients receive deep cleanings (periodontal maintenance) and expanded services (non-surgical periodontal services) at no additional member cost.
- **Pregnancy** – Expectant mothers are eligible for one additional cleaning during their pregnancy, in addition to the two cleanings provided per plan year.

Offering coverage where your employees live and work

Blue Cross & Blue Shield of Rhode Island (BCBSRI) dental plans feature one of the largest networks of any dental plan available in Rhode Island.

- 9 out of every 10 RI dentists are in our network
- National coverage means coast-to-coast coverage, including more than 100,000 dentists at more than 334,000 locations.

Keeping everything in one place

Plan administration is simpler and more streamlined when both medical and dental coverage are managed by BCBSRI:

- One account executive to handle your needs
- One convenient monthly bill
- One simple online portal to administer your account
- One member ID card

⁴What Dental Professionals Would Like Team Members to Know About Oral Health and Diabetes; Centers for Disease Control and Prevention

⁵Oral Health and Hygiene; American Diabetes Association, September 2012

⁶Dental health during pregnancy; March of Dimes, January 2013.

SOME FACTORS TO CONSIDER WHEN SELECTING A DENTAL PLAN

Offering dental coverage that meets your employees' needs can still be cost-effective. To help you find the right balance, consider the following when making your selection:

Annual maximum/member – This figure represents the maximum amount the plan will pay for dental services per member in one calendar year. BCBSRI plans feature a range of options so you can better control your premiums while offering your employees protection against unforeseen expenses.

Coverage – For some businesses, basic dental coverage is the smart way to go. Other employers may want to offer more extensive coverage, which could include fillings, extractions, endodontics, and more.

What exactly is basic coverage?

Basic coverage includes an annual exam, two cleanings, x-rays, and palliative treatment for adults, along with fluoride treatment, sealants, and space maintainers for children.

Deductible – Every business has a budget. Selecting a plan with a deductible may be a smart way to offer dental coverage while staying on budget.

Cost share – If keeping your employees' premiums low is a high priority, consider a plan with a higher cost share. Your employees will pay a larger portion of the overall dental charges, but only for services above and beyond in-network covered preventive care. Conversely, a slightly higher premium could provide your employees with lower costs per service.

Pro Tip

Take a look at **BCBSRI FlexChoice plans**, our most popular dental plan options. FlexChoice plans cover a range of service levels and pricing structures, as well as include either the **Annual Maximum Rollover** or the **Preventive Incentive**.

Annual Maximum Rollover offers your employees added flexibility and funds to pay for expensive dental care. Here's how it works:

- Get an annual preventive exam.
- Use less than half of the annual maximum for dental care in one year.
- Qualify for **\$300** rollover to use the next year.

Preventive Incentive makes it easier for your employees and their dependents to get the dental care they need. Many important preventive services are performed at no cost when they are done in-network. Preventive services include:

- Exams
- Cleanings
- Fluoride treatments
- Space maintainers
- X-rays
- Palliative treatment
- Sealants

Choose the plan that works for you

	Basic	Standard	Plus	Elite	Essential	Essential Prime	FlexChoice
No waiting period for all services	✓	✓	✓	✓	✓	✓	✓
Higher calendar year maximum	---	---	✓	✓	---	---	✓
Lower premiums	✓	✓	---	---	✓	---	---
No cost for exams, cleanings, and X-rays in-network	✓	✓	✓	✓	✓	✓	✓
National network coverage	✓	✓	✓	✓	✓	✓	✓
More than 90% of RI dentists in the network	✓	✓	✓	✓	✓	✓	✓
Meets ACA guidelines for pediatric dental coverage	✓	✓	✓	✓	---	---	✓
Annual Maximum Rollover*	---	---	---	---	---	---	✓
Preventive services don't count toward annual maximum*	---	---	---	---	---	---	✓
Extra pregnancy cleaning coupon	✓	✓	✓	✓	✓	✓	✓

✓ FlexChoice Voluntary Option 1 and FlexChoice Voluntary Option 2, have a 6-month waiting period.

✓ Only those FlexChoice plans that are Qualified Dental Plans have this level of pediatric dental coverage.

* FlexChoice plans have either the Preventive Incentive or Annual Maximum Rollover benefit, but not both. These benefits apply to in-network services only. Contact your broker or BCBSRI account executive for additional details.

MOST POPULAR BLUE CROSS DENTAL SMALL BUSINESS PLANS

	Essential	FlexChoice Voluntary Option 1	
Contract year deductible options (per person/per family)	\$0/\$0	\$0/\$0	
Annual maximum per member options	\$1,000	\$1,000	
Optional orthodontic (lifetime maximum)	N/A	N/A	
Preventive and Diagnostic			
Exams	100%	100%	
X-Rays			
Cleanings			
Fluoride treatments			
Sealants			
Space maintainers			Not Covered
Basic			
Palliative treatment	Not Covered	100%	
Fillings			
Simple extractions			
Surgical periodontics		Not Covered	
Non-surgical periodontics			
Endodontics			
Complex oral surgery		100%*	
General anesthesia			
Denture repairs/adjustments/relines/rebases			
Major			
Inlays, onlays, crowns	Not Covered	Not Covered	
Prosthodontics			
Optional orthodontics (dependent children to age 19)**			
Added benefit			
Preventive Incentive services don't count toward annual maximum	N/A	Benefit Included	

*Coverage applies after 6-month waiting period.

**Does not apply to the deductible.

This is a summary of benefits. It is not a contract. For details about coverage, including any limits and exclusions not noted here, please refer to the subscriber agreement. Contact your broker or BCBSRI account executive for additional details.

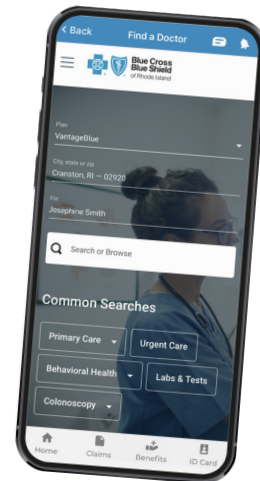
FlexChoice Voluntary Option 2	FlexChoice 308N	FlexChoice 441N	FlexChoice 849N
\$50/\$150	\$50/\$150	\$0/\$0	\$50/\$150
\$1,500	\$1,500	\$1,000	\$1,500
N/A	\$1,500	N/A	N/A
100%	100%	100%	100%
100%	100%		100%
100% after deductible	80% after deductible	100%	100% after deductible
50% after deductible	80% after deductible	Not Covered	50% after deductible
100% after deductible		100%	
50% after deductible	50% after deductible	Not Covered	50% after deductible
Not Covered	50%		Not Covered
Benefit Included	Benefit Included	Benefit Included	Benefit Included

FIND ANSWERS FAST WITH MYBCBSRI

With myBCBSRI, your employees will have easy access to their dental plan information—online or on the myBCBSRI app—so they can get the answers they need anytime, anywhere.

Using the same log-in for the app or website, employees can:

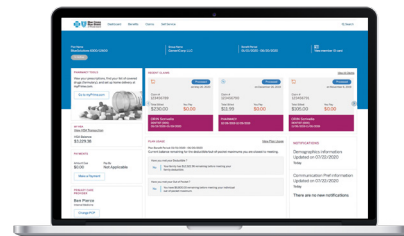
- View their BCBSRI dental benefits
- Review detailed claims data
- Use the Find a Provider tool to locate a dentist
- View all family members covered under their plan
- Compare costs for dental procedures
- See their digital member ID



REGISTRATION IS QUICK AND EASY.

Employees can **download the app** and register (they'll need their BCBSRI member ID) or **visit myBCBSRI.com** to get started.

If they already have a myBCBSRI account, they can simply download the app and log in as usual.



To learn more about BCBSRI, call your broker or BCBSRI account executive, or visit us at bcsri.com/employers.



Call

1-800-639-2227 (TTY: 711)



Click

For personal plan information, log in to your **myBCBSRI account**



Come by*

Your Blue Stores in Cranston, East Providence, Lincoln, and Warwick
bcsri.com/yourbluestore

*Our Your Blue Store locations follow state and federal guidelines during emergencies. Please check bcsri.com/yourbluestore for information regarding special senior hours, store opening status (including capacity limits), and fitness programming information.

**IT'S WHAT
WE LIVE FORSM**



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.