



# A New Reason to Smile

Affordable. Uncomplicated. Small business dental insurance from Arkansas Blue Cross.

It's easy to find dental insurance for your small business in Arkansas. But are you getting the most from your plan? **Our dental insurance plans will give your small business a new reason to smile.**

- Built on one of the state's broadest networks
- Affordable, comprehensive coverage
- Quick, easy quoting
- Orthodontia for children<sup>1</sup>
- No waiting periods
- Focus on improving overall health

Choose from our Small Group PPO Plus dental insurance plans to get quality dental insurance benefits and an affordable cost.



## Better Network

Our size is our strength — the Arkansas Blue Cross dental network has more than 1,100 statewide providers and more than 100,000 dentists nationwide.



## Improved Health

Our dental and health plans work together to identify certain members, who we proactively engage and provide added dental benefits. It's called Dental Xtra and it drives better health outcomes at no additional cost.



## Rollover Benefits

Maximum rollover gives members control of their benefits by allowing members to accumulate portions of unused dental benefit dollars to use in future years.

<sup>1</sup> Orthodontia services limited to covered persons through age 18 (not subject to deductible). Not all plans cover orthodontics.



## Arkansas Blue Cross Dental | Small Group PPO Plus for Groups Size 2-25

	Essential 1000	Value 1000	Elite 1000	Elite 1500	Elite 2000
<b>Calendar-Year Aggregate Maximum</b> (per individual)	<b>In   Out</b> \$1,000   \$1,000	<b>In   Out</b> \$1,000   \$1,000	<b>In   Out</b> \$1,000   \$1,000	<b>In   Out</b> \$1,500   \$1,000	<b>In   Out</b> \$2,000   \$1,500
<b>Deductible</b> (ind. / 3 or more family)	n/a	\$50/\$150	\$50/\$150	\$50/\$150	\$50/150
<b>Rollover Benefit</b>	Yes	Yes	Yes	Yes	Yes
<b>Waiting Period</b>	No waiting periods.				
<b>Network</b>	Arkansas Blue Cross Dental Select PPO Plus				
<b>Diagnostic &amp; Preventive Services</b> (not subject to deductible) <b>In-network   Out-of-Network</b> (plan pays)					
<b>Exams</b>	100%   80%	100%   90%	100%   90%	100%   90%	100%   90%
<b>Radiographic Images</b> (X-rays)					
<b>Fluoride Treatment</b>					
<b>Prophylaxis</b> (cleaning)					
<b>Sealants</b>					
<b>Minor (basic) Restorative Services</b>					
<b>Fillings</b>	n/a	80%   70%	80%   70%	80%   70%	80%   70%
<b>Extractions</b>	n/a				
<b>Non-Surgical Periodontics</b>	n/a	50%   40%*			
<b>Endodontics</b> (root canals)	n/a				
<b>Oral Surgery</b>	n/a				
<b>Anesthesia</b>	n/a				
<b>Major Restorative Services</b>					
<b>Surgical Periodontics</b>	n/a	50%   40%	50%   40%	50%   40%	50%   40%
<b>Inlays, Onlays, Crowns</b>	n/a				
<b>Partials and Dentures</b>	n/a				
<b>Implants</b>	n/a				
<b>Orthodontic Services</b> (limited to covered individuals through age 18; not subject to deductible)					
<b>Diagnostic, Active, Retention Treatment</b>	n/a	50%   40% \$1,000 lifetime max	50%   40% \$1,000 lifetime max	50%   40% \$1,000 lifetime max	50%   40% \$1,000 lifetime max

All plans have in-network and out-of-network benefits. Please see a plan's benefit summary for a full listing of benefits.

\* Listed under major restorative services for this plan

### Questions?

Talk to your Arkansas Blue Cross and Blue Shield representative or independent agent-broker today to learn more.