



BLUE KC DENTAL PLANS

Coverage you can trust backed by over 25 years of dental coverage for local employer groups

Ninety percent of diseases first show symptoms in the mouth, according to the Academy of General Dentistry. Dental coverage including regular check-ups can help prevent significant health issues and medical costs.

Blue Dental Plan Benefits Include:

- **No waiting periods**
- **Type I Preventive Services**
 - Covered at 100% when received from an in-network provider
 - Diagnostic and preventive care (cleanings, exams and X-rays)
- **Type II Basic Services**
 - Includes services such as fillings, root canals and extractions
- **Type III Major Services**
 - Includes procedures and treatments which are more complex such as crowns, dentures and bridges
- **Type IV (Optional) Orthodontia Coverage**
 - Orthodontia coverage is available to groups enrolling 10 or more employees

Blue Dental Benefit Options

Blue KC offers additional opportunities to further enhance your dental offerings providing added value to your employees. Blue Dental Preferred plans require a minimum of 10 employees.

Blue Dental

Includes
Type I
Type II

Blue Dental Plus

Includes
Type I
Type II
Type III

Blue Dental Preferred

Includes
Type I
Type II
Type III
Type IV

Extensive Local and National provider network in partnership with Blue Cross Blue Shield national network

Blue Dental PPO Providers	<ul style="list-style-type: none"> • The preferred network of dentists in the Blue KC service area. • Provides the lowest out-of-pocket costs for covered services.
Blue Dental Choice Providers	<ul style="list-style-type: none"> • A network of dentists in the Blue KC service area. • Higher out-of-pocket costs for covered services.
National Network (GRID)	<ul style="list-style-type: none"> • An expanded network allowing each of our market segments national access to one of the largest dental PPOs in the nation. • Members who are traveling or living outside the Blue KC service area have access to all 50 states with complete freedom from access fees.

Important Information

All plans have a \$50 individual/\$150 family calendar year deductible for each covered person for Basic Care Dental (Type II) and Major Dental (Type III) services.

Please refer to the dental certificate for complete terms and conditions.

FOR MORE INFORMATION

Contact your Blue KC representative or broker.



Kansas City

2026 DENTAL RATES FOR NEW BUSINESS

Small Group (2-99) Preventive Not Applying to Calendar Year Maximum

Find out more about our competitive dental options. Contact your broker or Blue KC representative.

All plans include access to all networks.

Blue Dental PPO Provider Network

Access to 1,100+ local in-network providers offering the highest discount level, resulting in the lowest out-of-pocket costs for covered services. Outside the Blue KC service area, members have access to the GRID Blue Cross Blue Shield National Network including 342,000+ access points nationwide.

Blue Dental Choice Provider Network

Largest access to in-network providers with 1,500+ local providers. Outside the Blue KC service area, members have access to the GRID+ Blue Cross Blue Shield National Network including 391,000 access points nationwide.

	# of enrolled EEs	EE	EE+SP	EE+CH	FAM
BlueDental PPO This plan includes Type I and Type II services.					
PPO: 100/80 Choice: 100/70 OON: 80/60 \$1,000 Annual Max.	2-9	\$23.79	\$47.69	\$61.30	\$89.77
	10-74	\$21.82	\$43.64	\$56.11	\$82.39
	75-99	\$19.95	\$40.00	\$51.33	\$75.54
BlueDental Plus This plan includes Types I, II and III services.					
PPO: 100/80/50 Choice: 100/70/50 OON: 80/60/40 \$1,000 Annual Max.	2-9	\$34.08	\$68.16	\$74.91	\$113.56
	10-74	\$30.65	\$61.30	\$67.43	\$102.24
	75-99	\$27.53	\$55.27	\$60.78	\$91.95
PPO: 100/80/50 Choice: 100/70/50 OON: 80/60/40 \$1,500 Annual Max.	2-9	\$36.88	\$73.87	\$80.63	\$122.60
	10-74	\$33.56	\$67.02	\$73.04	\$111.28
	75-99	\$30.44	\$60.89	\$66.50	\$101.09
PPO: 100/90/60 Choice: 100/80/50 OON: 80/60/40 \$1,000 Annual Max.	2-9	\$34.60	\$69.09	\$76.16	\$115.33
	10-74	\$31.17	\$62.24	\$68.68	\$104.00
	75-99	\$28.16	\$56.21	\$61.92	\$93.72
PPO: 100/90/60 Choice: 100/80/50 OON: 80/60/40 \$1,500 Annual Max.	2-9	\$37.40	\$74.81	\$81.77	\$124.37
	10-74	\$33.98	\$68.05	\$74.29	\$113.04
	75-99	\$30.96	\$61.82	\$67.54	\$102.86
BlueDental Preferred (with Orthodontics) This plan includes Types I, II, III and IV services.					
PPO: 100/80/50/50 Choice: 100/70/50/50 OON: 80/60/40/40 \$1,000 Annual Max.	10-74	\$30.65	\$61.30	\$83.54	\$118.24
	75-99	\$27.53	\$55.27	\$76.89	\$108.16
PPO: 100/80/50/50 Choice: 100/70/50/50 OON: 80/60/40/40 \$1,500 Annual Max.	10-74	\$33.56	\$67.02	\$89.25	\$127.49
	75-99	\$30.44	\$60.89	\$82.60	\$117.20
PPO: 100/90/60/50 Choice: 100/80/50/50 OON: 80/60/40/40 \$1,000 Annual Max.	10-74	\$31.17	\$62.24	\$84.78	\$120.00
	75-99	\$28.16	\$56.21	\$78.03	\$109.93
PPO: 100/90/60/50 Choice: 100/80/50/50 OON: 80/60/40/40 \$1,500 Annual Max.	10-74	\$33.98	\$68.05	\$90.39	\$129.15
	75-99	\$30.96	\$61.82	\$83.74	\$118.97

Small Group Dental Plans have no waiting periods for Type I-IV services. All rates based upon number of enrolled employees. Plan summaries and rates are available in Blue Q for new business.

All plans have a \$50 (individual)/\$150 (family) calendar year deductible for each covered person for Type II and Type III services.

BlueDental Plus and BlueDental Preferred plans combine the calendar year deductible for Type II and Type III services.

BLUE KC DENTAL NETWORKS

Extensive Local and National Access

Blue KC dental network offers 390,000 access points for dental providers delivering convenient access along with cost savings.

About our dental networks

Blue Cross and Blue Shield of Kansas City (Blue KC) offers dental networks that provide broad access for our members:

Blue KC dental members can visit any licensed dentist within the local or outside of Blue KC service area networks. To receive the highest discounts and lowest cost sharing, members are encouraged to utilize providers available within the PPO network. Benefit levels are determined by the network designation of the provider.

Blue Dental PPO Provider Network and GRID

- Access to 1,100+ local in-network providers offering the highest discount level, resulting in the lowest out-of-pocket costs for covered services. Outside the Blue KC service area, members have access to the GRID Blue Cross Blue Shield National Network including 340,000+ access points nationwide.

Blue Dental Choice Provider Network and GRID+

- Largest access to in-network providers with 1,500+ local providers. Outside the Blue KC service area, members have access to the GRID+ Blue Cross Blue Shield National Network including 391,000 access points nationwide.

When a Blue KC provider is designated as both PPO and Choice or GRID and GRID+, the member will benefit from the higher discount and lowest out-of-pocket costs.

Non-Participating Providers

Seeing a non-participating dentist results in the highest out-of-pocket costs for covered services. Members may be responsible for filing claims and may be billed the difference between the network fee and the full fee charged by the non-participating provider.



My Blue KC Dental Resource Center

The Blue KC Dental Resource Center provides members with online interactive tools and resources to assist with locating an in-network provider.

- **Locate A Dentist**

- Easily search by name, facility, location and/or specialty.

FOR MORE INFORMATION

To find a provider and access the Dental Resource Center, visit:

<http://bluekc.go2dental.com/content/>

National Dental GRID

The Dental GRID includes dentists in all 50 states through the networks of participating Blue plans and their affiliates.

PLANS

<p>Anthem Insurance Companies, Inc.</p> <ul style="list-style-type: none"> Anthem Blue Cross of California Anthem Blue Cross and Blue Shield of Colorado Anthem Blue Cross and Blue Shield of Connecticut Blue Cross and Blue Shield of Georgia Anthem Blue Cross and Blue Shield of Indiana Anthem Blue Cross and Blue Shield of Kentucky Anthem Blue Cross and Blue Shield of Maine Anthem Blue Cross and Blue Shield of Missouri Anthem Blue Cross and Blue Shield of Nevada Anthem Blue Cross and Blue Shield of New Hampshire Empire Blue Cross and Blue Shield of New York Anthem Blue Cross and Blue Shield of Ohio Anthem Blue Cross and Blue Shield of Virginia Anthem Blue Cross and Blue Shield of Wisconsin 	<p>Blue Cross and Blue Shield of Kansas</p> <p>Blue Cross and Blue Shield of Kansas City</p> <p>BlueCross BlueShield of Nebraska</p> <p>Blue Cross Blue Shield of North Carolina</p> <p>Blue Cross Blue Shield of South Carolina</p> <p>Blue Cross BlueShield of Tennessee</p> <p>Blue Cross of Idaho</p> <p>Capital Blue Cross (Central PA)</p> <p>CareFirst Blue Cross and Blue Shield (Maryland / District of Columbia)</p> <p>Excellus BlueCross BlueShield (Rochester NY)</p> <p>Horizon Blue Cross and Blue Shield of New Jersey</p>
<p>HCSC- Health Care Service Corporation</p> <ul style="list-style-type: none"> Blue Cross and Blue Shield Illinois Blue Cross and Blue Shield Montana Blue Cross and Blue Shield New Mexico Blue Cross and Blue Shield Oklahoma Blue Cross and Blue Shield Texas 	<p>Blue Cross and Blue Shield of Vermont (CBA Blue)</p> <p>Wellmark Blue Cross and Blue Shield of Iowa</p> <p>Blue Cross and Blue Shield of Arizona</p> <p>Blue Cross and Blue Shield of Massachusetts</p> <p>BlueCross & BlueShield of Western / BlueShield of Northeastern New York (no providers posted currently)</p>

NETWORKS

Blue Cross and Blue Shield of Florida	Blue Cross and Blue Shield of Wyoming
Blue Cross Blue Shield of Hawaii	Dominion
Blue Cross and Blue Shield of Arkansas	UniCare
Blue Cross and Blue Shield of Rhode Island	DeCare
Blue Cross and Blue Shield of North Dakota	



BLUE KC DENTAL REWARDS PROGRAM

Receive up to \$250 in dental credits, just for completing a routine dental cleaning

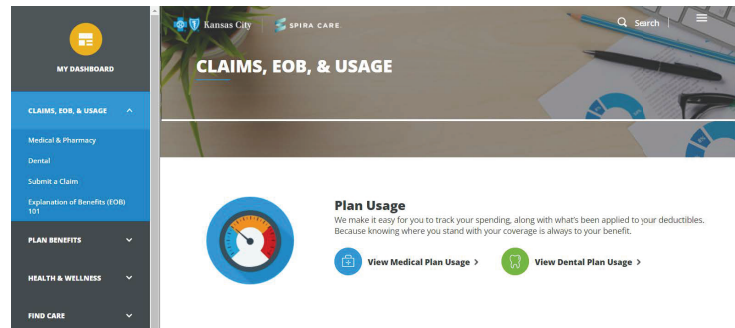
Dental Rewards are earned when you receive your routine dental cleaning. Blue KC will apply a \$250 credit to the next calendar year of your dental benefit plan. These additional funds can be used to pay for other covered dental services providing cost savings to you!

HOW IT WORKS

1. Complete your routine dental cleaning.
2. The dental cleaning claim should be classified as a Type I Diagnostic and Preventive services—such as cleanings, exams, x-rays and sealants.
3. Dental Rewards dollars will be applied to the Calendar Year Maximum for use towards other covered services during the subsequent calendar year.

HOW TO MANAGE AND ACCESS YOUR REWARDS

1. Log in to MyBlueKC.com
2. Click on **Claims, EOB, & Usage** and choose **Dental**.
3. Under Dental Usage, scroll down to **Member Detail**. Choose View Dental Plan usage scroll to see details by member.
 - Under Calendar Year Max, you can see if Dental Rewards have been applied based on the benefits paid the previous year.



DENTAL REWARDS RULES AND DETAILS

- Claims costs must not exceed \$300 in the calendar year.
- Dental Rewards are applied to the calendar year maximum to be used in the following calendar year maximum.
- Dental Rewards are limited to \$250 earned annually up to a maximum of \$500
- Dental Rewards are earned each calendar year and are applied towards covered services the following year.
- Dental Rewards are not eligible to apply to lifetime maximums that may exist (such as orthodontics).
- Dental Rewards are forfeited if an individual disenrolls from group coverage.
- Dental Rewards are non-transferrable if an individual moves from group to individual plan coverage.
- Annual calendar year maximum dollars will be applied first. Earned Dental Rewards are used after the calendar year maximum is met.
- The annual calendar year maximum must be the same for both in-network and out-of-network services.



GREAT BENEFITS YOU CAN SEE

Blue KC offers integrated vision care, powered by EyeMed, called Blue Vue Vision. Offering eight full vision insurance plans, each features a large network and an array of benefits at a competitive price.

Vision care is essential to maintaining a healthy lifestyle and having the flexibility of an extensive network of providers to help your employees is important. Diabetes, hypertension and high cholesterol can be detected during an eye exam in addition to other conditions such as autoimmune disease, thyroid disease, cancer and tumors.

EyeMed Vision Benefits

Built on the EyeMed Insight Network, employees will have access to a mix of independent and retail providers, including popular national chains, regional favorites and online options. Offering the most competitive and comprehensive coverage.



EyeMed provides:

- Robust nationwide with more than 106,000 providers at 25,000 + locations
- The Insight Network is comprised of 75% independent providers and 25% retail
- All provider locations offer 100 frames priced at \$130 or less
- Robust nationwide 40% off unlimited additional complete pairs of prescription glasses at any location, any time throughout the benefit year - largest and most flexible in the industry
- 5 in-network options to buy online: Glasses.com, ContactsDirect (ContactsDirect.com), LensCrafters (LensCrafters.com), Ray-Ban (Ray-Ban.com/insurance) and Target Optical (TargetOptical.com)

Americans are **4 TIMES** more likely to get a comprehensive eye exam than a physical.

Source: US Department of Health – National Statistics Report

1 IN 3 adults develop an eye disease by age 65

Source: US Department of Health – National Statistics Report



Additional benefits include:

- Service is always open to new patients
- Locations with extended evening and weekend hours
- Dedicated Customer Service phone number with extended hours, seven days a week
- Mobile app (available for iPhone and Android) to access vision benefits and provider information



2026 VISION PLANS & RATES



BLUE VUE SMALL GROUP VISION PLANS

IN-NETWORK:	ROUTINE EXAM	RETINAL IMAGING	FRAMES	STD PLASTIC LENSES ¹	CONTACT LENS EXAM	CONTACT LENSES ²	RATES	
Blue Vue Base	\$0	Up to \$39	35% off Retail	\$50/\$70/\$105	100% Member Responsibility	15% off Retail/100% Member Responsibility	EE EE+SP EE+CH EE+Fam	\$2.18 \$3.92 \$4.03 \$7.63
Blue Vue 10/100	\$10	Up to \$39	\$100 Allowance ³	\$25/\$25/\$25	Std Lens: to \$40 Allowance ⁴	\$115 Allowance ⁵	EE EE+SP EE+CH EE+Fam	\$5.17 \$9.31 \$9.56 \$18.10
Blue Vue 10/130	\$10	Up to \$39	\$130 Allowance ³	\$25/\$25/\$25	Std Lens: to \$40 Allowance ⁴	\$130 Allowance ⁵	EE EE+SP EE+CH EE+Fam	\$5.80 \$10.44 \$10.73 \$20.30
Blue Vue 0/130	\$0	Up to \$39	\$130 Allowance ³	\$10/\$10/\$10	Std Lens: to \$40 Allowance ⁴	\$130 Allowance ⁵	EE EE+SP EE+CH EE+Fam	\$6.94 \$12.49 \$12.84 \$24.29
Blue Vue 10/150	\$10	Up to \$39	\$150 Allowance ³	\$25/\$25/\$25	Std Lens: to \$40 Allowance ⁴	\$150 Allowance ⁵	EE EE+SP EE+CH EE+Fam	\$6.99 \$12.58 \$12.93 \$24.47
Blue Vue 0/150	\$0	Up to \$39	\$150 Allowance ³	\$0/\$0/\$0	Std Lens: to \$40 Allowance ⁴	\$150 Allowance ⁵	EE EE+SP EE+CH EE+Fam	\$8.82 \$15.88 \$16.32 \$30.87
Blue Vue 10/200	\$10	Up to \$39	\$200 Allowance ³	\$10/\$10/\$10	Std Lens: to \$40 Allowance ⁴	\$200 Allowance ⁵	EE EE+SP EE+CH EE+Fam	\$9.59 \$17.26 \$17.74 \$33.57
Blue Vue 0/200	\$0	Up to \$39	\$200 Allowance ³	\$0/\$0/\$0	Std Lens: to \$40 Allowance ⁴	\$200 Allowance ⁵	EE EE+SP EE+CH EE+Fam	\$10.89 \$19.60 \$20.15 \$38.12

¹ Single Vision/Bifocal/Trifocal

² Conventional/Disposable

³ 20% off balance over Allowance

⁴ Premium Lens: 10% off Retail

⁵ Conventional: 15% off balance >Allowance; Disposable: 100% member responsibility >Allowance; Medically Necessary: \$0 Copay See Benefits Summaries for Out-of-Network benefits

Limits: Routine Exam: 1 per 12 months; Frames: 1 per 12 or 24 months (check plan details); Standard Plastic Lenses: 1 per 12 or 24 months (check plan details).

Large Group rates are available. Please contact Blue KC for more information.

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association



Kansas City