

Advantage Blue Option 5

Getting regular dental care is an important part of maintaining good overall health. Problems such as tooth decay and gum disease can affect the way you look and feel, as well as your ability to speak and eat properly. Good oral health helps prevent cavities and gum disease (which may lead to tooth loss). It might also help reduce the risk of having a pre-term baby with low-birth weight, and can help you avoid complications associated with diabetes.

Basic Preventive/Diagnostic Services		
Oral Exams	100%	One initial or periodic routine examination performed by a general dentist per calendar year, including diagnosis and charting.
Cleanings	100%	One cleaning every six months, including minor scaling and polishing.
Fluoride Treatment	100%	One fluoride treatment per calendar year for eligible dependents up to the 19th birthday.
X-rays	100%	Bitewing X-ray – One set per calendar year. Full mouth set – One set per 60 months. Individual X-rays – As needed.
Space Maintainers	80%	When not made of cast precious metals.
Minor Restorative Services		
Sealants	80%	One sealant treatment per permanent molar every two years, up to the 18th birthday.
Fillings	80%	Amalgam (silver) and composite (white) fillings are limited to replacement 12 months after original placement. On posterior (back) teeth, composite fillings are paid at the amalgam allowance only, and the member is responsible for the difference in payment up to the dentist's charge. Other restorative services covered include re-cementing of crowns or onlays.
Root Canal Therapy (Endodontics)	80%	Covers root canal therapy procedures, including pulpotomy and pulp capping for all permanent teeth. Final restoration excluded. Vital pulpotomy for dependents is covered up to the 15th birthday.
Biopsies	80%	Limited to the biopsy and examination of hard or soft oral tissue.
Palliative Treatment	80%	Minor treatment to relieve pain.
Simple Extractions	80%	Removal of an erupted tooth not requiring surgery.
Oral Surgery	80%	Includes surgical extractions and other eligible oral surgical procedures not covered under any medical or surgical insurance plan.
Major Restorative Services		
Crowns and Onlays	50%	Includes crowns and onlays that are not part of a bridge. Replacement of an existing crown or onlay is covered only if more than five years have elapsed since last placement.
Periodontics		
Non-surgical Periodontics	80%	Covers non-surgical procedures, including periodontal maintenance of soft tissue graft, root planing, and scaling. <i>Predetermination is recommended for all periodontal services.</i>
Orthodontics		
Braces	50%	Includes braces and related care for dependent children up to the 19th birthday, up to the orthodontics \$1,500 lifetime maximum. This is separate from your annual dollar maximum for other services. <i>Predetermination is recommended for all orthodontic services.</i>

Standard Provisions

- All services are covered up to a \$1,500 calendar year maximum per member.
- Orthodontic services have a separate \$1,500 lifetime maximum.
- Dependents are covered at the same level as subscribers. Dependents include spouses and unmarried, dependent children until January 1 following their 19th birthday.

Blue Cross Dental provides coverage whether you visit participating or non-participating dentists.
(See below.)

In-Network Coverage

- Eligible services are covered as noted above when you visit one of more than 90,000 participating dental locations across the United States.
- Participating dentists agree to file member claims, obtain predeterminations, and accept our allowance as payment in full, less any applicable deductibles and/or coinsurance.
- Use our online Provider Finder at BCBSRI.com to find a qualified dentist of your choice.

Out-of-Network Coverage

- When you visit out-of-network dentists *within our service area*, we will reimburse you up to 75% of our network allowance, less any applicable deductibles and/or coinsurance.
- When you visit out-of-network dentists *outside our service area*, we will reimburse you for the usual and customary charge, less any applicable deductibles and/or coinsurance.

This document is intended as a summary only. This is not a contract. For complete details, refer to the Blue Cross Dental subscriber agreement.



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