



2021 Dental and Vision Plans | For individuals and families





QUALITY COVERAGE

with our dental and vision plans

Dental and vision checkups can detect diseases early

Along with good dental care each day, regular dental checkups help detect, prevent and treat gum disease and other health problems. Half of American adults have some form of gum disease¹, which is linked to heart disease (including stroke), diabetes and other health issues.

It's more important than ever to protect against potential damage to your vision, especially with the amount of time we spend on our phones and computer screens. Comprehensive eye exams not only help keep your eyes healthy, but they can catch early signs of conditions like diabetes, high blood pressure, some cancers, neuromuscular diseases and more.² By spotting these conditions early, you can better manage your overall health.

When you choose dental and vision coverage with Blue Cross and Blue Shield of North Carolina (Blue Cross NC), you take a big step toward protecting your health and saving money by catching problems when they're small. We have options for every budget, and you can buy dental and vision plans even if you don't have a medical plan. For more information, visit [BlueCrossNC.com/Shop-Plans](https://www.bluecrossnc.com/shop-plans) or contact your authorized Blue Cross NC agent.

DentalBlueSM
for IndividualsSM

DentalBlueSM
for IndividualsSM PPO

Blue20/20SM
for IndividualsSM



AFFORDABLE DENTAL COVERAGE through two plan options

Coverage and choice you can smile about

Blue Cross NC knows you have many demands on your budget. For this reason, and because dental health is so important to overall health, we have negotiated with dental care providers to be able to offer you two affordable options for high-quality dental coverage. You can choose the one that works best for you. And you don't need a health plan with Blue Cross NC to enroll in a dental plan. You can buy a Dental Blue plan even if you don't have a health plan with Blue Cross NC.

Dental Blue for Individuals, our core plan

Dental Blue for Individuals, our core plan, offers access to broad dental coverage at an affordable rate. Preventive services like routine oral exams and cleanings are available at no cost. And once you meet a \$75 deductible, you'll only pay 30% of the total cost for basic services and 50% of the total cost for major services.³

You can visit any dentist you like with the core Dental Blue for Individuals plan, but there are clear advantages to seeing a dentist in our broad network. They include:

- + **Saving money** – You don't pay for charges over the amount we have negotiated with dentists for covered services.
- + **It's easier** – Claims are filed for you and paid directly to your dentist, saving you time and trouble.
- + **Quality care** – Dentists in our network have been credentialed and approved.

To search our broad dental network, use the Find a Doctor tool on [BlueCrossNC.com/Find-a-Doctor-or-Facility](https://www.BlueCrossNC.com/Find-a-Doctor-or-Facility) and select Dental.

Dental Blue for Individuals PPO, our preventive plan

No one should have to go without important preventive care because they think dental insurance is too expensive. That's why Blue Cross NC created the Dental Blue for Individuals PPO preventive plan. It covers 100% of the cost of preventive services and ensures members will save at least 30% on basic and major services when they see an in-network dentist. A detailed description of benefits and costs are shown on the following pages.

Coverage for one person or the entire family

Blue Cross NC offers a choice of plans for all ages and almost every budget. You can cover yourself, your spouse, your child or your whole family. **Premiums are based on the age of each covered member.** See the monthly premium charts below.

Dental Blue for Individuals, our core plan (price information*)

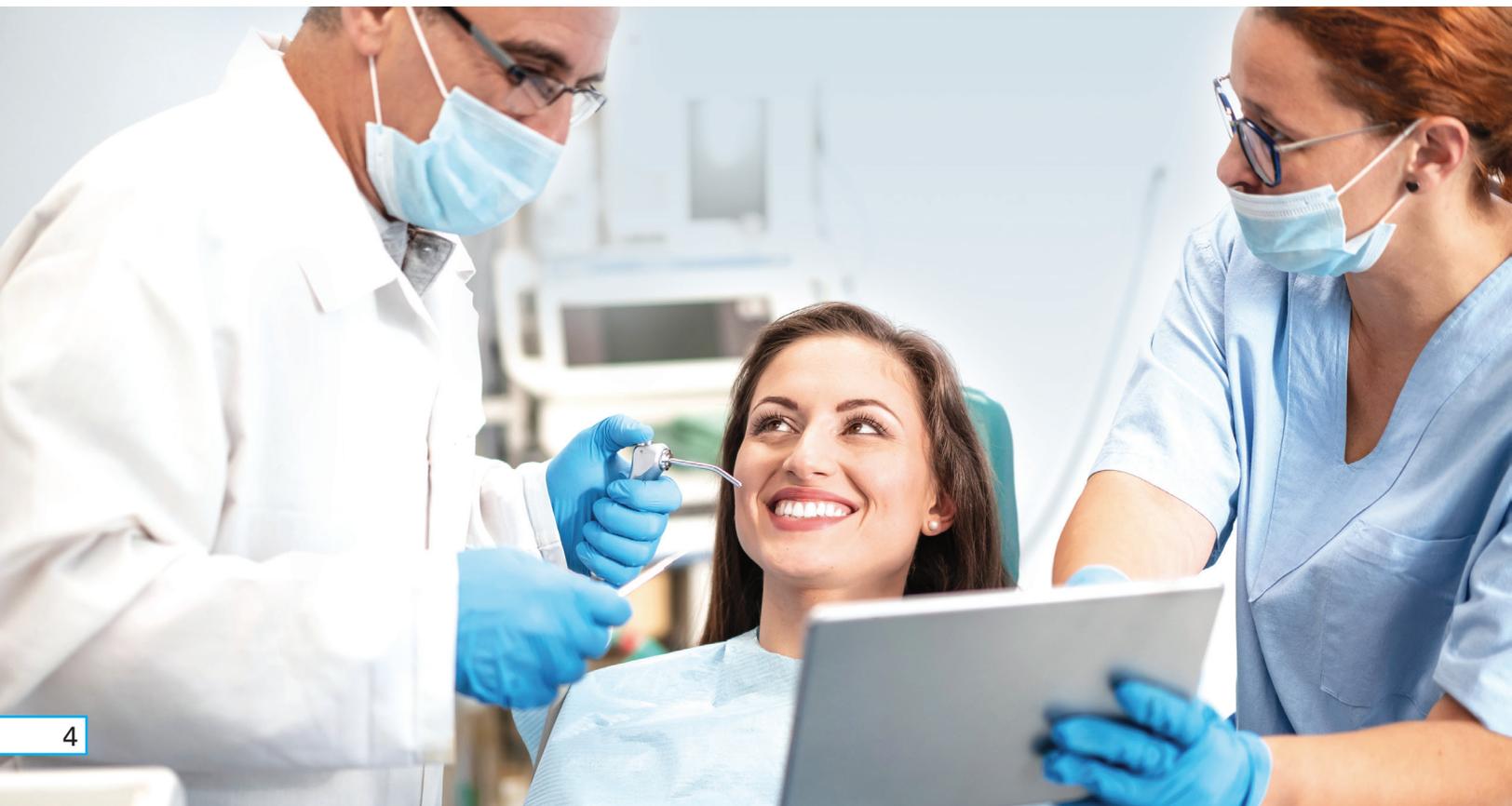
	MONTHLY RATE
Per member aged 0-18	\$35.99
Per member aged 19-64	\$35.99
Per member aged 65+	\$44.35

Dental Blue for Individuals PPO, our preventive plan (price information*)

	MONTHLY RATE
Per member aged 0-18	\$23.86
Per member aged 19-64	\$23.86
Per member aged 65+	\$23.86

*** Rates expire 12/31/21**

* Each family member will get charged a rate according to age. All members of the family can choose the same plan, or they may enroll in different plans. Members on different plans will be billed separately and will receive separate ID cards.



DentalBlue[®]

for IndividualsSM

What you get with the core plan

- + Broad coverage in- and out-of-network for preventive, basic and major services
- + Two checkups and cleanings covered each benefit period
- + No deductible for preventive services
- + No waiting period for preventive services
- + With the core plan, space maintainers and pulp testing are considered preventive services
- + The plan pays a set benefit percentage for basic and major services
- + Large dental network
- + Full coverage for you and your family
- + Premium level = \$\$

The Dental Blue for Individuals core plan offers full coverage. Once you meet a \$75 deductible, you'll only pay 30% of the total cost for basic services and 50% of the total cost for major services.³

DentalBlue[®]

for IndividualsSM PPO

What you get with the preventive plan

- + Coverage for certain preventive services and in-network savings on basic and major services
- + Two checkups and cleanings covered each benefit period
- + No deductible for preventive services
- + No waiting period for any services
- + With the preventive plan, space maintainers and pulp testing are considered basic services
- + You receive savings on in-network basic and major services
- + Large dental network
- + Preventive coverage for you and your family
- + Premium level = \$

The Dental Blue for Individuals PPO preventive plan offers preventive coverage. Plus, when you receive services using **in-network** dentists, you pay 70% of billed charges or less, as shown on the next page. That's a savings of at least 30%.³



DENTAL BLUE FOR INDIVIDUALS PLAN COMPARISON³

TYPE OF COVERAGE	DENTAL BLUE FOR INDIVIDUALS CORE PLAN	DENTAL BLUE FOR INDIVIDUALS PPO PREVENTIVE PLAN	
	IN- AND OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Preventive services Oral exams, routine cleanings, routine X-rays, sealants, fluoride treatment, other diagnostic and preventive services ⁴	No cost*	No cost	\$20 copayment*
Deductible (per benefit period) Basic and major services	\$75	\$0	\$250
Basic services Fillings, simple extractions, stainless steel crowns	30% coinsurance* after the deductible	95% of allowed amount or 70% of billed, whichever is less	95% of allowed amount* after deductible
Major services Periodontal maintenance, inlays/onlays, porcelain crowns, dentures, bridges, oral surgery, endodontics	50% coinsurance* after the deductible		
Waiting period Preventive/basic/major	None/6 mos/12 mos	None/None/None	
Annual total for all services⁵ Preventive/basic/major	\$1,000	\$5,000	

* The in-network allowed amount is the dentist's contracted fee. The out-of-network allowed amount is based on our average in-network contracted rate. Out-of-network dentists may charge you above the allowed amount, and you are responsible for those additional charges.

The preventive plan offers noticeable savings on basic and major services at in-network providers.

CLAIMS EXAMPLES (FOR ILLUSTRATIVE PURPOSE ONLY)	WITH NO INSURANCE YOU PAY	WITH PPO PREVENTIVE YOU PAY	YOU SAVE
IN-NETWORK	\$1,000	\$700	30%
OUT-OF-NETWORK	\$1,000	\$975	2.5%



SIMPLE VISION PLANS for your total health

Blue 20/20 for Individuals gives you more choice

Our plans provide rich benefits coupled with affordable premiums. We provide you access to one of the nation's largest vision networks through EyeMed[®].⁶ More than 100,000 providers at both independent and retail locations, plus online in-network alternatives, give you a variety of choices that make it easy to find a location and hours that are convenient for you.⁶

When you choose the Exam Plus plan, you have your choice of any frame offered by a network provider. Blue 20/20 for Individuals offers options to fit every style and budget — including top brands like Ray-Ban[®], Oakley[®], PRADA[®], Coach[®] and more, all at the same high benefit level.

Choose your vision offering

Selecting the Blue 20/20 for Individuals plan that works for you is simple. There are two plans to choose from: Exam plan and Exam Plus plan. Each offers great price points and benefits to fit your needs.

The **Exam plan** offers a routine eye exam and a 35% discount off retail on complete pairs of prescription glasses.

The **Exam Plus plan** provides a routine eye exam, an allowance for frames and your choice of lenses or contact lenses. This plan also comes with a 40% discount off retail on additional complete pairs of prescription eyeglasses and sunglasses.

You can buy a Blue 20/20 for Individuals plan even if you don't have a medical plan with Blue Cross NC.

Both plans include additional in-network discounts:

- + 15% off conventional contact lenses (does not apply to disposable contact lenses)
- + 20% off non-prescription sunglasses
- + 20% off a partial pair of eyeglasses (frames or lenses only)
- + 15% off retail or 5% off the promo price of LASIK vision correction
- + Retinal imaging discounted to \$39

Partial list of Blue 20/20 for Individuals providers*



* For the full list, go to
[BlueCrossNC.com/
Blue2020Providers](https://www.bluecrossnc.com/Blue2020Providers).

Blue Cross NC does not recommend, endorse, warrant or guarantee any specific vendor, product or service available through the above vendors. All marks are the property of their respective owners.

Blue20/20 for Individuals Price Information*

PLAN TYPE	MONTHLY RATE	ANNUAL COST
EXAM PLAN - PER MEMBER	\$7.13	\$85.56
EXAM PLUS PLAN - PER MEMBER	\$16.36	\$196.32

* Rates expire 12/31/21

Blue20/20 for Individuals Exam Plan

VISION CARE BENEFIT	IN-NETWORK COPAYMENT	OUT-OF-NETWORK REIMBURSEMENT ⁷
ROUTINE EYE EXAM Includes one routine eye exam, with dilation as necessary, once every benefit period	\$0 copay	Up to \$39

Discounts of up to 35% are available for complete pairs of prescription glasses.

Blue20/20 for Individuals Exam Plus Plan

VISION CARE BENEFIT	IN-NETWORK COPAYMENT OR ALLOWANCE	OUT-OF-NETWORK REIMBURSEMENT ⁷
ROUTINE EYE EXAM	\$0 copay	Up to \$39
FRAMES ³	\$150 allowance, 20% discount on remaining balance	50% of allowance
LENSES OR CONTACT LENSES STANDARD PLASTIC LENSES Single vision Bifocal Trifocal Lenticular Standard progressive lens ⁸ Premium progressive lens ⁸ Tier 1 Tier 2 Tier 3 Tier 4	\$25 copay \$25 copay \$25 copay \$25 copay \$25 copay, plus \$65 \$25 copay, plus \$85 \$25 copay, plus \$95 \$25 copay, plus \$110 \$90 copay, plus 80% of retail minus a \$120 allowance	Up to \$25 Up to \$39 Up to \$63 Up to \$63 Up to \$39 Up to \$39 Up to \$39 Up to \$39
ADDS-ONS AND SERVICES⁹ <small>UV treatment, tint, scratch coating, photochromatic, anti-reflective coating</small>	Additional lens options are available at discounted member cost ⁵	N/A
CONTACT LENSES¹⁰ Conventional or Disposable Medically necessary	Up to \$150 allowance with 15% discount on remaining balance Up to \$150 allowance \$0 copay	80% of allowance 80% of allowance \$200
LASER VISION CORRECTION⁹ LASIK or PRK from U.S. Laser Network	15% off the retail price or 5% off the promotional price	Discount does not apply
FREQUENCY Exam Lenses or Contact lenses Frames	Once per 12 months Once per 12 months Once per 12 months	

Limitations & Exclusions

Dental:

This is a partial list of services that are not covered by Dental Blue for Individuals or Dental Blue for Individuals PPO. Refer to the member booklet for a full list of exclusions. Your coverage may be canceled by Blue Cross NC for failure to pay premiums when due and for fraudulent statements on your application, among other reasons. Members will be notified 30 days in advance of any change in coverage. Consult your member guide for complete information. Your dental benefits plan does not cover services, supplies, drugs or charges that are:

- Orthodontic services
- Not clinically necessary
- Investigational in nature or obsolete, including any service, drugs, procedure or treatment directly related to an investigational treatment
- Not prescribed or performed by or under the direction of a dentist or other provider
- Received prior to the member's effective date
- Received on or after the coverage termination date, regardless of when the treated condition occurred or whether the care is a continuation of care received prior to the termination
- For failure to keep a scheduled visit, completion of a claim form, obtaining dental records and late payments
- Incurred more than 18 months prior to member's submission of a claim to Blue Cross NC
- For complications or side effects arising from services, procedures or treatments excluded from coverage under this dental benefits plan
- Provided and billed by a licensed dental care professional who is in training
- Available to a member without charge
- For care given to a member by a provider who is in the member's immediate family
- In excess of the allowed amount¹¹

Vision:

This is a partial list of services that are not covered by Blue 20/20 for Individuals. Refer to the member benefit booklet for a full list of exclusions.

- Lost or broken lenses, frames, glasses or contact lenses
- Non-prescription lenses, contact lenses or sunglasses
- Two pairs of glasses in place of bifocals
- Medical and/or surgical treatment of the eye, eyes or supporting structures
- Vision training, orthoptic services, aniseikonic lenses, subnormal vision aids or any associated supplemental testing
- Services required by any governmental agency or program, or as a result of any workers' compensation law or similar legislation
- Any eye or vision examination or corrective eyewear ordered by a member's employer, including safety eyewear
- Services or materials provided by any other group benefit plan providing vision care
- Services rendered after the last date of coverage, unless materials are ordered before the end of coverage and services are rendered within 31 days of the order
- Benefit allowances provide no remaining balance for future use within the same benefit frequency

For costs and further details of the coverage, including exclusions and reductions or limitations and terms under which the policy may be continued in force, see your benefit administrator. This brochure contains a summary of benefits only. It is not your vision plan policy. Your policy is your vision plan contract. If there is any difference between this brochure and the policy, the provisions of the policy will control.

You may be entitled to additional discounts. Check your provider listing for more information.

1 American Academy of Periodontology, www.perio.org/consumer/cdc-study.htm (Accessed August 2020).

2 Reena Mukamal. "20 Surprising Health Problems an Eye Exam Can Catch." American Academy of Ophthalmology online. January 16, 2020. Reviewed by Rebecca J. Taylor, MD. www.aaopt.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects.

3 The in-network allowed amount is the dentist's contracted fee. The out-of-network allowed amount is based on our average in-network contracted rate. Out-of-network dentists may charge you above the allowed amount, and you will be responsible for those additional charges.

4 Refer to the member booklet for a full list of diagnostic and preventive, basic and major services, as well as the differences between in-network and out-of-network benefits.

5 Based on allowed amount. Annual maximum on all services includes diagnostic and preventive, basic and major services.

6 EyeMed Vision Care; EyeMed Provider Listing, July 2020.

7 Your actual expenses for covered services may exceed the stated coinsurance percentage or copayment amount because actual provider charges may not be used to determine the vision benefit plan's and member's payment obligations.

8 Certain brand-name vision materials in which the manufacturer imposes a no-discount practice are excluded.

9 Indicates a service that is not a regular part of your vision benefit plan. Additional lens options are available at discounted member cost.

10 Discount applies to materials only and not fittings for contact lenses.

11 The allowed amount out-of-network is based on an average of our in-network contracted rates with participating providers.

Non-Discrimination and Accessibility Notice

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified interpreters and/or written information in other formats (large print, accessible electronic formats, etc.)
- Free language services to people whose primary language is not English, such as: qualified interpreters and/or information written in other languages

If you need these services, call the Customer Service or TTY number on the back of your member ID card.

If you believe that Blue Cross NC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Cross NC, P.O. Box 2291, Durham, NC 27702
Attention: Civil Rights Coordinator-Privacy,
Ethics & Corporate Policy Office
Call: 919-765-1663, 1-888-291-1783 (TTY)
Fax: 919-287-5613
Email: civilrightscordinator@bcbsnc.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, the Civil Rights Coordinator-Privacy, Ethics & Corporate Policy Office is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Online: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>
Mail: U.S. Department of Health & Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C., 20201
Call: 1-800-368-1019, 1-800-537-7697 (TDD)
Complaint forms are available online at:
<http://www.hhs.gov/civil-rights/filing-a-complaint/index.html>

This notice and/or attachments may have important information about your application or coverage through Blue Cross NC. Look for key dates. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. If you need these services, call the Customer Service or TTY number on the back of your member ID card.

Discrimination is Against the Law

Blue Cross NC complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

Blue Cross NC does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

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HOW TO GET Dental and Vision coverage

Step 1

Enroll online

For Dental Blue for Individuals, go to:

BlueCrossNC.com/DentalBlue.

For Blue 2020 for Individuals, go to:

BlueCrossNC.com/Blue2020Individuals.

OR

Contact your local Blue Cross NC agent or call Blue Cross NC:

See the *We're here to help!* section below for more information on how to find an authorized agent or contact us.

If you are not enrolling through an agent, you can mail your application to:

Blue Cross and Blue Shield of North Carolina
P.O. Box 30016
Durham, NC 27702-3016

Step 2

Submit payment:

You can pay by credit card, set up automatic bank drafts or make a one-time payment online.

Residents of North Carolina and their eligible dependents may enroll just themselves, their spouse, a child or their entire family in **Dental Blue for Individuals** and **Blue 20/20 for Individuals** plans. Your effective date will be determined by the date your application is submitted. If your application is mailed, your effective date will be set based on the date Blue Cross NC receives your application.



MEMBER SUPPORT for Dental and Vision coverage

When you sign in to our secure member site BlueConnectNC.com, you'll be able to:

- + Locate a provider
- + Confirm eligibility
- + View benefit details
- + Access exclusive savings and discounts
- + Check claim status
- + View or print replacement ID cards
- + View general health and wellness information

You can also check out the Blue Connect MobileSM app for iPhone[®] and Android[®] devices.



We're here to help!

Get information or help purchasing a plan in the following ways:

Contact an Agent

Talk to your local Blue Cross NC agent to find plans that fit your needs. Find authorized agents at: BlueCrossNC.com/Contact-Us.

Visit the Website

Compare plans, read FAQs, see provider options and enroll online at: BlueCrossNC.com/Shop-Plans.

Call Blue Cross NC

Call **1-800-324-4973** Monday through Thursday, from 8 a.m. to 6 p.m., and Fridays from 8 a.m. to 5 p.m. (ET) to talk to someone at Blue Cross NC about your options.

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