

CareFirst   
Family of health care plans

Smile

with CareFirst Dental

Learn why companies are **making**  
**the switch** to **CareFirst Dental**.\*

We keep **costs down** and **smiles**  
**up**—that's the CareFirst difference.

\*Dental plans are presented by CareFirst BlueCross BlueShield (CareFirst), CareFirst BlueChoice, Inc. (CareFirst BlueChoice) and The Dental Network.





The value of CareFirst Dental



# Dental coverage from a name you trust

CareFirst BlueCross BlueShield (CareFirst) is a stable, proven brand that provides dental coverage to more people in the region than any other provider. And, since employees look for—and value—dental insurance as part of a competitive benefits package, partner with the company you trust to offer dental plans.

## #1 regional network with access to a large national network

- **Large national network**—with over 123,000 unique providers, both general dentists and specialists, and over 300,000 access points.<sup>1</sup>
- **Largest PPO regional network**—with over 5,000 providers and the **largest HMO regional network** with over 750 providers.
- **Largest number of general dentists**—there's a good chance your employees already see a participating dentist.
- **Online provider directory**—so your employees can view all our regional and national network providers.

## #1 for in-network use

- **Higher in-network utilization**—nearly 9 out of 10 dental members receive treatment from in-network providers which helps lower claims costs for you and your employees.
- **Top ranked network**—our Preferred Provider network ranks number one for effective discounts in Maryland, Washington, D.C., and Northern Virginia.<sup>2</sup>

## #1 in plan design

- **Valuable coverage**—preventive and diagnostic services are covered in full and do not contribute to the annual maximum. Orthodontic coverage is also available.
- **Robust benefits**
  - Pre-existing conditions are covered, no missing teeth exclusions and dental implants are included.
  - Composite fillings are included.
  - Frequency limitations match or exceed all other carriers.
  - No waiting periods or late-entry penalties.<sup>3</sup>
  - Deductible carryover is available with most plans.<sup>4</sup>
- **Higher annual maximums**—options available up to \$2,000.
- **Innovative care coordination program**—Offering medical and dental coverage allows CareFirst to capture a complete view of your employees' health, improve care management and curb rising costs.

<sup>1</sup> Preliminary data. The Dental GRID+ is a service of GRID Dental Corporation which is an independent company offering access to a dental provider network and services to CareFirst members. NovaNet is an independent company offering access to a dental provider network and services to CareFirst members.

<sup>2</sup> Out of 18 participants in the Ruark Consulting, LLC 2014 Dental PPO Network Study. Based on a provider network's overall value, effective discounts are determined by claims and their associated discounts with no adjustments made for variations in plan designs. Based on plans sold in Maryland, Washington D.C. and Northern Virginia.

<sup>3</sup> Waiting periods only apply to voluntary coverage when there were not 12 consecutive months of prior group coverage.

<sup>4</sup> Deductible carryover is not part of the new stand-alone dental plans created for small groups under the Affordable Care Act.



## #1 in service

- **Leading account satisfaction**—98 percent satisfied.<sup>5</sup>
- **Locally based dental unit**—delivers all customer service, claims processing and provider service.
- **Anywhere access**—employees can easily find a provider, view their ID card and claims information from a computer, tablet or smartphone.
- **Online convenience**—quickly enroll or update eligibility information.
- **Library of materials**—available to your employees to encourage good oral health.
- **Dental Cost Estimator**—with the online FAIR Health Dental Cost Calculator, your employees can get estimates of what a provider may charge for selected procedures in your geozip.

## #1 in cost control features

- **Industry-leading discounts**—our negotiated fees with participating dentists range from 30 percent to 53 percent less than the average fee.
- **No balance billing** from in-network providers.



Next to medical coverage, dental coverage is one of the most important health care benefits you can offer employees.

—WB&A Market Research.

<sup>5</sup> 2014 Account Satisfaction Survey (small/medium).

# Healthy Mouth Healthy Body

Oral health is about more than just teeth



More than 90 percent of all systemic diseases produce oral signs and symptoms.<sup>6</sup>



**Brain:** Inflammation in the mouth can cause inflammation throughout the body (including the arteries), which can lead to a stroke.<sup>7</sup>

**Bones:** Routine oral health exams can uncover signs and symptoms of osteoporosis and low bone mass.<sup>9</sup>



**Lungs:** Periodontal disease may make pneumonia and COPD worse, possibly by increasing the amount of bacteria in the lungs.<sup>8</sup>



Offering medical and dental coverage with CareFirst can help your employees stay healthy and keep spending in check.

The better your employees' oral health, the healthier they are in general.

And with CareFirst's innovative care coordination programs, like Patient-Centered Medical Home (PCMH), your employees receive coordinated patient care from a team of health providers.

<sup>6</sup> Academy of General Dentistry.

<sup>7</sup> Harvard Medical School. *Heart disease and oral health: role of oral bacteria in heart plaque*. Accessed October 31, 2014. [www.health.harvard.edu/press\\_releases/heart-disease-oral-health](http://www.health.harvard.edu/press_releases/heart-disease-oral-health).

<sup>8</sup> WebMD. *Oral Health: The Mouth-Body Connection*. Accessed October 31, 2014.

[www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection?page=2](http://www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection?page=2).

<sup>9</sup> American Dental Hygienists Association. *Oral Health-Total Health: Know the Connection*. Accessed October 31, 2014. [www.adha.org/resources-docs/7228\\_Oral\\_Health\\_Total.pdf](http://www.adha.org/resources-docs/7228_Oral_Health_Total.pdf).

<sup>10</sup> HealthLeaders Media®. *Managed dental care. Diabetic cost-cutting linked to consistent oral care*. Accessed October 31, 2014. [www.healthleadersmedia.com/content/HOM-226674/Managed-Dental-Care-February-2009.html](http://www.healthleadersmedia.com/content/HOM-226674/Managed-Dental-Care-February-2009.html).

<sup>11</sup> American Dental Association. *Mouth Healthy™. Halitosis*. Accessed October 31, 2014. [www.mouthhealthy.org/en/az-topics/h/Halitosis](http://www.mouthhealthy.org/en/az-topics/h/Halitosis).



### **Blood/Pancreas:**

Dental cleanings reduced diabetic-related medical costs up to 19 percent.<sup>10</sup>



**Heart:** Numerous research studies have shown a connection between heart disease and key bacteria in periodontal disease.<sup>9</sup>

Helping your employees understand the connection between oral health and overall health is key to lowering medical costs.



**Joints:** Treating periodontal disease has been shown to reduce pain caused by rheumatoid arthritis.<sup>8</sup>

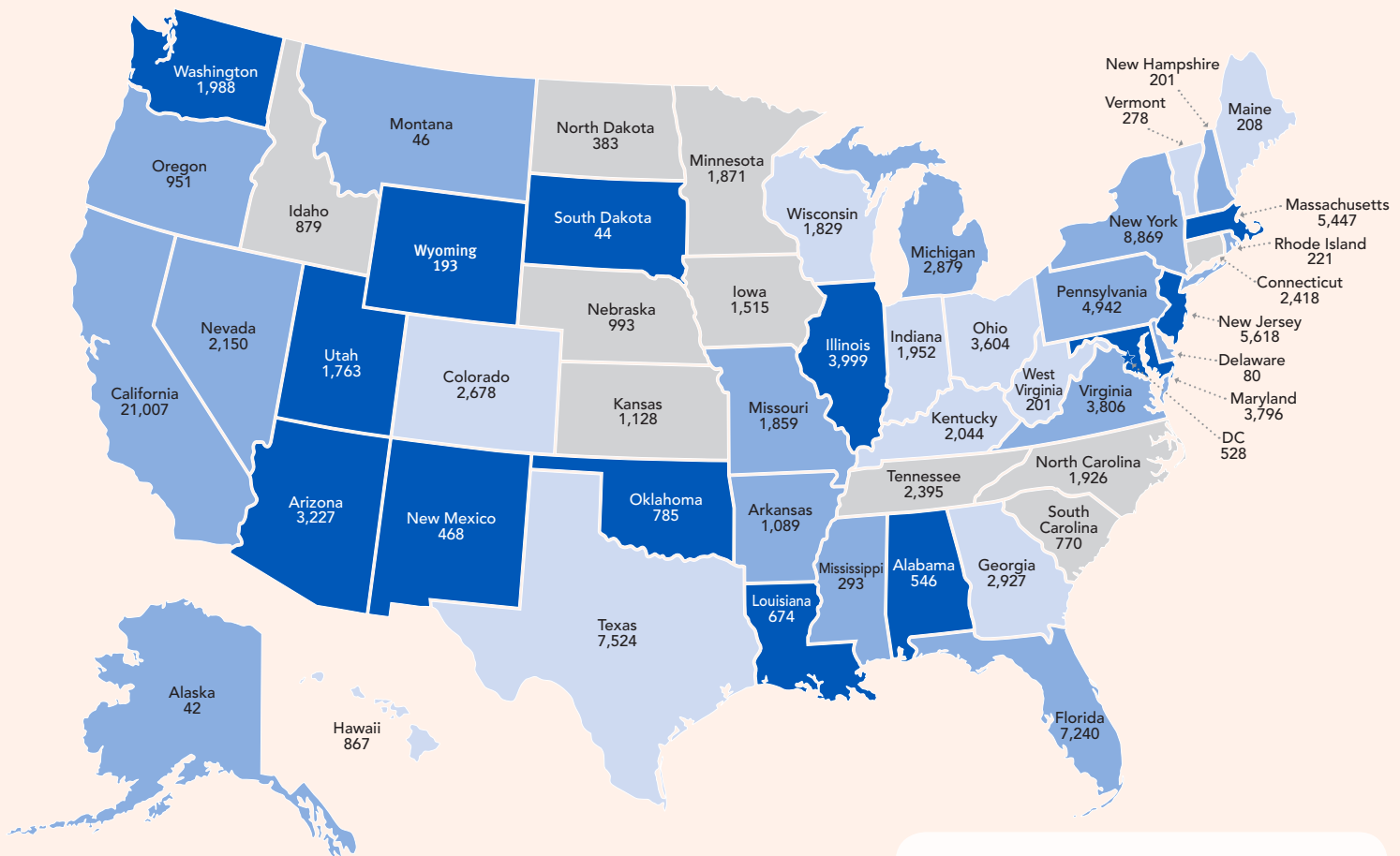


**Liver/Kidney:** Some liver or kidney diseases may be associated with bad breath.<sup>11</sup>

# Coverage anywhere in the country

Unique providers effective January 1, 2016.<sup>12</sup>

CareFirst offers access to one of the largest national dental networks...and the numbers continue to grow. Depending on your plan, employees can access over 123,000 unique providers with over 300,000 access points.<sup>13</sup>



## Key:<sup>14</sup>

- Discount savings greater than 35%
- Discount savings between 30-35%
- Discount savings between 20-30%
- Discount savings up to 20%

**Unique providers: Over 123,000**



We are committed to providing your employees care wherever and whenever they need it. Given the size of CareFirst's dental network, your employees' current dentists probably already participate in our network.

<sup>12</sup> Unique providers based on all participating providers.

<sup>13</sup> Preliminary network data. The Dental GRID+ network, which is a service of GRID Dental Corporation, an independent company offering access to a dental provider network and services to CareFirst members. NovaNet is an independent company offering access to a dental provider network and services to CareFirst members.

<sup>14</sup> Discount savings based on data provided for 1/1/2012.





## Choosing the best plan

CareFirst offers a variety of plans with competitive rates to meet both your employees' needs and your budget. That means exceptional care for your employees with significant savings for you.

**BlueDental Plus**—Combining the best features, BlueDental Plus has **one of the largest national networks available, the deepest discounts and richest benefits**—including orthodontia coverage for both children and adults. When visiting a participating provider, **Preventive and Diagnostic services are covered in full**—and there are no claim forms to file.

**BlueDental Basic**—If you are looking for a **low-cost**, routine care only option, select BlueDental Basic. Members have access to **one of the largest national networks available**, plus there are no referrals or claim forms needed when employees go to a participating provider.

**BlueDHMO**—For predictable, **low-cost coverage with access to dentists across Maryland, Washington, D.C. and Northern Virginia** choose the BlueDHMO. There are no deductibles and no claim forms.

<sup>15</sup> National Center for Chronic Disease Prevention and Health Promotion. Preventing Cavities, Gum Disease, Tooth Loss, and Oral Cancers At A Glance 2011. Accessed August 15, 2014. [www.cdc.gov/chronicdisease/resources/publications/AAG/doh.htm](http://www.cdc.gov/chronicdisease/resources/publications/AAG/doh.htm).



Each year, Americans make about 500 million visits to dentists.<sup>15</sup>



## CareFirst Dental—It's the right decision

With CareFirst Dental, you have plan flexibility and customizable options along with national providers, to give your employees the benefits they value most.

Plan feature	BlueDental Plus	BlueDental Basic	BlueDHMO
<b>Deductible</b> (Combined In-network/ Out-of-network)	In-network: \$25/\$75 Out-of-network: \$50/\$150  <i>Applies to Basic and Major Services only</i>	In-network: \$25/\$75 Out-of-network: \$50/\$150  <i>Applies to Basic Services only</i>	None
<b>Annual maximum</b>	\$1,500 (Employer-sponsored or Voluntary) or \$2,000 (Employer- sponsored)  <i>Does not apply to Preventive &amp; Diagnostic and Orthodontic Services</i>	\$1,000  <i>Does not apply to Preventive &amp; Diagnostic Services</i>	No maximum
<b>Orthodontia</b>	None or Child/Adult	No benefit	Child/Adult
<b>Orthodontic lifetime maximum</b>	\$1,500	No benefit	No maximum
<b>Out-of-network reimbursement</b>	PPO fee schedule (Employer- sponsored and Voluntary) or 90 fee schedule out-of-network (Employer-sponsored only)	PPO fee schedule	No benefit
<b>Funding</b>	Employer-sponsored or Voluntary	Employer-sponsored	Employer-sponsored or Voluntary
<b>In-network coinsurances</b>	100/80/50/50	100/80	Copay schedule
<b>Out-of-network coinsurances</b>	100/80/50/50 or 80/60/35/35	80/60	No benefit

Employers with 200 employees or more can consult with our dental experts to customize a plan that fits their benefit needs.



Questions? For more information about our dental plans,  
contact your broker or CareFirst sales representative today.



The Dental Network 

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CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc. and The Dental Network are independent licensees of the Blue Cross and Blue Shield Association. ® Registered trademark of the Blue Cross and Blue Shield Association. ®' Registered trademark of CareFirst of Maryland, Inc.

This is a summary of the dental plan product options available. Additional information and policy form numbers are available upon request from your broker or CareFirst sales representative.