



Dental Blue Options / 2021 Comparison of Benefits

Employer Group name: St. John Fisher College

Plan Features

Network: BlueShield Local Network	Dependent / Student age limit: 26/26
Reimbursement In network: Fee Schedule	
Reimbursement Out-of-network: Fee Schedule, subject to balance billing	
Reimbursement Out-of-area: UCR90	
Annual Plan Deductible: \$50 Individual / \$100 Family	Annual Plan Maximum per member: \$1,000 (Low Option) \$1,500 (High Option)
Deductible applies to: Classes II, IIa, III	Annual Max applies to: Classes II, IIa, III
Ortho Age Limit: Children to age 19 (High Option)	
Lifetime Orthodontia Maximum: \$1,000 (High Option) (does not apply toward annual plan maximum)	

Plan Benefits

Type of Care	Benefits Included	Excellus BCBS Pays:	
		Low Option	High Option
Class I Preventive & Diagnostic	<ul style="list-style-type: none"> Cleanings & exams - twice per calendar year Fluoride treatments – twice per calendar year to age 16 Sealants – unrestored 1st and 2nd permanent molars, once every 36 months Bitewing x-rays – up to 4 every calendar year Full mouth/Panoramic x-rays – once every 36 months Diagnostic Photograph/Facial Images – once per calendar year Space maintainers – up to age 16 Emergency palliative treatment 	In/Out of Network 100% / 100%	In/Out of Network 100% / 100%
Class II Basic Restorative	<ul style="list-style-type: none"> Fillings – amalgam & composite; each surface covered once every 12 months Oral surgery – simple extractions 	In/Out of Network 50% / 50%	In/Out of Network 80% / 80%
Class IIA Basic Restorative	<ul style="list-style-type: none"> Oral surgery – surgical extractions Endodontics – root canal treatment Periodontal surgery – osseous surgery, gingivectomy, gingival flap procedure – covered once per quadrant every 36 months Periodontal scaling & root planing – once per quadrant every 24 months Periodontal maintenance following surgery – twice per calendar year 	In/Out of Network 50% / 50%	In/Out of Network 80% / 80%

This is not a contract or binding agreement; it is a summary of benefits and services. For complete details, please refer to your member contract.

Type of Care	Plan Benefits	Excellus BCBS Pays:	
		Low Option	High Option
Class III Major Restorative	<ul style="list-style-type: none"> Fixed prosthetics – bridgework, abutments, pontics Removable prosthetics – partial / complete dentures Inlays / onlays / crowns – includes coverage for re-cementation Relines / rebases – once every 36 months and at least 6 months following initial placement Above services eligible for replacement every 5 years Implants – eligible for replacement every 10 years, and subject to alternate benefits provision 	In/Out of Network 50% / 50%	In/Out of Network 50% / 50%
Class IV Orthodontia	<ul style="list-style-type: none"> Initial banding & monthly follow-up treatment No more than 1/2 the lifetime maximum can be paid in any calendar year 	In/Out of Network Not Covered	In/Out of Network 50% / 50%

How to Get The Most From Your Plan

Pre-determination of Benefits

Pre-determination of benefits is recommended for any extensive treatment such as periodontics, orthodontics or prosthetics. A description of planned treatment and expected charges should be sent to the Plan before treatment is started. If there is a major change in the treatment, a revised predetermination of benefits is required. The expenses that will be included as Covered Expenses will be determined by your Plan and are subject to the Alternate Benefit provision. When there has not been a predetermination of benefits, your Plan will determine the expenses that will be included as Covered Expenses at the time the claim is received. Predetermination of Benefits does not guarantee payment and expires one year from date of issue. The estimate of benefits payable may change based on the benefits, if any, for which a person qualifies at the time services are completed.

Alternate Benefits Provision

All covered procedures are subject to an alternate benefit allowance. When there is more than one technology or material type for a dental procedure, the dental plan will reimburse for the procedure which has the lesser allowance. When alternate benefit is enforced, your benefits are not intended to interfere with the treatment plan recommended by the dentist. You and your dentist should discuss which treatment is best suited for you, and may proceed with the original treatment plan regardless of benefit determination. If the more expensive treatment is chosen, you are liable for the balance up to the billed amount.

Participating Dentists

Excellus BlueCross BlueShield offers a broad participating dental network in the Rochester, Syracuse, Utica and surrounding areas.

You have the option of receiving care from a dentist of your choice. However, choosing a participating dentist may result in savings for you because participating dentists agree to accept our Schedule of Allowances as payment in full for covered services. Aside from any coinsurance, there is no balance billing for covered services when provided by a participating dentist – that's full coverage with no out-of-pocket expense for your covered routine preventive and diagnostic services.

Non-participating Dentists

You have the freedom to see any dentist. Non-participating dentists are not obligated to accept our Schedule of Allowances. You will be responsible for balances of non-participating dentists' charges.

Dental Customer Service – for members and dentists

1-800-724-1675

Hours: Monday – Thursday 8:00 am – 5:30 pm
Friday 9:00 am - 5:30 pm

Mailing address for claims

Excellus BCBS
P.O. Box 21146
Eagan, MN 55121