



CareFirst Dental— It's the right decision

More than 1.3 million people agree—CareFirst is the right choice for dental coverage. Here's five reasons why:

1 Top-ranked dental networks

- **Ranked number one**—CareFirst's Preferred Provider network ranks number one for effective discounts in Maryland, D.C. and Northern Virginia.¹
- **Access to national networks**—CareFirst offers one of the largest national provider networks through the national Dental GRID with nearly 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

2 Unique features in one plan

- **No waiting periods**—Applies to dental plans with qualifying prior group coverage, including voluntary plans. No individual waiting periods or late-entry penalties.
- **Deductible carryover**—Available with most plans.³
- **First year deductible credit**—Offered with many CareFirst dental plans.⁴

3 Attractive, flexible plans to meet your needs—and budget

- **Benefit period options**—Available on a contract or calendar year benefit period.
- **Plans designed just for you**—Standard options are available for groups with 2–100 eligible employees; customized plans for 100+. There are significant discounts on all specialty services—including orthodontics.
- **Choice of funding**—Self-insured funding is available for 100+ groups.

4 Valuable coverage that you won't find anywhere else

- **Coverage for pre-existing conditions**—No missing tooth exclusions or limitations for pre-existing conditions.
- **Composite fillings included**—Dental plans cover anterior (front) and posterior (rear) composite fillings, as well as dental implants.
- **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.

5 You'll have a total health perspective

- **Innovative care management program**—Employees receive coordinated patient care from a team of health care providers, which helps them stay healthy and keeps your spending in check.
- **Superior service**—All claims processing and services are provided directly through our dedicated Dental Service Unit in Maryland—not BlueCard.
- **User-experience reports**—Online reports are available to identify patterns in care, along with health trends among your employees.⁵
- **Library of materials**—Dental materials for your employees to encourage good oral health.

Contact your broker or CareFirst sales representative for more information.

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.

² Dental GRID is a service of GRID Dental Corporation which is an independent company offering access to a dental provider network and services to CareFirst members.

³ Deductible carryover allows employees to use charges applied toward their deductible over the last three months of the current plan year to satisfy the following year's deductible.

⁴ 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.

⁵ Available with medical, Searchlight reporting is currently offered to certain accounts based on size.