LOUISIANA BLUE

BLUE DENTAL

CERTIFIED PLANS FOR INDIVIDUALS



2027

01MK5878 R08/26 Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association.

Creating a Healthier Louisiana

Trust Louisiana Blue With More Than Medical Benefits

Blue Cross and Blue Shield of Louisiana (Louisiana Blue) offers Blue Dental Certified plans with a medical plan through the Health Insurance Marketplace or as stand-alone plan through a Louisiana Blue agent. Certified plans meet all federal reforms and regulations. These plans are great if your health insurance plan doesn't offer the required pediatric dental essential health benefits and you need dental coverage for your children. All Blue Dental Certified plans include:



Preventive dental care — exams and cleanings

- Paid at 100% — meaning you pay no out-of-pocket costs and no deductible
- No waiting periods



Coverage for basic services

- Simple extractions and fillings



Pediatric dental coverage for children up to age 21

- Unlimited annual benefit maximum
- No waiting periods for the majority of dental services
- Out-of-pocket maximum of $350 for 1 child or $700 for 2 or more children



Coverage for medically necessary orthodontia

- For children up to age 21



Coverage for adults age 21 and over



Coverage for in-network and out-of-network services

Choose from three different money-saving Blue Dental Certified plans:

PREFERRED CERTIFIED — COST: **$$$**

Ideal for individuals and families looking for the highest level of complete coverage.

- Includes coverage for major services such as dental surgery, root canals and crowns
- Adult annual benefit maximum option of $1,000 or **NEW!** $1,500
- $50 annual deductible per member

ESSENTIAL CERTIFIED — COST: **$$**

Ideal for individuals and families looking for comprehensive benefits at a lower premium cost with slightly higher out-of-pocket cost for covered services.

- Includes coverage for major services such as dental surgery, root canals and crowns
- Adult annual benefit maximum option of $1,000
- $75 annual deductible per adult; $50 annual deductible per child

VALUE CERTIFIED — COST: **$**

Ideal for individuals and families wanting very affordable coverage while maintaining their oral health at maximum savings.

- Coverage for major services for adults is not included
- Adult annual benefit maximum of $500
- $0 annual deductible per adult; $50 annual deductible per child

Compare the Features and Benefits of Each Blue Dental Certified Plan:

BENEFITS	PREFERRED CERTIFIED			ESSENTIAL CERTIFIED			VALUE CERTIFIED		
Deductible (per Adult Member per calendar year)[1]	$50			$75			$0		
Deductible (per Member under age 21 per calendar year)[1]	$50			$50			$50		
Adult Annual Benefit Maximum — Members age 21 & older	$1,000 or **NEW!** $1,500			$1,000			$500		
Child Annual Benefit Maximum — Members under age 21	Unlimited			Unlimited			Unlimited		
Child Out-of-Pocket Yearly Maximum — Members under age 21 (Applies to In-Network Services Only)	$350 for 1 Child $700 for 2 or more Children			$350 for 1 Child $700 for 2 or more Children			$350 for 1 Child $700 for 2 or more Children		
COVERED SERVICES	**CONTRACT PAYS**								
Diagnostic and Preventive Services	**Child[2] No Waiting Period**	**Adult**	**Adult Waiting Period**	**Child[2] No Waiting Period**	**Adult**	**Adult Waiting Period**	**Child[2] No Waiting Period**	**Adult**	**Adult Waiting Period**
Routine Oral Exams and Cleanings	100%	100%	None	100%	100%	None	100%	100%	None
Oral X-Rays	100%	100%	None	100%	50%	None	100%	100%	None
Fluoride Treatments, Sealants, Space Maintainers	100%	Not covered		100%	Not covered		100%	Not covered	
Palliative Treatment (Emergency)	100%	80%	None	100%	80%	None	100%	100%	None
Basic Services									
Basic Restorative (Amalgam, Resin Fillings), Endodontics	80%	80%	6 months	80%	50%	6 months	80%	60%	None
Oral Surgery, Surgical Extractions	80%	80%	12 months	80%	50%	12 months	80%	60%	None
Simple Extractions	80%	80%	None	80%	50%	None	80%	60%	None
Periodontics — Surgical and Nonsurgical	80%	80%	12 months	80%	50%	12 months	80%	Not covered	
Crown Repairs	80%	50%	12 months	80%	50%	12 months	80%	Not covered	
Major Services									
Crowns and Prosthetics (Bridges and Dentures)	50%	50%	12 months	50%	50%	12 months	50%	Not covered	
Implants — Must Meet Dental Necessity Requirements	50%	Not covered		50%	Not covered		50%	Not covered	
Orthodontics (Members Under Age 21 Only) — Medically Necessary	50%	Not covered		50%	Not covered		50%	Not covered	

[1]Does not apply to Diagnostic and Preventive Services. | [2]Members under age 21. Certain benefits are limited to children younger than 18. | See contract and Schedule of Benefits for coverage exclusions and limitations. | ***NOTE:*** *If there is any discrepancy between the information in this brochure and the contract, the contract prevails.*

Save Money by Using a Network Dentist

To save money on dental services, choose a dentist in the Advantage Plus Network.* These dentists offer significant savings on covered services and may also provide discounts on non-covered services, including services that go over your annual maximum. Dentists with a green $ave! box under their name in the directory offer these additional discounts. If you choose to visit an out-of-network dentist, you may be subject to higher fees and may be required to submit claims yourself.

Advantage Plus Provider Directory

To see if your dentist is in the Advantage Plus Network or to search for a new one, visit **lablue.com/findcare**, select Dental, search by location or name, and choose Advantage Plus in the drop-down.

Contact your Louisiana Blue Regional Office for more product information and rates.

**Advantage Plus Network is administered by United Concordia Companies, Inc. United Concordia is an independent company that administers dental benefits on behalf of Blue Cross and Blue Shield of Louisiana.*

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