








# Blue Dental<sup>SM</sup>



A healthy, engaged work force is the key to any successful small business. Our Blue Dental plans offer you value for your money with:

-  Unmatched access to participating dentists for discounts and savings
  - The largest dental PPO network nationwide\*
  - Blue Par Select<sup>SM</sup> per-claim participation arrangement
-  Plans to fit every budget and stage of your business
  - now including more voluntary options
-  Blue Dental Connection<sup>SM</sup> — a proactive dental wellness program with online tools and targeted member education
-  Ease of having one carrier for medical and dental coverage to save administrative time and expense
-  A 1 percent savings off your medical premium for each contract with Blue Dental coverage through Advantage Pricing\*\*

## What's in the mouth matters

With oral health linked to serious chronic conditions like diabetes, heart disease and oral cancer, a dentist could be the first person to detect serious problems.

Having both your medical and dental coverage through the Blues also helps to emphasize the connection between oral health and overall health. This in turn helps keep your employees healthier, and helps ward off higher costs down the line.

With a healthier work force and lower health care costs, you can focus on what matters: growing your small business and attracting top talent.

\*Blue Cross Blue Shield of Michigan uses the DNoA<sup>®</sup> Preferred Network for its dental plans. DNoA is an independent company.

\*\* Advantage Pricing applies only to Blue Cross Blue Shield of Michigan medical plans.



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan




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## Now that's how a small business grows.

	Plan	Plan Highlights
<b>For the cost-conscious and health-conscious buyer</b>	Blue Dental EPO <sup>SM</sup>	An exclusive PPO dental plan that covers only in-network care <ul style="list-style-type: none"> <li>↳ Covers Class I, II and III services</li> <li>↳ Voluntary plan available (Blue Dental EPO Voluntary<sup>SM</sup>)</li> </ul>
	Blue Dental PPO <sup>SM</sup>	A PPO dental plan that provides coverage both in- and out-of-network <ul style="list-style-type: none"> <li>↳ Multiple plan options</li> <li>↳ Covers Class I, II and III services</li> <li>↳ Orthodontic coverage available</li> <li>↳ Voluntary plan available (Blue Dental PPO Voluntary<sup>SM</sup>)</li> </ul>
<b>For the traditional and health-conscious buyer</b>	Blue Dental PPO Plus <sup>SM</sup>	An open access traditional dental plan with PPO network available for added savings <ul style="list-style-type: none"> <li>↳ Multiple plan options</li> <li>↳ Deductible option available</li> <li>↳ Offers greater member cost savings when PPO network dentists are used</li> <li>↳ Covers Class I, II and III services</li> <li>↳ Orthodontic coverage available</li> <li>↳ Voluntary plan available (Blue Dental PPO Plus Voluntary<sup>SM</sup>)</li> </ul>



### Unmatched access and discounts

-  The Blue Dental PPO network gives members access to 4,900 access points in Michigan and 190,000 nationwide. \*\*
-  Members receive discounts of 20 percent to 40 percent when they schedule treatments with network dentists.
-  Almost all non-network dentists participate in our **Blue Par Select<sup>SM</sup>** program on a per-claim basis. These dentists offer a 5 percent to 9 percent discount off their usual charges.

\*\* Access points are locations where dental services are available. Example: One dentist practicing in two locations would be two access points.

For more information on how to grow a healthy work force with a Blue Dental plan, contact your Blues-contracted agent, local chamber or trade association or visit [bcbsm.com/grow](http://bcbsm.com/grow).

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