

# Highlights of your Health Care Coverage

Effective Date: 01/01/2021

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.

<b>DENTAL PLAN</b>		
<b>ADULT DENTAL OPTIMA 1000 ENHANCED</b>		
	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>DENTAL COST SHARE</b>		
<b>Individual/Family Deductible</b>	\$50/\$150	Shared with In Network
<b>Preventive Cost Share</b>	Covered In Full	Covered In Full
<b>Basic Cost Share</b>	Deductible, then 20%	Deductible, then 20%
<b>Major Cost Share</b>	Deductible, then 50%	Deductible, then 50%
<b>Dental Annual Maximum</b>	\$1,000 PCY	Shared with In Network
<b>BENEFIT ENHANCEMENT RIDER</b>		
<b>Benefit Enhancement Rider</b>	Not available	Not available
<b>DIAGNOSTIC / PREVENTIVE</b>		
<b>Cleanings (2 PCY)</b>	Preventive Cost Share	Preventive Cost Share
<b>Routine Oral Exams (2 PCY)</b>	Preventive Cost Share	Preventive Cost Share
<b>Bitewing X-Rays (1 set (up to 4) PCY)</b>	Preventive Cost Share	Preventive Cost Share
<b>Routine X-Rays (1 complete series, 1 panoramic, or 1 cone beam view in any 36 consecutive months)</b>	Preventive Cost Share	Preventive Cost Share
<b>BASIC</b>		
<b>Emergency Exams (Unlimited)</b>	Preventive Cost Share	Preventive Cost Share
<b>Non-Routine / Problem-Focused Exams (Unlimited)</b>	Preventive Cost Share	Preventive Cost Share
<b>Fillings (1 per surface every 24 consecutive months)</b>	Basic Cost Share	Basic Cost Share
<b>Periodontal Maintenance (4 PCY)</b>	Basic Cost Share	Basic Cost Share
<b>Periodontal Scaling and Root Planing (Once per quadrant every 2 calendar year)</b>	Basic Cost Share	Basic Cost Share
<b>Endodontics (Once per tooth every 2 calendar years)</b>	Basic Cost Share	Basic Cost Share

<b>Simple Extractions</b>	Basic Cost Share	Basic Cost Share
<b>Surgical Extractions</b>	Major Cost Share	Major Cost Share
<b>Direct Pulp Cap</b> (Unlimited)	Basic Cost Share	Basic Cost Share
<b>Emergency Palliative Treatment</b>	Basic Cost Share	Basic Cost Share
<b>Limited Occlusal Adjustment</b> (1 every 12 consecutive months as dentally necessary)	Major Cost Share	Major Cost Share
<b>Full Mouth Debridement</b> (Once every 3 calendar years)	Basic Cost Share	Basic Cost Share
<b>General Anesthesia</b>	Major Cost Share	Major Cost Share
<b>MAJOR</b>		
<b>Installation of Crowns</b> (Once every 5 calendar years)	Major Cost Share	Major Cost Share
<b>Re-Cementing/Repair of Crowns</b> (Unlimited)	Major Cost Share	Major Cost Share
<b>Build-Ups</b> (Once every 5 calendar years)	Major Cost Share	Major Cost Share
<b>Installation or Replacement of Dentures, Partials and Fixed Bridges</b> (Once every 5 calendar years)	Major Cost Share	Major Cost Share
<b>Repair or Re-cement Bridgework and Dentures</b> (Unlimited)	Major Cost Share	Major Cost Share
<b>Implants</b> (Once every 5 calendar years for surgical implants, implant abutments, and/or implant prosthetics)	Major Cost Share	Major Cost Share

Annual deductible waived for Diagnostic/Preventive services

PCY = Per Calendar Year.

Out-of-network dental care providers will be reimbursed up to the 90th percentile based on FAIR Health data by geographic area. Balance billing may apply if a provider is not contracted with Premera Blue Cross Blue Shield of Alaska. Members are responsible for amounts in excess of the allowable charge.

*This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.*

**Discrimination is Against the Law**

Premera Blue Cross (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera 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: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.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 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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Language Assistance**

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711).

**注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오.

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-722-1471 (TTY: 711).

**УВАГА!** Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-722-1471 (телетайп: 711).

**ប្រយ័ត្ន:** បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល

គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 800-722-1471 (TTY: 711)។

**注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。800-722-1471 (TTY:711) まで、お電話にてご連絡ください。

**ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-722-1471 (መስማት ለተሳናቸው: 711)።

**XIYEEFFANNA:** Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-722-1471 (TTY: 711). *ملحوظة:* إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-722-1471 (رقم هاتف الصم والبكم: 711).

**ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-722-1471 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-722-1471 (TTY: 711).

**ໂປດອຸບ:** ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີສ່ວນໃຫ້ທ່ານ. ໂທ 800-722-1471 (TTY: 711).

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-722-1471 (TTY: 711).

**ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711).

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711).

**توجه:** اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-722-1471 (TTY: 711) تماس بگیرید.