

## Pediatric dental benefits effective January 1, 2014 for small groups 2-50

### Pediatric Dental: Dependents are covered up to age 19

As part of the Affordable Care Act (ACA), pediatric dental coverage is considered an essential health benefit. All Independence Blue Cross (IBC) metallic medical plans for small groups 2-50 offered outside the SHOP Marketplace include pediatric dental coverage for enrolled dependents up to age 19.

### Pediatric Dental PPO included with PPO plans

If you offer your employees a PPO plan — including plans with an HRA or HSA — those plans also include pediatric dental coverage. The plan fully covers in-network dental exams and cleanings every six months to help maintain a child’s oral health. Members can choose a dental provider from the nationwide Concordia Advantage network. In addition, medically necessary orthodontia is covered after a 12-month waiting period. All coinsurance and deductibles used for pediatric dental services will contribute toward the employee’s medical out-of-pocket maximum.

The chart below shows a sample of what’s covered for many Pediatric Dental PPO services.

<b>Benefit (in network only)</b>	<b>Medical PPO plans</b>	<b>Medical PPO with HRA or HSA</b>
Annual deductible (per child)	\$50	\$0
<b>Diagnostic and Preventive Services</b>		
Exams and cleanings	100% covered, 1 per 6 months	100% covered, 1 per 6 months
Fluoride treatments	100%, 1 per 6 months	Covered at medical plan’s coinsurance level after medical deductible is met
X-rays & palliative (emergency) services	50%	Covered at medical plan’s coinsurance level after medical deductible is met
<b>Basic Services</b>		
Fillings	50% after dental deductible	Covered at medical plan’s coinsurance level after medical deductible is met
Repairs of crowns, inlays, onlays, or dentures	50% after dental deductible	Covered at medical plan’s coinsurance level after medical deductible is met
<b>Major Services</b>		
Endodontics (root canals) or periodontics	50% after dental deductible	Covered at medical plan’s coinsurance level after medical deductible is met
Orthodontia (medically necessary)	50% after a 12-month waiting period	Covered at medical plan’s coinsurance level after medical deductible is met and after a 12-month waiting period



**Adult dental plans  
are available.  
Please contact  
your Independence  
Blue Cross  
account executive.**

## Pediatric DHMO included with HMO and DPOS plans

If you offer your employees an HMO or DPOS plan, those plans also include Keystone Health Plan East (KHPE) Pediatric Dental coverage for enrolled dependents. To obtain services, your employee will need to select a Primary Dental Office (PDO) from the KHPE DHMO network. Benefits are in-network only and PDO referral is required for specialist services.

Diagnostic and preventive services, like exams and cleanings, are fully covered once every six months. All copayments used for pediatric dental services will contribute toward the employee's medical out-of-pocket maximum.

The chart below shows a sample of what's covered for many dental services in-network.

<b>Benefit (in network only)</b>	<b>DHMO</b>
Annual deductible (per child)	\$0
<b>Diagnostic and preventive services</b>	
Exams and cleanings	100% covered, 1 visit per 6 months
X-rays & palliative (emergency) services	100% covered
Fluoride treatments	100% covered, 1 per 6 months
<b>Basic services</b>	
Fillings	Copayment schedule
Repairs of crowns, inlays, onlays, or dentures	Copayment schedule
<b>Major services</b>	
Endodontics (root canal)	Copayment schedule
Orthodontia (medically necessary)	Copayment schedule, 12-month waiting period

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215-241-3400

Contact your IBC account executive or independent broker to find out more about IBC Pediatric Dental benefits.



The summaries in this flyer represent only a partial listing of benefits exclusion of the PPO and HMO/DPOS programs. These managed care plans may not cover all of your health care expenses. Read your contract, member handbook and/or benefit booklet carefully to determine which services are covered. If you need more information please call 215-241-3400.

Independence Blue Cross is an independent licensee of the Blue Cross and Blue Shield Association. Independence Blue Cross dental plans are administered by United Concordia, an independent company.