# Your Blue Cross of Idaho Dental Benefits Summary

## Welcome to State of Idaho's dental plan, administered by Blue Cross of Idaho.

#### **Focus on Preventive Care**

When visiting a dental provider in your network, the State of Idaho dental plan pays 100% of the maximum allowable charge for preventive care, with no deductible. Preventive services include exams, cleanings, X-rays and fluoride.

### The Importance of Preventive Care

Routine visits to your dentist are just as important as visits to your primary care provider (PCP). Studies show, your oral health affects your total health. Good health should be a priority, and lifelong health habits begin in childhood. Gum disease has been linked to health problems such as heart disease, diabetes and stroke. With the Centers for Disease Control and Prevention (CDC) reporting that almost half of adults have some form of gum disease, good dental health should be a priority.

Routine dental cleanings and good oral care can help cut down on your risk of gum disease and the serious health issues that may come with it.

#### **Find Care**

If you go to an in-network provider, your costs will be lower based on the plan design chart below and you will not be responsible for amounts above the maximum allowable charge for any covered services.

To find in-network dental care:

- 1. Visit bcidaho.com.
- 2. Select Find Care.
- 3. Choose **Dental Preferred Provider Organization (DPPO)** from the list.
- 4. Follow the prompts to search for the type of care you're looking for.
- 5. You can also enter a dentist's name or practice in the search bar.

The search automatically uses your current location as the default. Select *Current Location* if you'd like to search in a different city.

### Your Dental Benefits at a Glance

	In-Network PPO Contracting Providers	Out-Of-Network
Annual Maximum	\$1,500 per insured, per benefit period	
Deductible	Insured pays \$50 per benefit period	
Preventive Dental Services	Plan pays 100%	You pay 30% after Deductible
Basic Dental Services	You pay 20% after Deductible	You pay 50% after Deductible
Major Dental Services	You pay 50% after Deductible	
Crowns	You pay 50% after Deductible	
Bridge (per tooth)	You pay 50% after Deductible	
Complete Upper or Lower Denture	You pay 50% after Deductible	
Dental Implants	You pay 50% after Deductible	
Orthodontic Services (for eligible dependent children up to age 19 if the treatment has begun by age 17)	You pay 50%	
Orthodontia Lifetime Limit	\$1,000 per insured	

All maximum allowance amounts, including preventive services, will apply to the annual maximum. Please refer to the State of Idaho Dental Plan for a complete overview of your dental benefits.



For more information call Blue Cross of Idaho at 800-358-5527