

**WELCOME!**

**2021 DENTAL BLUE<sup>®</sup> 65 PLANS  
FROM BLUE CROSS BLUE SHIELD  
OF MASSACHUSETTS**

**SUDBURY SENIOR CENTER JUNE 2021**

# Today's Agenda

## 2021 Dental Blue 65<sup>®</sup>

- Dental Preventive
- Dental Basic
- Dental Premier
- Eligibility and Enrollment



# Dental Blue 65<sup>®</sup> : Overview

## Plan Highlights

- All plans available for members age 65 and older
- 100% coverage for Preventive Services with no waiting period on all plans
- Regular exams/dental cleanings, 3 times per 12 months
- Waiting periods for basic and major services

NOTE: All plans are available to everyone 65 and older, with no waiting periods for preventive services. Plus with proof of continuous prior dental coverage, all waiting periods may be waived for basic and major services.

# Dental Blue 65<sup>®</sup> : Overview

## Plan Highlights

What is the deductible and annual maximum?

- Dental Blue 65 Preventive—no annual deductible or calendar year maximum
- Dental Blue 65 Basic—\$100 annual deductible and \$1,250 calendar year maximum
- Dental Blue 65 Premier—\$50 annual deductible and \$1,500 calendar year maximum



# Dental Blue 65<sup>®</sup> : 2021 Plan Highlights

## Dental Blue 65 Preventive

**\$22.70**

### Plan pays 100% of the following:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Complete initial oral exam, history, charting of teeth</li> <li>• Full mouth X-rays (7 or more films) or panoramic X-ray with bitewing X-rays once every 60 months</li> <li>• Additional bitewing X-rays once every 6 months</li> <li>• Periodic or routine oral exam 3 times per 12 months</li> </ul> | <ul style="list-style-type: none"> <li>• Emergency exams</li> <li>• Single tooth X-rays</li> <li>• Study models and casts used in planning treatment once every 60 months</li> </ul> |
|---|--|

**No waiting period**

**No annual deductible or calendar year maximum**

This information is not a complete description of benefits. Call 1-800-678-2265 /TTY 711 for more information.

# Dental Blue 65<sup>®</sup> : 2021 Plan Highlights

## Dental Blue 65 Basic

**\$37.80**

### Plan pays 100% Preventive Services and 50% of the following basic services:

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• Silver and white fillings limited to one filling in each tooth surface in each 12 months</li><li>• Tooth extractions/biopsies and root canals</li><li>• Root canal therapy on permanent teeth, once per lifetime for each tooth</li><li>• Emergency dental treatment to relieve acute pain</li><li>• General anesthesia in conjunction with covered surgical services</li></ul> | <ul style="list-style-type: none"><li>• Repairs of partial/complete dentures, crowns, bridges every 12 months</li><li>• Periodontal scaling/root planning, once in each quadrant each 24 months</li><li>• Periodontal maintenance following active periodontal therapy, once each three months</li></ul> |
|---|--|

**6-month waiting period for Basic Services\***  
**\$100 annual deductible, \$1250 calendar year maximum**

\*You may be eligible to have all waiting periods waived to receive basic and major services right away.

This information is not a complete description of benefits. Call 1-800-678-2265 /TTY 711 for more information.

# Dental Blue 65<sup>®</sup> : 2021 Plan Highlights

## Dental Blue 65 Premier

**\$68.70**

**Plan pays 100% Preventive, 80% of Basic Services, 50% of the following Major services:**

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Complete or partial denture, once each 60 months for each arch</li> <li>• Fixed bridges, once each 60 months per tooth</li> <li>• Dental implant placement</li> <li>• Crowns once each 60 months for each tooth</li> </ul> | <ul style="list-style-type: none"> <li>• Replacement of crowns once every 60 months</li> <li>• Post and Core crown buildup once every 60 months per tooth</li> <li>• Temporary partial dentures to upper/lower immediately following loss of teeth</li> </ul> |
|---|---|

**6 month waiting period for Basic Services and 12-month waiting period for Major Services\***  
**\$50 annual deductible, \$1500 calendar year maximum**

\*You may be eligible to have all waiting periods waived to receive basic and major services right away.  
 This information is not a complete description of benefits. Call 1-800-678-2265 /TTY 711 for more information.

# Dental Blue 65<sup>®</sup> : Enhanced Dental Benefits

**Good Oral Health = Better Overall Health**

- New for 1/1/21 - all Dental Blue 65 plans will include **Enhanced Dental Benefits**.
- **Enhanced Dental Benefits** offer additional, specific support, including full coverage for preventive and periodontal services for qualified members with conditions such as:
  - Coronary Artery Disease
  - Diabetes
  - Oral Cancer
  - Sjogrens Syndrome (dry mouth)
  - Stroke



# Dental Blue 65<sup>®</sup> : Enhanced Dental Benefits



Condition	Four routine cleanings every 12 months	Periodontal maintenance cleaning once every 3 months*	Periodontal scaling once per quadrant every 24 months*	Oral cancer screening once every 6 months	Fluoride treatment every 3 months
Diabetes	✓	✓	✓		
Coronary Artery Disease	✓	✓	✓		
Stroke	✓	✓	✓		
Oral Cancer	✓	✓		✓	✓
Sjogren's Syndrome	✓	✓		✓	✓

\* Available on plans with periodontal benefits; standard waiting periods apply

# Dental Blue 65<sup>®</sup>: Enhanced Dental Benefits

## Enrollment

- If you are current Blue Cross medical member, you will be automatically enrolled in Enhanced Dental Benefits with a qualifying medical condition.
- A self-enrollment form is available if you are not enrolled in a Blue Cross medical plan.
- Once enrolled, you will receive a welcome letter and fact sheet outlining the benefits.

## Using the benefits

- Visit a dentist in the Dental Blue network and let her/him know you're eligible for Enhanced Dental Benefits.
- Dental Blue dentists have been notified of these benefits and will give you the care you need.
- Enhanced Dental Benefits are covered at 100%. Your deductible and annual maximum do not apply.

# Keep Smiling – Dental Blue 65<sup>®</sup> has you covered

Our History	✓	We have over <b>50 years</b> of dental experience
Our Reputation	✓	Proven service excellence
Our Benefits	✓	Comprehensive product portfolio
Our Providers	✓	Extensive network access to more than <b>90%</b> of the dentists in Massachusetts and more than <b>350,000</b> provider locations nationwide.

# Dental Blue 65<sup>®</sup> : Eligibility

## You're eligible if:

- You live in Massachusetts, and
- You're age 65 and older

You don't have to be a Blue Cross Blue Shield of Massachusetts member, or be enrolled in Medicare to enroll.

For more information about Dental Blue 65, please visit

<https://medicare.bluecrossma.com/shop-plans/dental-plans>

# Dental Blue 65<sup>®</sup> : How to Enroll

<b>Enroll by Phone</b>	<p>It's easy to enroll by phone.</p> <p>Phone: 1-800-678-2265          TTY: 1-800-522-1254          Monday through Friday, 8:00 a.m. to 6:00 p.m.</p>
<b>Enroll Online</b>	<p>Visit the Online Enrollment Center located at:  <a href="https://medicare.bluecrossma.com/shop-plans/dental-plans">https://medicare.bluecrossma.com/shop-plans/dental-plans</a></p>
<b>Enroll by Mail</b>	<p>To enroll by mail, please complete an enrollment application and mail it to the address listed below:</p> <p><b>Consumer Sales          Blue Cross Blue Shield          of Massachusetts          One Enterprise Drive          Quincy, MA 02171-1754</b></p>
<b>Enroll by Fax</b>	<p>Fax: 1-617-246-3633</p>

Enrollment booklets are available by calling us or downloading materials.

**Are there any questions?**  
**Thank you for your time today!**