

# **Dental and Vision Solutions**

Blue Cross and Blue Shield of Louisiana offers the convenience of *one* source, *one* bill, *one* ID card — **ONE ANSWER FOR YOUR EMPLOYEES' BENEFITS!** 

# Comprehensive Dental Solutions That Will Make Your Employees Smile!

Blue Cross has powerful medical networks, nationwide dental networks, new and expanded vision networks throughout Louisiana and competitive rates — all with the convenience of one company, one bill.

### 🥩 Why Blue Dental?

- Large Louisiana and nationwide network offering access and savings.
- No claim forms or balance billing (for covered services) when using network dentists.
- Group & voluntary plans and dual options available.
- Some providers offer discounts for certain non-covered services. Look for the green \$ave! icon in our online directory for participating providers.
- Same coverage for in-network and out-of-network services.

### 🗠 Certified

Our certified plans meet all of the healthcare reform rules and offer complete benefits, including the required pediatric dental Essential Health Benefits (EHB). Certified plans are available to:

- Individuals
- Small Groups—groups with a reported MLR employee count of 50 or less
- If your small group medical policy does not include the pediatric EHB requirements, then a certified Blue Dental plan is right for your group.

## + Traditional

Our traditional plans are comprehensive and cover preventive and basic services. Also available are plans that include coverage for major services and orthodontics. Traditional plans are available to all fully insured and Small Business Funding (SBF) groups 2+ enrolled, as well as ASO groups 51+ enrolled.

### All Standard Plans Include:

- Diagnostic and preventive care; cleanings and x-rays will not count toward the annual maximum. This leaves more benefit dollars for other covered dental procedures.
- Annual benefit maximums per member up to \$2,500 with optional orthodontic coverage up to \$2,000 lifetime.
- \$50 per member deductible / \$150 per family.

### Additional Benefit Options:

- Adult orthodontic coverage for groups larger than 150 enrolled employees.
- Coverage for implants for groups larger than 50 enrolled employees.
- No waiting periods for any services

Covered Benefit	Plan A	Plan B	Plan C
Diagnostic & Preventive	$\checkmark$	$\checkmark$	$\checkmark$
Basic	$\checkmark$	✓ Endo/Perio	$\checkmark$
Major		$\checkmark$	√ Endo/Perio
Orthodontia		Optional	Optional

Advantage Plus Network and Advantage Plus 2.0 Network are administered by United Concordia Companies, Inc. United Concordia is an independent company that administers dental benefits on behalf of Blue Cross and Blue Shield of Louisiana members.

### Improving Overall Health

Regular visits to the dentist and eye doctor can help identify and prevent future dental, vision and overall health problems. **Offering DENTAL and VISION Group benefits with MEDICAL from Blue Cross** can improve your employees' overall health and lower their medical costs.



### HEALTHY, HAPPY EMPLOYEES



# Maximize Your Benefits with Preventive Care

Who wants the hassle of rollovers, savings accounts or benefits tracking? Preventive Care is one way that you can easily stretch your benefit dollars, so you can use them for other covered services.

#### How it works:

With Preventive Care, all covered diagnostic and preventive dental services do not count toward your annual plan maximum. Depending on the plan design, these services may include cleanings, exams, x-rays, fluoride treatments and more. It is available from day one—no waiting until the next plan year.

#### Assume 100% Coverage for Diagnostic or Preventive Services and \$1,000 Annual Maximum

Annual Preventive Care	You Pay	Blue Dental Pays	Annual Maximum Remaining without Preventive Care	Annual Maximum Remaining with Preventive Care
2 Cleanings	\$0	\$126	\$874	\$1,000
2 Exams	\$0	\$66	\$808	\$1,000
1 Set of X-Rays	\$0	\$40	\$768	\$1,000
Total	\$0	\$232	\$768	\$1,000

For illustrative purposes only. Assumes services provided by Advantage Plus or Advantage Plus 2.0 network dentists; savings will vary by dentist, service and geographic region.

### With Preventive Care, you have \$232 more to use on other covered dental services. And, no worries about more out-of-pocket costs.

Blue Cross and Blue Shield of Louisiana is an independent licensee of the Blue Cross Blue Shield Association. United Concordia is an independent company that administers dental benefits on behalf of Blue Cross and Blue Shield of Louisiana members. Administered by Concordia Companies, Inc., Advantage Plus Network is used for Certified Group products; Advantage Plus 2.0 Network for Traditional Group products. United Concordia is an independent company that administers dental benefits on behalf of Blue Cross and Blue Shield of Louisiana members.

### Blue Vision Has Benefits Your Employees Love to See!

**Our Network:** We partner with Davis Vision to provide more than 1,575 provider locations in Louisiana and a large nationwide network, including independent providers and retail locations such as Visionworks and Walmart. Visit www.bcbsla.com/FindCare.

**Eye Exams:** Your employees pay **little or no copayment** for a comprehensive eye exam.

**Eyeglass Lenses:** Your employees pay **little or no copayment** for single vision, bifocal or trifocal lenses.

Frames and Contact Lenses: Generous retail allowances for stylish frames and low to no out-of-pocket cost for lens options.



### **Included Features:**



**Replacement Contact Lens Program:** It's easy for your employees to replace their contacts through a convenient mail order program. Just call 1-855-589-7911 with your prescription to get started.



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**20% Discount:** At most of our network retailers, your employees will get a 20% discount on items not covered by their plan, like second pairs of eyeglasses, sunglasses, etc. In most cases, disposable contact lenses are available at a 10% discount.

**Laser Vision Correction Discounts:** Get up to 25% off the cost of laser vision correction surgery when your employees use doctors in the Eye Centers of Excellence network.

# See the advantage your employees have with Blue Vision - low out-of-pocket costs when it matters the most. See sample plan options below:

Exam & Eyewear	Avg Retail	Blue Vision Plan 1	Blue Vision Plan 3	Blue Vision Plan 6
Eye Exam	\$103	\$0	\$10	\$10
Eyewear*	\$175	\$0	\$25	\$25
Photosensitive Lenses (i.e. Transitions)	\$150	\$65	\$65	\$65
Scratch Protection	\$40	\$0	\$0	\$0
1-Year Breakage Warranty	\$30	\$0	\$0	\$0
Total Out of Pocket	\$498	\$65	\$100	\$100

\*Example includes cost of a Collection Frame and single vision lenses.



### Davis Vision EXCLUSIVE COLLECTION FREE FRAMES IN EVERY PLAN!

Davis Vision is an independent company that provides an extensive network of vision care providers on behalf of Blue Cross and Blue Shield of Louisiana.



1-800-495-BLUE (2583)

www.bcbsla.com For help online 24 hours a day 5525 Reitz Ave. Baton Rouge, LA 70809

We have multiple regional offices around the state. Find us at any of the following locations.

Lafayette

(337) 232-7527

5501 Johnston St.

Lafayette, LA 70503

Lake Charles

(337) 562-0595

219 West Prien Lake Rd.

Lake Charles, LA 70601

#### Alexandria

(318) 448-1660 4508 Coliseum Blvd., Suite A Alexandria, LA 71303

#### **Baton Rouge**

(225) 295-2556 5525 Reitz Ave. Baton Rouge, LA 70809

#### Houma

(985) 223-3499 1437 St. Charles St. Suite 135 Houma, LA 70360 (318) 323-1479 2360 Tower Dr., Suite 102 Monroe, LA 71201

Monroe

#### New Orleans

(504) 832-5800 3235 North Causeway Metairie, LA 70002

(504) 518-7364 Orleans Tower 1340 Poydras St., Suite 100 New Orleans, LA 70112

#### Shreveport

(318) 795-0573 411 Ashley Ridge Blvd. Shreveport, LA 71106

# 🛈 Creating a Healthier Louisiana

Founded in New Orleans in 1934, <u>Blue Cross and Blue Shield of Louisiana</u> is the oldest and largest Louisiana health insurer. Together with our subsidiaries, HMO Louisiana and Southern National Life, we cover more than 1.9 million members, providing group and individual health insurance plans, life insurance, group voluntary products and administrative services for self-funded groups. We also provide Medicare supplement and Medicare Advantage plans, and partner with Healthy Blue to offer a Medicaid managed care plan.

We are committed to our mission to improve the health and lives of Louisianians. We invest both time and money in the health and well-being of Louisiana communities by supporting more than 200 charitable organizations and volunteering thousands of hours of service. We have been recognized for the past five years as an honoree of The Civic 50, named by Points of Light as one of the 50 most community-minded companies in the United States.

Operating solely in Louisiana, Blue Cross is a nonprofit, fully taxed mutual company, owned by policyholders not shareholders. We are an independent licensee of the <u>Blue Cross Blue Shield Association</u>. Because we are Louisiana-owned and operated, our focus is local—on our home.

Visit our website at www.bcbsla.com or talk to us on social media.