

# DENTAL INSURANCE MADE EASY FOR BUSINESSES WITH 2-50 EMPLOYEES

Taking care of your employees' dental health doesn't have to be difficult. Our small-group plans come with the convenience of standard pricing and streamlined quoting. And when you combine our health and dental, your employees benefit from integrated care programs that promote their total health.

## #1 dental network in Arkansas

Our dental network boasts nearly 1,200 providers statewide and more than 100,000 dentists in the U.S. Better yet, our PPO Plus network is recognized for having the top effective discounts in Arkansas.<sup>1</sup> This reflects the real savings members experience when our strong discounts are coupled with high-level in-network utilization.

## Health and dental integration for improved health

Our health and dental plans work together to identify members with certain medical conditions and automatically enroll them in Dental Xtra. Enrolled members receive enhanced dental benefits that have proven to improve their overall health. These valuable benefits are provided at no additional cost and backed by proactive outreach to members.

## Making it easy for members

When you combine Arkansas Blue Cross and Blue Shield health and dental, members have convenient access to all of their benefits in one place through My Blueprint. If they ever have questions, our team is standing by to provide fast, accurate customer service. Members can even walk into one of our locations throughout the state.

## Members' benefits go further

Our shelf-rated plans provide everything an employee needs — with no waiting periods to worry about. On top of that, our Maximum Rollover feature allow members to accumulate a portion of their unused benefit dollars for use in future years, ensuring their benefits go further.<sup>2</sup>

**Bring your small business insurance needs to us. We can help!**

**Arkansas Blue Cross provides an integrated health and dental experience.**



**Questions?** Talk to your Arkansas Blue Cross representative, independent agent, or broker to learn more, or visit us online at [arkansasbluecross.com](https://arkansasbluecross.com).



<sup>1</sup>Ruark Consulting, "2017 Dental PPO Network," 2018 and 2019 respectively.

<sup>2</sup>Not available for Essential 1000

## Arkansas Blue Cross Dental | Small Group PPO Plus for Groups Size 2-50

	Essential 1000	Value 1000	Elite 1000	Elite 1500	Elite 2000
<b>Calendar-Year Aggregate Maximum</b> (per individual)	<b>In   Out</b> \$1,000   \$1,000	<b>In   Out</b> \$1,000   \$1,000	<b>In   Out</b> \$1,000   \$1,000	<b>In   Out</b> \$1,500   \$1,000	<b>In   Out</b> \$2,000   \$1,500
<b>Deductible</b> (ind. / 3 or more family)	n/a	\$50/\$150	\$50/\$150	\$50/\$150	\$50/150
<b>Rollover Benefit</b>	n/a	Yes	Yes	Yes	Yes
<b>Waiting Period</b>	No waiting periods.				
<b>Network</b>	Arkansas Blue Cross Dental Select PPO Plus				
<b>Diagnostic &amp; Preventive Services</b> (not subject to deductible) <b>In-network   Out-of-Network</b> (plan pays)					
<b>Exams</b>	100%   80%	100%   90%	100%   90%	100%   90%	100%   90%
<b>Radiographic Images</b> (X-rays)					
<b>Fluoride Treatment</b>					
<b>Prophylaxis</b> (cleaning)					
<b>Sealants</b>					
<b>Minor (basic) Restorative Services</b>					
<b>Fillings</b>	n/a	80%   70%	80%   70%	80%   70%	80%   70%
<b>Extractions</b>	n/a				
<b>Non-Surgical Periodontics</b>	n/a	50%   40%*			
<b>Endodontics</b> (root canals)	n/a				
<b>Oral Surgery</b>	n/a				
<b>Anesthesia</b>	n/a				
<b>Major Restorative Services</b>					
<b>Surgical Periodontics</b>	n/a	50%   40%	50%   40%	50%   40%	50%   40%
<b>Inlays, Onlays, Crowns</b>	n/a				
<b>Partials and Dentures</b>	n/a				
<b>Implants</b>	n/a				
<b>Orthodontic Services</b> (limited to covered individuals through age 18; not subject to deductible)					
<b>Diagnostic, Active, Retention Treatment</b>	n/a	50%   40% \$1,000 lifetime max	50%   40% \$1,000 lifetime max	50%   40% \$1,500 lifetime max	50%   40% \$2,000 lifetime max

All plans have in-network and out-of-network benefits. Please see a plan's benefit summary for a full listing of benefits.

\* Listed under major restorative services for this plan



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