

# Adult dental plans

For adults ages 19 and older, stand-alone dental plans can be purchased at any time of the year, with or without a medical plan. Pediatric dental coverage is included in all Independence Blue Cross (IBX) individual and family medical plans.

## Adult dental plans

IBX offers two adult dental PPO plans: Adult Dental Preferred and Adult Dental Premier. Here are the comprehensive benefits you can expect from both plans.



### A network that goes the distance

You have access to one of the largest dental networks in the region and a national network of more than 500,000 access points.



### Full coverage on most preventive and diagnostic services

Fully covered services include routine exams, cleanings, and X-rays — you pay \$0 cost-sharing with an in-network provider.



### Coverage for most basic and major services

There's no waiting period for preventive care and certain basic services like fillings and extractions. See the next page for more about coverage for major services.



### Flexibility to see any dentist you want

You'll maximize your savings by using an in-network dentist, but you have the option to see any dentist without a referral. There are no claim forms to submit when you see an in-network dentist.

## Next step: Apply!

There are several ways to enroll in an adult dental plan:

- Visit [ibx.com/enrolldental](https://ibx.com/enrolldental).
- Call your broker or speak with one of our licensed sales agents at **1-844-762-2140 (TTY: 711)**.
- Stop by Independence LIVE on the 2nd floor of 1919 Market Street in Philadelphia for help from a licensed sales agent. Visit [ibx.com/events](https://ibx.com/events) to see our hours.

# Choose your adult dental plan

**Adult Dental Preferred** is the plan for you if you want coverage for preventive services (like exams and cleanings) and basic services (like fillings and root canals).

**Adult Dental Premier** is the plan for you if you want the added protection of lower out-of-pocket costs and coverage for major services, such as crowns and dentures.

	Adult Dental Preferred		Adult Dental Premier <sup>1</sup>	
<b>In-network benefits</b>	<b>You pay</b>		<b>You pay</b>	
Annual deductible — Individual/Family	\$50/\$150		\$50/\$150	
Annual maximum benefit	\$1,500 per covered member		\$2,000 per covered member	
<b>Start using these services right away</b>	<b>You pay</b>		<b>You pay</b>	
Exams	Covered at 100%, no deductible, no waiting period	1 per 12 months	Covered at 100%, no deductible, no waiting period	1 per 6 months
Cleanings	Covered at 100%, no deductible, no waiting period	1 per 12 months	Covered at 100%, no deductible, no waiting period	1 per 6 months
Bitewing X-rays	Covered at 100%, no deductible, no waiting period	1 set per 24 months, ages 19 – 29; 1 set per 3 years, ages 30 and older	Covered at 100%, no deductible, no waiting period	1 set per 18 months
Full mouth X-rays	Covered at 100%, no deductible, no waiting period	1 per 5 years	Covered at 100%, no deductible, no waiting period	1 per 5 years
Fillings, extractions	50% after deductible	No waiting period	20% after deductible	No waiting period
<b>You'll get these benefits after 12 months</b>	<b>You pay</b>		<b>You pay</b>	
Root canals, periodontics, oral surgery	50% after deductible	12-month waiting period for new members	20% after deductible	12-month waiting period for new members
Crown and denture repair	50% after deductible	12-month waiting period for new members	20% after deductible	12-month waiting period for new members
Crowns and dentures	Not covered	N/A	50% after deductible	12-month waiting period for new members

## Monthly premiums per member

Age	Adult Dental Preferred	Adult Dental Premier
19–25	\$18.89	\$39.39
26–39	\$20.07	\$41.85
40–49	\$23.61	\$49.24
50–63	\$27.74	\$57.86
64+	\$28.33	\$59.09

Rates are subject to change pending approval from the Pennsylvania Insurance Department.

<sup>1</sup> With the Adult Dental Premier plan, the amount that the plan pays for these services is not deducted from the annual benefit maximum.

Independence Blue Cross dental plans are underwritten by QCC Insurance Company.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

