








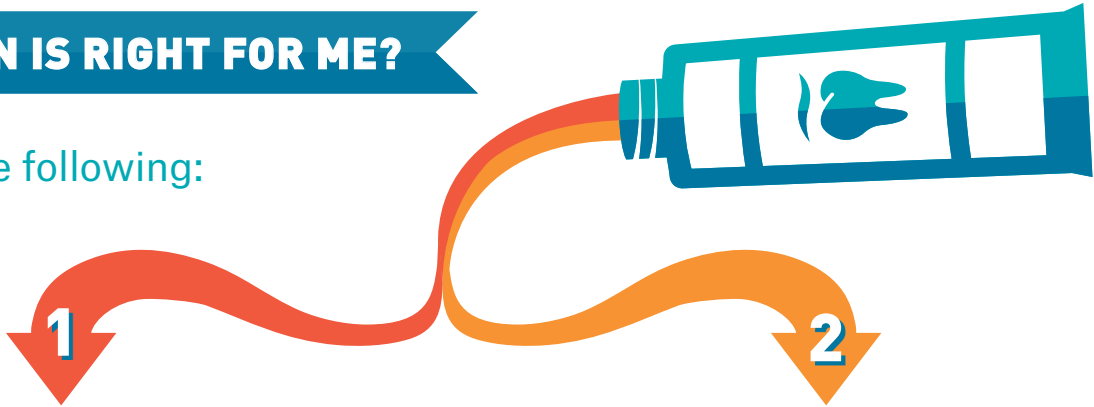


DENTAL PLANS FOR INDIVIDUALS

|  | 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 |  ≤ 21 Medically necessary* orthodontia 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.

or

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.

or

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.