



MARYLAND  
DISTRICT OF COLUMBIA  
NORTHERN VIRGINIA

Individual Select  
Dental HMO Plan

# Welcome

Your smile says a lot about you. It's the first thing people see when they meet you. A healthy smile can make you more appealing, even more youthful. But did you know your smile also says a lot about your overall health?

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That's why it's so important to protect your smile. Good dental care has been significantly shown to reduce your risk of heart disease, help control diabetes and even prevent premature births.

We're pleased to introduce you to **Individual Select Dental HMO** – a plan offering comprehensive coverage for in-network and preventive diagnostic services for you and your family.

As a member of Individual Select Dental HMO you'll enjoy:

- Lower premiums
- No deductibles
- Predictable out-of-pocket costs
- More than 580 dentists throughout Maryland, the District of Columbia and Northern Virginia
- Easy enrollment
- No claim forms to file
- Guaranteed acceptance

Protect your smile, your health and your budget from serious dental issues.

Read on to learn about **Individual Select Dental HMO**, offered by The Dental Network and CareFirst BlueChoice, Inc. Or, contact our dental product consultants at 855-503-4862, Monday–Thursday, 8 a.m. to 5 p.m. and Friday, 10 a.m. to 5 p.m.

## Did You Know...

- People with periodontal disease are 2–4 times more likely to have a heart attack.<sup>1</sup>
- Diabetic patients with periodontal disease have more difficulty controlling blood glucose levels.<sup>2</sup>
- Women less than 35 weeks pregnant who receive treatment for gum disease have 84% fewer premature births.<sup>3</sup>
- Pregnancy can cause swelling, bleeding, redness or tenderness in the gum tissue due to hormonal changes.

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<sup>1</sup> Andriankaia, OM, et al. *The use of different measurements and definitions of periodontal disease in the study of the association between periodontal disease and risk of myocardial infarction.* J Periodontol 2006 Jun;77(6):1067-73.

<sup>2</sup> Faria-Almeida R, Navarro A, Bascones A. *Clinical and metabolic changes after conventional treatment of type 2 diabetic patients with chronic periodontitis.* J Periodontol. 2006 Apr;77(4):591-8.

<sup>3</sup> Lopez NJ, et al. *Periodontal therapy reduces the rate of preterm low birth weight in women with pregnancy-associated gingivitis.* J Periodontol. 2005 Nov;76(11 Suppl):2144-53.





How This Plan Works

# What your plan covers

Get maximum savings on major dental services and access to a network of 580+ participating dentists.

**Individual Select Dental HMO** offers you reliable dental care with predictable copayments for routine and major dental services such as:

- Preventive and diagnostic dental care
- Surgical extractions
- Root canal therapy
- Comprehensive orthodontic treatment (adults and adolescents)

As a member of our Dental HMO plan, you'll select a general dentist from a network of participating providers to coordinate all of your dental care needs. Visit [www.carefirst.com/doctor](http://www.carefirst.com/doctor) to find a dentist. When specialized care is needed, your general dentist will refer you to a specialist within the Dental HMO network.



# A Plan For You



## Meet The Johnsons

Anna and Jeff Johnson are an energetic couple with two children. They own a catering business and have purchased a family health insurance plan. They didn't think about dental coverage until their daughter needed braces and their son needed a filling. The costs quickly started to add up.

Common Dental Procedure	No Coverage <sup>1</sup>	Individual Select Dental HMO Plan <sup>2</sup>	Savings on Services
<b>6-month Checkups</b> (includes routine exams, cleanings and X-rays) (8 visits, 2 per person)	\$1,520 (\$190 per visit)	\$160 (\$20 copay per visit)	\$1,360
<b>Filling</b> (1 filling)	\$146	\$20 copay per visit	\$126
<b>Orthodontic Services</b> (1 child to age 19)	\$5,355	\$2,500	\$2,855
<b>Total</b>	<b>\$7,021</b>	<b>\$2,680</b>	<b>\$4,341</b>

<sup>1</sup> Based on National Dental Advisory Service Fee Report (2015).

<sup>2</sup> Approximate amount. Pricing may vary depending upon dental provider's negotiated rate with CareFirst.

With no dental coverage, the Johnsons paid \$7,021 for these services. With **Individual Select Dental HMO** coverage, the Johnsons would have saved more than \$4,300 for these services. The Johnsons decided to purchase the **Individual Select Dental HMO** coverage to protect themselves against future dental costs.



## Meet The Smiths

Mary and Charles Smith are active retirees who recently took up golf. They have Medicare and have purchased a Supplement Medicare plan and Medicare prescription drug coverage to protect themselves against medical costs. They didn't think about how their budget might be impacted by major dental expenses until Mary needed root canal therapy and Charles needed a bridge.

Common Dental Procedure	No Coverage <sup>1</sup>	Individual Select Dental HMO Plan <sup>2</sup>	Savings on Services
<b>6-month Checkups</b> (includes routine exams, cleanings and X-rays) (4 visits, 2 per person)	\$760 (\$190 per visit)	\$80 (\$20 copay per visit)	\$680
<b>Root Canal</b> (bicuspid)	\$875	\$375	\$500
<b>Bridge</b> (3-unit)	\$3,500	\$1,305	\$2,195
<b>Total</b>	<b>\$5,135</b>	<b>\$1,760</b>	<b>\$3,375</b>

<sup>1</sup> Based on National Dental Advisory Service Fee Report (2015).

<sup>2</sup> Approximate amount. Pricing may vary depending upon dental provider's negotiated rate with CareFirst.

With no dental coverage, the Smiths paid \$5,135 for these services. They decided to purchase dental coverage to protect themselves against further unexpected dental costs. With **Individual Select Dental HMO** coverage, the Smiths would have spent only \$1,760, a savings of over \$3,300 on these dental services. Now they're covered and ready for whatever lies ahead!

# Frequently Used Benefits



Common Dental Procedures	Regular Cost <sup>1</sup>	With the Dental HMO plan, In Network You Pay <sup>2</sup>
<b>Preventive Checkups</b> (includes routine exams, cleanings and X-rays)	\$190 per visit (2 visits per year)	\$20 per office visit
<b>Basic Dental Services</b> (includes fillings, simple extractions and more)	\$146 – \$350	\$20 per office visit
<b>Soft Tissue Management</b> (includes periodontal scaling, periodontal maintenance and more)	\$260	\$70 per office visit
<b>Porcelain Crown</b> (high noble metal)	\$1,156	\$460
<b>Root Canal Therapy</b> (bicuspid, excludes final restoration)	\$875	\$375 primary dentist or \$475 specialty care dentist
<b>Complete Upper Dentures</b>	\$1,750	\$495
<b>Orthodontia (Braces)</b>		
<b>Comprehensive – Adolescent</b>	\$5,355	\$2,500
<b>Comprehensive – Adult</b>	\$5,446	\$2,700

<sup>1</sup> Based on National Dental Advisory Service Fee Report (2015)

<sup>2</sup> Approximate amount. Pricing may vary depending upon dental provider's negotiated rate with CareFirst.

**This is a partial listing of services. If you have any questions, please call our Customer Service Associates at 410-847-9060 or toll-free at 888-833-8464, Monday-Friday, 8:30 a.m. to 5 p.m.**