Questions? For more information about our dental plans, contact your broker or CareFirst sales representative today.

10455 Mill Run Circle
Owings Mills, MD 21117
www.carefirst.com
Learn why companies are making the switch to CareFirst Dental.*
We keep costs down and smiles up—that’s the CareFirst difference.

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The value of CareFirst Dental
Dental coverage from a name you trust

CareFirst is a stable, proven brand that provides dental coverage to more people in the region than any other provider. And, since employees look for—and value—dental insurance as part of a competitive benefits package, partner with the company you trust to offer dental plans.

Top-ranked dental networks

- **Ranked number one**—CareFirst’s Preferred Provider network ranks number one for effective discounts in Maryland, Washington, D.C. and Northern Virginia.¹
- **Access to a national network**—The network features 96,000 unique providers and over 229,000 access points.²
- **Large number of providers**—There’s a good chance your employees already see a participating dentist.
- **Higher in-network utilization**—CareFirst dental plans exceed industry averages by 6–15 percent throughout our market.¹

Unique features in one plan

- **No waiting periods**—With CareFirst, your employees won’t experience waiting periods or late-entry penalties.³
- **Deductible carryover**—Available with most plans.⁴
- **First-year deductible credit**—Offered with many CareFirst dental plans.⁵

Total health perspective

- **Innovative care coordination program**—Offering medical and dental coverage together allows CareFirst to capture a complete view of your employees’ health, improve care management and curb rising costs.
- **User-experience reports**—Online reports are available to identify patterns in care, along with health trends among your employees.⁶
- **Library of materials**—Share the latest dental information with your employees to encourage good oral health.

¹ Out of 16 participants in the Ruark Consulting, LLC 2013 Dental PPO Network Study. Based on a provider network’s overall value, effective discounts are determined by claims and their associated discounts with no adjustments made for variations in plan designs. Based on plans sold in Maryland, Washington, D.C. and Northern Virginia.
² Dental GRID+ is a service of GRID Dental Corporation, an independent company offering access to a dental provider network and services to CareFirst members.
³ Waiting periods only apply to voluntary coverage when there were not 12 consecutive months of prior group coverage.
⁴ Deductible carryover is not part of the new stand-alone dental plans created for small groups under the Affordable Care Act.
⁵ Deductible credit allows employees in a new CareFirst dental group to use charges paid to a prior carrier’s deductible toward the first year deductible with CareFirst.
⁶ Available with medical. Searchlight reporting is currently offered to certain accounts based on size.
Valuable coverage you won’t find anywhere else

- **Pre-existing conditions**—No missing teeth exclusions or limitations for pre-existing conditions.
- **Composite fillings included**—Dental plans cover anterior (front) and posterior (rear) composite fillings.
- **Frequency limitations**—Only 12 months for fillings (standard PPO dental plans) and 60 months for crowns, bridges, implants and dentures.
- **Orthodontic benefits**—Lifetime orthodontic maximum based only on your employees’ treatment history with CareFirst.

Attractive, flexible plans to meet your needs—and budget

- **Benefit period options**—You can choose a contract year or calendar year benefit period.
- **Plans designed just for you**—Standard options are available for any group size and customized plans are available for groups with 100+ employees.
- **Significant discounts**—Available on all specialty services, including orthodontics.
- **Choice of funding**—Self-insured funding is available for 100+ employee groups.

Next to medical coverage, dental coverage is one of the most important health care benefits you can offer employees.

—WB&A Market Research.
Oral health is about more than just teeth.

More than 90 percent of all systemic diseases produce oral signs and symptoms.\(^7\)

**Brain:** Inflammation in the mouth can cause inflammation throughout the body (including the arteries), which can lead to a stroke.\(^8\)

**Bones:** Routine oral health exams can uncover signs and symptoms of osteoporosis and low bone mass.\(^10\)

**Lungs:** Periodontal disease may make pneumonia and COPD worse, possibly by increasing the amount of bacteria in the lungs.\(^9\)
Offering medical and dental coverage with CareFirst can help your employees stay healthy and keep spending in check.

The better your employees’ oral health, the healthier they are in general.

And with CareFirst’s innovative care coordination programs, like Patient-Centered Medical Home (PCMH), your employees receive coordinated patient care from a team of health providers.

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**Blood/Pancreas:** Dental cleanings reduced diabetic-related medical costs up to 19 percent.\(^\text{11}\)

**Joints:** Treating periodontal disease has been shown to reduce pain caused by rheumatoid arthritis.\(^\text{9}\)

**Liver/Kidney:** Some liver or kidney diseases may be associated with bad breath.\(^\text{12}\)

**Heart:** Numerous research studies have shown a connection between heart disease and key bacteria in periodontal disease.\(^\text{10}\)

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1. Academy of General Dentistry.
Coverage anywhere in the country
Unique providers as of September 16, 2014.13

CareFirst offers access to one of the largest national dental networks…and the numbers continue to grow. Depending on your plan, employees can access 96,00014 unique providers with over 229,000 access points.

Key:15
- Discount savings greater than 35%
- Discount savings between 30–35%
- Discount savings between 20–30%
- Discount savings up to 20%

Total unique providers: 96,000

We are committed to providing your employees care wherever and whenever they need it. Given the size of CareFirst’s dental network, your employees’ current dentists probably already participate in our network.

13 Unique providers based on all participating providers.
14 CareFirst PPO members have access to the Dental GRID+ network, which is a service of GRID Dental Corporation, an independent company offering access to a dental provider network and services.
15 Discount savings based on data provided for 1/1/2012.
Each year, Americans make about 500 million visits to dentists.\textsuperscript{16}

### Choosing the best plan

CareFirst offers a variety of dental plans with competitive rates to meet both your employees’ needs and your budget. That means exceptional care for your employees, with significant savings for you.

<table>
<thead>
<tr>
<th>Plan feature</th>
<th>BlueDental Plus Effective 7/1/15</th>
<th>BlueDental Basic Effective 7/1/15</th>
<th>DHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (Combined In-network/ Out-of-network)</td>
<td>In-network: $25/$75 Out-of-network: $50/$150 Applies to Basic and Major Services only</td>
<td>In-network: $25/$75 Out-of-network: $50/$150 Applies to Basic Services only</td>
<td>None</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>$1,500 (Employer-sponsored or Voluntary) or $2,000 (Employer-sponsored) Does not apply to Preventive &amp; Diagnostic and Orthodontic Services</td>
<td>$1,000</td>
<td>No maximum</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>None or Child/Adult</td>
<td>No benefit</td>
<td>Child/Adult</td>
</tr>
<tr>
<td>Orthodontic lifetime maximum</td>
<td>$1,500</td>
<td>No benefit</td>
<td>No maximum</td>
</tr>
<tr>
<td>Out-of-network reimbursement</td>
<td>PPO fee schedule (Employer-sponsored and Voluntary) or higher out-of-network fee schedule (Employer-sponsored)</td>
<td>PPO fee schedule</td>
<td>No benefit</td>
</tr>
<tr>
<td>Funding</td>
<td>Employer-sponsored or Voluntary</td>
<td>Employer-sponsored</td>
<td>Employer-sponsored or Voluntary</td>
</tr>
<tr>
<td>In-network coinsurances</td>
<td>100/80/50/50</td>
<td>100/80</td>
<td>Copay schedule</td>
</tr>
<tr>
<td>Out-of-network coinsurances</td>
<td>100/80/50/50 or 80/60/35/35</td>
<td>80/60</td>
<td>No benefit</td>
</tr>
</tbody>
</table>

Large employers (100 employees or more) can consult with our dental experts to customize a plan that fits their benefit needs.

CareFirst Dental—
It’s the right decision

With CareFirst Dental, you have plan flexibility and customizable options, along with national providers, to give your employees the benefits they value most.

- **Continuity of health services**—our integrated care model can help keep your workforce healthy by managing risks and conditions better.
- **Industry-leading discounts**—help stabilize your costs with CareFirst’s network reimbursement schedules and discounts on all specialty services, including orthodontics.
- **Significant savings**—lower provider reimbursement fee schedules mean your savings can range from 30–53 percent when using our dental networks.
- **Attractive, flexible plans**—choose from low-cost Dental Health Maintenance Organization (DHMO) plans, preventive-only plans or more comprehensive options designed to appeal to your entire workforce.
- **Familiar providers**—CareFirst members utilize in-network providers 80–90 percent of the time, so there’s a good chance your employees already see a participating dentist.
- **Dedicated service**—CareFirst’s Dental Customer Care Unit resolves close to 90 percent of inquiries in one phone call or email exchange.
- **Easy to locate information**—employees can find a provider, view their ID card and access claims from a computer, tablet or smartphone.
- **Convenient online enrollment**—quickly enroll or update eligibility information.
- **Library of dental-related resources**—available to distribute to your employees.

Having both your dental and medical benefits with CareFirst provides a comprehensive solution that can offer long-term cost savings for you, and cost-effective health care services for your employees.

Let CareFirst make you—and your employees—smile.
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