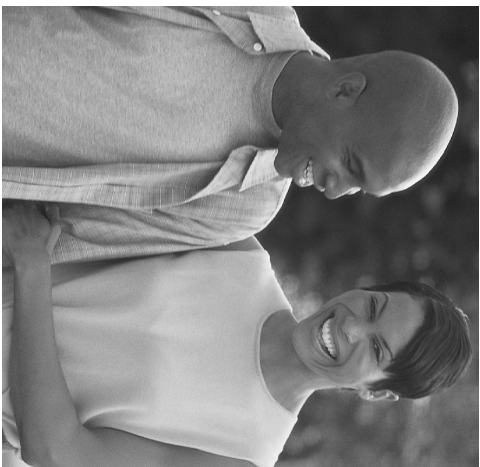


It's about choice.



If choosing the right dentist is important to your group, **BlueSelect Dental®** uses an extensive dental network. That means your employees will be able to select their dental care provider from the many hundreds of dentists in our statewide network.

Members are not required to visit dental care providers

within the dental network, but their coverage decreases if they visit out-of-network providers. The amount covered for out-of-network services varies depending on the type of service received.

It's about what employees want.

An *Employee Benefits Plan Review* study shows dental coverage is the second most desired benefit, after medical. It is also the most preferred voluntary benefit among employers and employees. Prospective employees often look for dental coverage in employers' benefit packages.



Blue Select Dental is available conveniently through payroll deduction. Premiums can be paid with pre-tax dollars, so you can pay less in income and payroll taxes when you choose **BlueSelect Dental**.

BlueSelect Dental is a low-cost way to complete health coverage for your employer group. Best of all, it's offered by **Blue Cross and Blue Shield of Oklahoma** — the state's largest and most trusted private health insurer.



BlueCross BlueShield of Oklahoma

TULSA

P. O. Box 3283
Tulsa, OK 74102-3283
(918) 560-3500

OKLAHOMA CITY

P. O. Box 60545
Oklahoma City, OK 73146-0545
(405) 841-9525

www.bcbsook.com

This is not a contract. The product description in this brochure is not intended to be more than a summary of the benefits available to you through the program. This brochure does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown, nor does it contain additional benefits that may be available to you. Full information can be found, including medical necessity and pre-existing condition provisions, in the specific product's contract or the member's certificate of benefits booklet.

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.
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10-299-04 (2/06)

BlueSelect® Dental



A Multi-Option Voluntary Group Plan

Available through payroll deduction.



BlueCross BlueShield
of Oklahoma

It's about great care.

Blue Select Dental allows for customized dental benefits for your employer group. There are five coverage options, which are outlined in the chart below.

- No front-end deductible
- No coinsurance (when applied to examinations & preventive services)

It's about security.

Blue Cross and Blue Shield of Oklahoma offers

Blue Select Dental to complete your group health coverage, no matter what medical coverage your group has now.

It's an individual program, allowing employees to obtain protection that suits their needs.



No employer contribution is required. Employees pay premiums through payroll deduction.

It's about flexibility.

BlueSelect Dental allows members to customize their coverage according to what they want, independently from what their medical coverage provides.



Employees can choose coverage:

- for themselves alone
- for themselves and their spouse
- for themselves and their children
- for their entire family



Option 1a is a new BlueSelect Dental group coverage plan. Option 1 is no longer available to new groups. However, new enrollees may be added to groups that already have Option 1 coverage.

- Required participation (i.e. number of enrollees per group)
- Annual benefit maximum per person, per benefit period
- Employer required to submit Oklahoma Employment Commission report before group enrollment to verify number of eligible employees

- Oral examinations (two per year)
- Cleaning, scaling and polishing (two per year)
- Bitewing X-rays (two per year)
- Full mouth X-rays (one during a 60-month period)
- Fluoride application for children under age 19 (two per year)
- Space maintainers for children under age 19
- Sealants for children under age 14 (with some restrictions)

- Fillings (except gold)
- Simple extractions
- Root canal treatment
- Extraction of impacted teeth
- Periodontic treatment of the gums (one scaling/root planning treatment per quadrant, per year)
- Repair of dentures
- IV sedation or general anesthesia (when medically necessary for covered services)
- Re-cementing of crowns, inlays and bridges
- Stainless steel crowns for primary teeth
- Surgical removal of teeth



- Inlays, onlays and crowns (not part of bridge)
- Veneers or similar properties of crowns and bridges placed on or replacing the 10 upper and lower front teeth
- Dentures and bridges
- Denture adjustments, relining and rebasing
- Fixed bridge repairs

Options

	1	1a	2	3	4
Minimum 2 employees	Minimum 2 employees	Minimum 2 employees	Minimum 5 or 35% of all eligible employees whichever is greater	Minimum 10 or 50% of all eligible employees whichever is greater	Minimum 10 or 75% of all eligible employees whichever is greater
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,250
No longer available for new group enrollment	no	yes	yes	yes	yes

BlueSelect Dental pays 100% of these procedures, with no waiting period or deductible, if received from an in-network dentist

BlueSelect Dental pays 80% of these procedures, after a \$50 deductible, if received from an in-network dentist (Surgical removal of teeth is NOT available with Option 1)

6-month waiting period	no waiting period	no waiting period	no waiting period	no waiting period
Not available	50% covered, after \$200 deductible, if received from an in-network dentist	50% covered, after \$50 deductible, if received from an in-network dentist	50% covered, after \$50 deductible, if received from an in-network dentist	50% covered, after \$50 deductible, if received from an in-network dentist
	12-month waiting period	12-month waiting period	12-month waiting period	no waiting period