



BlueCross BlueShield of New Mexico

Experience. Wellness. Everywhere.™

# BlueCare® Dental PPO

For Individuals and Families

## Something to Smile About...

Maximum dental coverage that doesn't take a big bite out of your wallet!

### Why Choose BlueCare Dental PPO?

You'll get dental coverage on day one – with no deductible required – for checkups, cleanings and other preventive services. You can choose any dentist you want, with no referrals needed. And, when you select a dentist that is part of our network, your out-of-pocket costs will be even lower.

By choosing the BlueCare Dental PPO plan from Blue Cross and Blue Shield of New Mexico (BCBSNM), you can be certain that the savings will add up. In fact, you'll get more coverage **and** one of the highest maximum annual benefit levels available today – up to \$1,500 per person per year on our plan.

Another important BlueCare Dental PPO advantage: orthodontic discounts are available for adults and children. You get a 20% discount for orthodontic services received from a network dentist, up to a maximum savings of \$1,000.

### Easy Does It: Finding the Right Dentist

To find a network dentist, members can log on to the Blue Cross and Blue Shield of New Mexico Web site at [www.bcbsnm.com](http://www.bcbsnm.com) and search for a dentist using the Provider Finder® feature. You can also call Customer Service at (866) 445-1396 toll-free.



### Our Extensive Network Saves You Money

With the BlueCare Dental PPO, members have access to one of the largest dental networks in the country.

Most important, costs are typically reduced when you receive care from any of our participating network dentists because these dentists have agreed to discounted fees for their services. However, you also have the option to see any dentist not in the network, but your out-of-pocket costs may be higher.

### Monthly premium rates for BlueCare Dental PPO

New Mexico	
Member	\$23.10
Member + Spouse	\$46.20
Member + Child(ren)	\$39.55
Family	\$67.65

Dependent coverage is available for unmarried children under age 25.

If you have any questions about applying or about this plan in general, contact your broker, or call Blue Cross and Blue Shield of New Mexico toll-free at (866) 445-1396 (7 a.m. to 5 p.m., MT, Monday – Friday).

[www.bcbsnm.com](http://www.bcbsnm.com)



With our BlueCare Dental PPO, you get **maximum coverage and savings that add up...**

## Get the Blue Difference.

For more than 65 years, Blue Cross and Blue Shield of New Mexico has been providing health care insurance solutions that enable New Mexico residents to lead healthier lives. Today, there are nearly 320,000 New Mexico residents who "choose Blue" for their medical and dental care coverage needs.

Benefits	Network Dentists	Out-of-Network Dentists
<b>Deductible</b> Deductible applies to Type III Services Only	\$50 per member per benefit period; \$150 maximum per family	
Calendar Year Maximum Benefit (per individual)	\$1,500*	
<b>Type I Services</b> <ul style="list-style-type: none"> <li>• Cleanings</li> <li>• Examinations</li> <li>• X-rays</li> <li>• Sealants</li> <li>• Space maintainers</li> </ul>	100% of Covered Charge	70% of Covered Charge
<b>Type II Services</b> <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Simple extractions</li> </ul>	80% of Covered Charge	50% of Covered Charge
<b>Type III Services</b> <ul style="list-style-type: none"> <li>• Bridges**</li> <li>• Crowns**</li> <li>• Dentures**</li> <li>• Endodontics</li> <li>• Oral Surgery</li> <li>• Periodontics</li> </ul>	50% of Covered Charge after deductible	30% of Covered Charge after deductible
<b>Orthodontics</b> Not an insured benefit. A 20% discount, up to a maximum savings of \$1,000, is available to you for services received from a participating dentist.	20% Discount, up to a maximum savings of \$1,000	Not available

\* For services received from an out-of-network dentist, the member will be responsible for any difference between the dentist's charges and the covered charge. The covered charge is based on our network negotiated fees. Further information regarding the covered charges and network status of dentists is available by calling the toll-free number on the back of your dental ID card.

\*\*A 12-month waiting period from the date of enrollment will apply to major restorative services, prosthodontic services, and miscellaneous restorative and prosthodontic services.

The above chart is a listing of common services available through your BlueCare Dental PPO network. The member's share of the cost is determined by whether care is received from a network or out-of-network dentist. This information only provides highlights of this program. Please refer to the BlueCare Dental PPO Rider for additional benefit information.

BlueCare Dental PPO is available for members with Blue Cross and Blue Shield of New Mexico individual health coverage. This dental plan is not available for members on the Blue Transitions PPO short-term health insurance plan.

### Eligibility requirements:

- You must enroll in a BCBSNM health plan in order to enroll in the dental plan (you have up to 31 days from the effective date of your policy to enroll).
- All members on that health plan must be enrolled in BlueCare Dental PPO.
- Each individual covered on the dental plan will be charged the appropriate premium, as indicated on the front of this flier.
- Once your dental plan is dropped for any reason, **you cannot re-enroll.**