



## The Importance of Whole Health

Caring for our members' whole health is a priority at CareFirst BlueCross BlueShield (CareFirst). That's why we emphasize the importance of routine dental exams. As part of our commitment to improving the whole health of the people we serve, CareFirst is expanding and enriching that coverage for members who need it the most.

CareFirst offers small and large group members who have diabetes, hypertension or are pregnant (up to six months post-delivery) the ability to access additional dental preventive services at \$0—before the deductible and with no impact on the annual in-network maximum. These benefits are effective upon renewal.

Dental Coverage Enhancements			
Covered Service	Standard Benefit	Enhanced Benefit	Cost Sharing
Dental exam	Two per benefit period	Four per benefit period	<ul style="list-style-type: none"> <li>■ Exams one and two—Regular cost share</li> <li>■ Exams three and four—No charge, not subject to deductible or annual maximum</li> </ul>
Dental cleaning* (prophylaxis)	Two per benefit period	Four per benefit period	<ul style="list-style-type: none"> <li>■ Cleanings one and two—Regular cost share</li> <li>■ Cleanings three and four—No charge, not subject to deductible or annual maximum</li> </ul>

\* Periodontal cleanings are not covered as part of the enhanced dental benefits.

## Eligibility

Members must be enrolled in a CareFirst medical plan, have an eligible, fully-insured dental product and be actively seeking treatment or care. Eligible products include: Traditional Dental, BlueDental Plus, BlueDental EPO, BlueDental Basic and Preferred Dental.

These extra preventive visits are available at in-network providers and at no cost to the member.

Members do not have to opt-in or be referred by a provider to receive the benefits. However, they do need to be seeking treatment for their qualifying condition. CareFirst identifies members based on claims from the previous six months, beginning on their renewal date and continuing throughout the contract year. For new groups, members will not have access to extra benefits until claims for services have been submitted.

## Why expand benefits to members with certain health conditions?

Our commitment to whole health stems from our belief in driving better outcomes for members. A routine dental exam and/or cleaning means more than just checking for cavities. Pregnant members are more likely to develop dental issues like tooth decay or gingivitis, and chronic dental conditions are often a sign of other serious health risks for those with diabetes or hypertension.

**If you have any questions or would like more information, please contact your CareFirst account representative.**