

The University of Alabama System
Dental Plan



Effective January 1, 2018

NATIONAL DENTAL

Blue Cross and Blue Shield of Alabama's National Dental program offers access to dental providers in many areas throughout the United States. This program is designed to promote quality and cost effective dental care. There are now approximately 192,000 access points for participating dentists nationwide in the National Dental program through Blue Cross' partnership with DenteMax.

Dental Network Provisions:

- Network dentists should file claims for you.
- Network dentists accept the Blue Cross fee schedule as payment in full (after any deductible and coinsurance you owe).
- Blue Cross payments offer an average savings of approximately 25% off billed charges.
- Covered dental services, level of coverage and deductible amounts will be the same for in-network and out-of-network dentists. However, if you do not use an in-network dentist, Blue Cross will pay you the "allowed amount" for covered services. You may be responsible for the difference between the Blue Cross payment and the dentist's charge (plus any deductible and coinsurance). You may also have to file the claim if your dentist's office will not.
- Members residing in Alabama will utilize participating dentist in the Alabama Preferred Dental Network
- To find a network dentist, go to **www.bcbsal.com** and click on "Find a Health Provider/Healthcare Provider or Facility". Then, select "Dentist" for healthcare provider type and enter a search location.

Filing Dental Claims:

File all claims for dental services to **Blue Cross and Blue Shield of Alabama**. If your dentist files your claim, ask him or her to send the claim to Blue Cross and Blue Shield of Alabama's address. You should fill out the top portion of the form and ask the dentist to complete the bottom portion of the form.

To file your own dental claim, you should complete the top portion of the claim form and attach an itemized statement from your dentist.

Send Dental Claims to this address:

**Blue Cross and Blue Shield of Alabama
P.O. Box 830389
Birmingham, Alabama 35283-0389**

If you have questions about your dental coverage or claim, please call the following number:

**Blue Cross and Blue Shield of Alabama
1 800 292-8868**

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Dental Benefits

Effective January 1, 2018

GENERAL PROVISIONS

Deductible	\$50 deductible per member per calendar year; \$150 family maximum.
Annual Dental Maximum	Combined in and out-of-network maximum of \$1,000 per member each calendar year. Additional \$500 benefit available if services are received in-network.
Lifetime Orthodontic Maximum	\$1,000 lifetime maximum per person.

DIAGNOSTIC AND PREVENTIVE (Exams and Cleanings)

Covered at 100% of the allowed amount, no deductible.

Includes:

- Dental exams up to twice per benefit period.
- Full mouth x-rays, one set during any 36 consecutive months.
- Bitewing x-rays, one set per benefit period.
- Other dental x-rays, used to diagnose a specific condition.
- Routine cleanings, twice per benefit period.
- Tooth sealants on teeth numbers 3, 14, 19, and 30, limited to one application per tooth each 48 months. Benefits are limited to a maximum payment of \$20 per tooth. Limited to the first permanent molars of children through age 13.
- Fluoride treatment for children under age 19 twice per benefit period.
- Space maintainers (not made of precious metals) that replace prematurely lost teeth for children under age 17.

RESTORATIVE (Fillings and Root Canals)

Covered at 80% of the allowed amount, subject to the deductible.

Includes:

- Fillings made of silver amalgam and synthetic tooth color materials on the front upper and lower tooth numbers 5-12 and 21-28.
- Simple tooth extractions.
- Direct pulp capping, removal of pulp and root canal treatment.
- Repairs to removable dentures.
- Emergency treatment for pain.
- 12 month waiting period for new entrants into the plan (except fillings and simple extractions).

SUPPLEMENTAL (Oral Surgery and Anesthesia)

Covered at 80% of the allowed amount, subject to the deductible.

Includes:

- Oral surgery for tooth extractions and impacted teeth.
- General anesthesia given for oral or dental surgery.
- Treatment of the root tip of the tooth including its removal.
- 12 month waiting period for new entrants into the plan.

PERIODONTIC (Gum Disease)

Covered at 80% of the allowed amount, subject to the deductible.

Includes:

- Periodontic exams twice per benefit period.
- Removal of diseased gum tissue and reconstructing gums.
- Removal of diseased bone.
- Reconstruction of gums and mucous membranes by surgery.
- Removing plaque and calculus below the gum line for periodontal disease per quadrant every two years .
- Periodontal surgery once per quadrant, every three years.
- 12 month waiting period for new entrants into the plan.

PROSTHETIC (Crowns and Dentures)

Covered at 50% of the allowed amount, subject to the deductible.

Includes:

- Full or partial dentures.
- Fixed or removable bridges.
- Inlays, onlays, or crowns to restore diseased or accidentally broken teeth, if less expensive fillings are not adequate.
- 12 month waiting period for new entrants into the plan.

ORTHODONTIC (Braces)

Covered at 50% of the allowed amount, no deductible.

- Limited to a lifetime maximum of \$1,000.
- For dependent children up to age 19.
- 12 month waiting period for new entrants into the plan.

Payments are based on the Dental Network Fee Schedule or the "Allowed Amount", depending on which provider you choose to use. This is not a contract. Benefits are subject to the terms, limitations and conditions of the group contract.