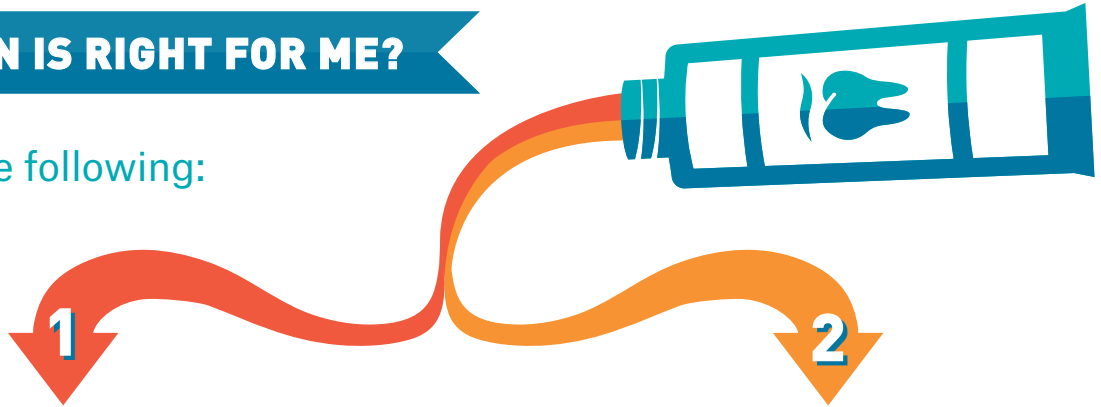


DENTAL PLANS FOR INDIVIDUALS

	TRADITIONAL BLUE DENTAL PLANS Preferred, Essential and Value	CERTIFIED BLUE DENTAL PLANS Preferred, Essential and Value
Benefits	Same benefits for adults and children	Separate benefits for adults and children under age 21
Waiting Periods	Adult and child waiting periods apply	Adult waiting periods apply; no child waiting periods
Child Orthodontia	Not Available	Medically necessary* ortho up to age 21
Annual Benefit Maximum	Adult and child benefit maximum applies	Adult benefit maximum applies; unlimited benefit maximum for children under age 21

WHAT PLAN IS RIGHT FOR ME?

Consider the following:



TRADITIONAL BLUE DENTAL IS RIGHT FOR YOU IF:

You are purchasing a Blue Cross medical policy that includes Pediatric Dental Essential Health Benefits.

You are only purchasing Blue Dental for applicants 18 years and older.

CERTIFIED BLUE DENTAL IS RIGHT FOR YOU IF:

Your medical plan does not include Pediatric Dental Essential Health Benefits.

You are purchasing a child only (under age 18) Blue Dental plan.

*Medically necessary orthodontia consists of services that a dentist would provide to a patient for the purpose of evaluating, diagnosing or treating an illness, injury, disease or its symptoms.