

Comparison of NC Flex Dental PPO and BCBS Dental Plans				
Benefit Category	NC Flex		BCBS	
	Hi Option	Low Option	Benefit Category	One Option
Type I — Diagnostic and Preventive Oral Examinations (2 per calendar year) Cleanings (2 per calendar year) X-rays (bitewing x-rays — 1 per calendar year; full-mouth radiograph series or panoramic series - 1 every 5 years) Topical Fluoride (2 per calendar year under age 19) Sealants for Permanent First and Second Molars (under age 16) Space Maintainers (under age 19)	100% - All Type I services are excluded from annual max	100%	Diagnostic and Preventive Routine Oral Exams Cleanings X-rays Flouride Application Sealants	100%
Type II — Basic Services (Supporting documentation required for Periodontal Services*) Fillings (amalgam, synthetic or composite; replacements limited to once every 24 months) Simple Extractions Endodontics (root canal treatment) Oral Surgery (wisdom teeth extractions) Re-cement Crowns, Inlays, Bridges Repair of Removable Dentures Periodontal Services* (gingivectomy, gingivoplasty, osseous surgery, scaling and root planing) Periodontal Maintenance after Therapy* (2 per consecutive 12 months)		80% 50%	Basic Care Routine fillings Simple extractions Endodontics Oral surgery Space maintainers	80%
Type III—Major Services Crowns, including Single Implant Crowns* (Not eligible for dependent children under age 14; replacements limited to every 7 years. Single Prosthetic procedures are considered completed on the date they are inserted, not the date of impression) General Anesthesia Dentures* (replacements limited to every 7 years) Bridges* (replacements limited to every 7 years) Fixed Bridge Repairs* Denture Adjustments/Relining* (within 6 months of initial denture placement) Implants*		50% Not covered	Major Care Crowns Periodontics Inlays & onlays Dentures Fixed bridges	50%
Type IV — Orthodontics (High Option PPO Plan only-Dependent children up to age 19) Orthodontic treatment in progress		50% Not covered	Orthodontics	50%
Maximums/Deductibles			Maximums/Deductibles	

Calendar-Year Maximum(per covered person; excludes Orthodontics services under the High Option PPO Plan)	\$5,000	\$1,000	Calendar-Year Maximum(excludes Orthodontics)	\$1,000
Lifetime Orthodontic Maximum (per covered person) (The Lifetime maximum will include any reimbursement received from the prior carrier)	\$1,500	N/A	Lifetime Orthodontic Maximum (per covered person)	\$1,500
Calendar-Year Deductible (per person/per family)	\$50/\$150 Type II and Type III	\$25/\$75 Types I and II		\$25/\$75
Monthly Premiums - Pre-Tax			Monthly Premiums - Post-Tax	
Employee	\$35.90	\$21.22	Employee	\$35.40
Employee & Spouse	\$72.00	\$42.78	Employee & Spouse	\$70.62
Employee & Child(ren)	\$78.00	\$45.94	Employee Child(ren)	\$75.30
Family	\$123.00	\$73.22	Family	\$121.90