

# 2024 Blue Secure Dental



Blue Secure Dental provides a dental health plan that covers preventive, basic, and major dental services and orthodontia needs.\*

	Blue Secure Dental Gold 1		Blue Secure Dental Silver 1	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Member Age</b>	Under 19 years Old		Under 19 years Old	
<b>Annual Deductible</b>	\$50 per Child	\$100 per Child	\$50 per Child	\$100 per Child
<b>Annual Maximum (Coverage Limit)</b>	No Limit	No Limit	No Limit	No Limit
<b>Preventive Procedures and Exams – CLASS I</b>	0% Coinsurance	20% Coinsurance	0% Coinsurance	30% Coinsurance
<b>Basic and Restorative – CLASS II</b>	30% Coinsurance	50% Coinsurance	40% Coinsurance	60% Coinsurance
<b>Major Procedures – CLASS III</b>	50% Coinsurance	60% Coinsurance	50% Coinsurance	60% Coinsurance
<b>Orthodontia Services – CLASS IV</b>	50% Coinsurance	50% Coinsurance	50% Coinsurance	50% Coinsurance
<b>Maximum Out-of-Pocket per Child</b>	\$400	\$800	\$400	\$800
<b>Maximum Out-of-Pocket Total for All Children</b>	\$800	\$1,600	\$800	\$1,600
<b>Member Age</b>	19 Years or Older		19 Years or Older	
<b>Annual Deductible</b>	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150
<b>Annual Maximum (Coverage Limit)</b>	\$1,500	\$1,500	\$1,000	\$1,000
<b>Preventive Procedures and Exams – CLASS I</b>	0% Coinsurance	20% Coinsurance	0% Coinsurance	30% Coinsurance
<b>Basic and Restorative – CLASS II</b>	30% Coinsurance (after 6 months)	50% Coinsurance (after 6 months)	50% Coinsurance (after 6 months)	70% Coinsurance (after 6 months)
<b>Major Procedures – CLASS III</b>	50% Coinsurance (after 12 months)	70% Coinsurance (after 12 months)	70% Coinsurance (after 12 months)	Not Covered
<b>Orthodontia Services – CLASS IV</b>	Not Covered	Not Covered	Not Covered	Not Covered

## Premium Rates

Age	Blue Secure Dental Gold 1	Blue Secure Dental Silver 1
0 through 18	\$32.11	\$30.13
19 through 25	\$30.02	\$22.70
26 through 63	\$33.81	\$24.10
64 and over	\$44.84	\$31.81

People who choose a dental plan understand that good oral health can positively affect their overall wellness.



\*Orthodontia for those under 19 years old only.

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**Blue Secure Dental gives members flexibility, affordability and choice. Must be purchased on exchange, Blue Secure Dental can enhance health coverage when paired with a BlueCross health plan.**

Benefits include the following:

- Two coverage options
- Four categories of dental services
- Orthodontic services, limited to those under 19 years old, and for medically necessary services
- Use of APTC funds to lower monthly premiums. APTC funds must first be used to purchase primary health insurance coverage. Any remaining APTC may be used to lower costs of coverage for children under 19 years old.
- The ability to manage health information and pay your bill online with My Health Toolkit

Dental Services	
Class Description	Coverage Benefits
<p><b>Preventive Procedures and Exams – CLASS I</b> Office visit, cleanings, oral exams and X-rays</p>	No deductible and no waiting period for in-network preventive services
<p><b>Basic and Restorative – CLASS II</b> Fillings, simple extractions and minor oral surgical procedures (nonperiodontal)</p>	Six-month waiting period from effective date of coverage for restorative care for those 19 years or older
<p><b>Major Procedures – CLASS III</b> Crowns, bridges, dentures, inlays, periodontics and oral surgery</p>	12-month waiting period from effective date of coverage for major restorative care for those 19 years or older
<p><b>Orthodontia Services – CLASS IV</b> Diagnosis, corrections and follow-up treatments deemed medically necessary for members under 19 years old</p>	Orthodontic benefits require a preauthorization under this policy



Visit <https://www.southcarolinablues.com/links/bluesecuredental> to learn more.