



BlueCross BlueShield
of Montana

2020

BlueCare Dental ClassicSM

Individual Plan Portfolio

BlueCare Dental Classic PremierSM

BlueCare Dental Classic StandardSM

BlueCare Dental Classic BasicSM

- Designed for the Med Supp and PDP consumer
- Three plans to meet clients' needs
- Enroll on a convenient online platform

NEW

Individual portfolio designed to:

- **Diversify** product offering
- **Provide** solutions to complement member's health needs
- **Lower** cost barriers to care for members
- **Focus** on providing a variety of benefit features to a broad base

Overview

- Blue Cross and Blue Shield of Montana (BCBSMT) is expanding product offerings
- BlueCare Dental Classic plans are a dental solution to meet the needs of your clients, specifically your clients with **Medicare Supplement** and **PDP** plans
- Three options to address your clients' budgets and lifestyles

Sales Information

- Applications can be submitted through Coverage Plus Central (an online enrollment platform) at coverageplusMT.com or through a paper application
- If you sell BCBSMT health plans, you are already appointed to sell these products

Post-Sales Information

- After approval, members will receive a policy fulfillment kit containing their ID card, outline of coverage, and policy booklet.
- You can track your business by going to coverageplusMT.com and creating a profile
- Members will be able to log into coverageplusMT.com to see their dental selections and other important information

Dental Network of America (DNoA)

- DNoA is a separate company that is the administrator for BCBSMT dental plans.
- DNoA network has nearly 300 unique dentists in Montana at over 500 access points

Montana Plans BlueCare Dental Classic plans

- Non-ACA dental plans providing coverage for cleanings, preventive services and much more
- While this plan can be sold to adults age 18 and over, the product is designed for members with **Medicare Supplement** or **PDP** plans
- A policyholder-only plan with no dependent coverage
- The plans can be sold year-round with the effective dates following SEP rules:
 - A policy sold and approved between the 1st and 15th is effective the 1st of the next month (i.e., a policy approved 2/2/19 would be effective 3/1/19)
 - After the 15th, the effective date is the 1st of the subsequent month (i.e., a policy sold 2/20/19 would be effective 4/1/19)

BlueCare Dental Classic Premier

- Geared toward consumers seeking a higher level of benefits
- \$2,000 annual maximum with \$50 deductible (in network)
- Preventive dental services deductible waived

BlueCare Dental Classic Standard

- Geared toward budget-conscious consumers who have dental needs beyond preventive services
- \$1,000 annual maximum with \$75 deductible (in network)

BlueCare Dental Classic Basic

- Geared toward the budget-conscious consumer
- Only diagnostic, preventive and basic restorative services are covered under this plan
- \$1,000 annual maximum with \$50 deductible (in network)
- Preventive dental services deductible waived

BlueCare Dental Classic Plans^{1,2}

	BlueCare Dental Classic Premier		BlueCare Dental Classic Standard		BlueCare Dental Classic Basic ³	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible	\$50	\$50	\$75	\$100	\$50	\$75
Annual Maximum	\$2,000		\$1,000		\$1,000	
Diagnostic Evaluations	100% ⁴	100% ⁴	80%	80%	100% ⁴	100% ⁴
Preventive	100% ⁴	100% ⁴	80%	80%	100% ⁴	100% ⁴
Diagnostic Radiographs	100% ⁴	100% ⁴	80%	80%	100% ⁴	100% ⁴
Miscellaneous Preventive Services	80%	80%	50%	50%	80%	80%
Basic Restorative	80%	80%	50%	50%	80%	80%
Non-Surgical Extractions	80%	80%	50%	50%	N/A	N/A
Non-Surgical Periodontal	80%	80%	50%	50%	N/A	N/A
Adjunctive Services	80%	80%	50%	50%	N/A	N/A
Endodontics	50%	50%	50%	50%	N/A	N/A
Oral Surgery	50%	50%	50%	50%	N/A	N/A
Orthodontics	N/A	N/A	N/A	N/A	N/A	N/A

The services below have a 12 month waiting period from effective date.

Surgical Periodontal	50% ⁵	50% ⁵	50% ⁵	50% ⁵	N/A	N/A
Major Restorative	50% ⁵	50% ⁵	50% ⁵	50% ⁵	N/A	N/A
Prosthodontics	50% ⁵	50% ⁵	50% ⁵	50% ⁵	N/A	N/A
Miscellaneous Restorative and Prosthodontics Services	50% ⁵	50% ⁵	50% ⁵	50% ⁵	N/A	N/A

Monthly Rates for BlueCare Dental Classic ⁶		
Individual Member	\$60.92	\$23.20

BlueCare Dental Classic plans cover only one person per policy.

1. This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For full information refer to your certificate of benefits booklet.
2. This is a 12-month policy (from effective date).
3. Only diagnostic, preventive and basic restorative services are covered under this plan.
4. Deductible is waived.
5. Twelve-month waiting period may apply.
6. Rates subject to change.

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate, if any, that you have health insurance coverage. If you do not have other health care coverage, you may be subject to a tax penalty. Please consult your tax adviser.