For more than 75 years, Blue Cross Blue Shield of Massachusetts has been a leader in the health care industry—and for more than 50 of those years, we’ve been delivering innovative dental solutions that are right for your business.
Dental Blue: Good Health Starts at the Top

The connection is clear: good oral health leads to better overall health. For example, the treatment of periodontal disease may help control the blood sugar levels in diabetics, cut the risk of delivering a preterm, low-birthweight baby, and limit the severity of heart disease.

Dental Blue offers you a total health solution for your employees, with quality and service you can count on.
Our Plans

**Dental Blue®**
Our traditional dental plan for employers who want to offer comprehensive dental coverage across a large network of dental providers. When employees receive services from in-network dentists, they’ll see lower rates, and pay less in out-of-pocket costs.

**Dental Blue® PPO**
Employees in our PPO plan will get better rates for services when they see one of our dentists in the Dental Blue PPO network. If they go out-of-network, they’re still covered, but will have to pay higher out-of-pocket costs.

**Dental Blue® Select**
Similar to our PPO plan and features better overall rates for dental services, especially when performed by dentists in our PPO network. There’s a deductible for out-of-network preventive services, and employees 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. Employees in this plan receive the best rates for in-network care, especially when they see dentists in the Dental Blue PPO network. If they go out-of-network, they’re still covered, but will pay the highest out-of-pocket costs for service.

We provide:

- A flexible, comprehensive group of products designed to meet your needs and your budget
- Network access throughout the Commonwealth and the nation
- Proactive health solutions that include education and outreach, with a focus on total well-being
- One-stop shopping for enrollment and service
Enhanced Dental Benefits

Dental Blue offers a condition-specific total health solution, with a complete program focusing on 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.

The Program

- Identifies members with specific conditions, who would benefit from oral health interventions
- Educates members on how to improve these conditions through proper oral health care
- Engages at-risk members who haven’t received preventive or periodontal care on how behavior change can positively affect their specific condition
- Removes financial barriers for at-risk members, by covering additional cleanings and non-surgical periodontal care at 100 percent outside of the member’s maximum

<table>
<thead>
<tr>
<th>Condition</th>
<th>One cleaning or periodontal maintenance visit every 3 months</th>
<th>Periodontal scaling once per quadrant every 24 months*</th>
<th>Oral cancer screening once every 6 months</th>
<th>Fluoride treatment every 3 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes</td>
<td>*</td>
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<tr>
<td>Coronary Artery Disease</td>
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<td>*</td>
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<tr>
<td>Stroke**</td>
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<tr>
<td>Pregnancy</td>
<td>*</td>
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<tr>
<td>Oral Cancer</td>
<td>*</td>
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<td></td>
</tr>
<tr>
<td>Sjögren’s Syndrome**</td>
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</tbody>
</table>

* Periodontal maintenance and scaling are available on plans that offer periodontal benefits.
** Stroke and Sjögren’s Syndrome are conditions being added to benefits on renewal starting 9/01/2019.
Our Networks

Dental Blue
Our traditional network offers access to more than 90 percent of dentists in Massachusetts.

Dental Blue PPO
Members in a PPO plan will receive the most coverage when they see one of the thousands of dentists in Massachusetts who participates in our PPO network.

Nationwide Network Access
Dental Blue and Dental Blue PPO members have access to more than 320,000 credentialed provider locations nationwide.

<table>
<thead>
<tr>
<th>Plan Name*</th>
<th>Network Coverage</th>
<th>Out-of-Network Providers</th>
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<tbody>
<tr>
<td></td>
<td>Dental Blue</td>
<td>Dental Blue PPO</td>
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<td>Dental Blue</td>
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<td>Dental Blue PPO</td>
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<td>Dental Blue Select</td>
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<tr>
<td>Dental Blue Freedom</td>
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</tbody>
</table>

Balance billing options available for out-of-network coverage. Call your broker or account executive for details.

*Additional rider options available, including network discounts and out-of-network riders.
World-Class Tools and Service

Single Point of Contact
You’re supported by our Account Service team through one point of contact, making it easy to streamline dental plan administration. Your employees have access to award-winning customer service, with one phone number to support all their needs.

Easy Plan Management
BlueLinks™ for Employers makes plan management easy, by allowing you to manage your dental and medical plans simultaneously. You’ll have access to a forms library, health-related news and information, employee health education resources, health and wellness tips, and disease-management and care-management programs. Learn more at bluecrossma.com/employers.

MyBlue and the MyBlue App
MyBlue and the MyBlue app are easy, secure, and convenient ways for members to manage their health care. They can see their detailed plan information, access claims, view financial accounts, and look up doctors, dentists, and other providers. Learn more at bluecrossma.com/myblue.

The MyBlue app is available on

Blue365®
Living a healthy life is all about making good choices every day. Blue365 offers members exclusive savings on healthy products, discounts on health and fitness clubs, and much more. Learn more at blue365deals.com.