



BENEFIT SUMMARY DENTAL SELECT



VOLUNTARY PPO PLUS +

Hendrix College Dental

CALENDAR-YEAR AGGREGATE MAXIMUM		INDIVIDUAL DEDUCTIBLE	MAXIMUM FAMILY DEDUCTIBLE (3 FAMILY MEMBERS)
In Network	Out of Network	Minor & Major	Minor & Major
\$1,500	\$1,000	\$50	\$150

	In Network/You Pay	Out of Network/You Pay
DIAGNOSTIC & PREVENTIVE SERVICES (not subject to deductible)		
Exams	0%	10%
Radiographic Images (X-rays)	0%	10%
Fluoride Treatment	0%	10%
Prophylaxis (cleaning)	0%	10%
Sealants	0%	10%
MINOR (BASIC) RESTORATIVE SERVICES		
Fillings	20%	30%
Extractions	20%	30%
Non-Surgical Periodontics	20%	30%
Endodontics (root canals)	20%	30%
Oral Surgery	20%	30%
Anesthesia	20%	30%
MAJOR RESTORATIVE SERVICES*		
Surgical Periodontics	50%	60%
Inlays, Onlays, Crowns	50%	60%
Partials and Dentures	50%	60%
Implants	50%	60%
DENTAL XTRA (included)		

PPO dental providers have agreed not to bill amounts above the fee schedule allowance for covered services. Dental Plan will pay benefits directly to the member for covered services performed by an out-of-network dentist. Any difference between the out-of-network dentist's billed charge and the contract benefits paid by Dental Plan is the responsibility of the member.

Monthly Rates: Employee Only- \$39.28 Employee + 1 Dependent- \$68.54 Employee + 2 or More Dependents- \$98.18

To find a dentist anywhere in the United States, go to arkansasbluecross.com and select "Find a Doctor"

Your Dental Customer Service phone number: 1-888-223-4999



An Independent Licensee of the Blue Cross and Blue Shield Association

Important Disclaimer from Arkansas Blue Cross and Blue Shield

This document is intended only to highlight your benefits and should not be relied on to fully determine coverage. Please refer to your Benefit Certificate for a full explanation of your benefits, the limitations of these benefits, and the services that are not covered. If this document conflicts in any way with the policy issued to your employer, the policy shall prevail.

Dental XtraSM

Medical-dental integration for better health

Dental health has a significant, direct impact on our overall health. If you have health and dental coverage with Arkansas Blue Cross and Blue Shield, your employees can benefit from our integrated health and dental program, Dental Xtra. Through this unique, cost-saving offering, our health and dental plans work together to review medical claims to identify employees with eligible medical conditions (see table below) and enroll them automatically. Enrolled members receive additional preventive and periodontal services at no extra cost.

Driving better health and lower costs

A recent study by the Mayo Clinic, using data from Dental Xtra, found that enrolled members realized significantly lower healthcare costs when they followed the program's preventive dental care protocols. Those who stopped participating saw an immediate increase in medical expenses.¹

Automatic enrollment of members based on medical claims is key to realizing the cost savings and is a feature that only an integrated medical-dental carrier can provide.

Dental Xtra services by medical condition	Two additional preventive visits, plus:	
	Periodontal scaling covered 100% ³	Cancer screenings; fluoride treatments
Chronic obstructive pulmonary disease ²	✓	
Coronary artery disease	✓	
Diabetes	✓	
End-stage renal disease ²	✓	
Head and neck cancers		✓
Metabolic syndrome ²	✓	
Oral cancer		✓
Pregnancy	✓	
Sjögren's syndrome		✓
Stroke	✓	

Mayo Clinic researchers found that members enrolled in Dental Xtra for diabetes or coronary artery disease experienced **25%-36% lower inpatient medical costs.**¹

Questions?

Learn more at arkbluecross.com/dental-xtra or contact your Arkansas Blue Cross representative.



¹Borah, B.J., Brotman, S.G., Dholakia, R., Dvoroznak, S., Jansen, M.T., Murphy, E.A., Naessens, J.M. (2022, March) "Association Between Preventive Dental Care and Healthcare Cost for Enrollees With Diabetes or Coronary Artery Disease: 5-Year Experience." Compendium 2022;43(3):130-139.

²Starting Jan. 1, 2023.

³A member's plan must include periodontal coverage to receive this benefit.

Arkansas Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association and is licensed to offer health plans in all 75 counties of Arkansas. © 2022 Arkansas Blue Cross and Blue Shield.

All rights reserved.