



BC Life & Health  
Insurance Company

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## SUMMARY OF FEATURES

*Blue Cross Small Group*  
***Standard Option***  
***Fee For Service (FFS)***  
*Dental Plan*

*This is an overview of coverage. Please refer to the Universal Exclusions and Limitations reference sheet for additional plan provisions. A comprehensive description of coverage, benefits, and limitations is contained in the Certificate.*



## Features

*All amounts listed are the member's responsibility to pay.*

<b>Annual Maximum Benefits</b>	\$1,000 per member
<b>Annual Deductible</b>	\$50 per member 3-member family maximum
<b>Preventive Services</b>	
Office visits/cleaning Fluoride application	20% of covered expense, plus 100% of charges in excess of covered expense after deductible
<b>Diagnostic Services</b>	
Oral exams X-rays Consultations	20% of covered expense, plus 100% of charges in excess of covered expense after deductible
<b>Restorative Services</b>	
Fillings	20% of covered expense, plus 100% of charges in excess of covered expense after deductible
<b>Major Services</b>	
Oral surgery: tooth extractions Endodontics: root canal therapy Periodontics: treatment of gum disease Prosthodontics: removable and fixed 12-month waiting period for periodontics and prosthodontics	50% of covered expense, plus 100% of charges in excess of covered expense after deductible
<b>Orthodontic Services</b>	Not covered

See Certificate of Coverage for benefit frequency limitations.

## Using Your Standard Option Fee For Service Dental Plan

Fee For Service Dental Plans are only available in areas of California where no Blue Cross Preferred Provider Organization (PPO) dental network exists or outside California.

Early diagnosis and preventive care are vital in maintaining good dental hygiene, and regular dental care contributes to your overall health. All BC Life & Health Insurance Company dental plans emphasize routine examination so that minor dental problems can be treated before more extensive problems develop. By taking advantage of your plan's benefits, you ensure your long-term dental health.

Once enrolled in a Fee For Service Dental Plan, you can go to any licensed dentist and receive complete plan benefits. This plan features ultimate choice.

Additional plan features providing you more convenience and value include:

- Direct access to dental specialists
- Information about HealthyExtensions discounts of 10-50 percent on health and wellness products and services