



To learn more, call Blue Cross and Blue Shield of Montana at 1-800-447-7828 or your local agent.

[www.bcbsmt.com](http://www.bcbsmt.com)

### Outline of Coverage | 2025

|                                      |   |               |
|--------------------------------------|---|---------------|
| <b>Benefit Period</b>                | Calendar Year (January 1 - December 31)     |               |
| <b>Annual Maximum Benefit Amount</b> | \$1,000 per Participant, per benefit period |               |
| <b>Deductible</b>                    | Individual: \$50                            | Family: \$150 |

### BCBSMT Contracting Provider Networks

**Contracting Dentists (In-Network)** – Dentists in the BCBSMT participating dental network accept the BCBSMT allowable fee, in addition to the Deductible and Coinsurance Amount, as payment in full for covered services. These Dentists will submit claims for you.

**Non-Contracting Dentists (Out-of-Network)** – Non-Contracting Dentists have not contracted with BCBSMT and are under no obligation to submit claims for you. They may also bill you the difference between the allowable fee and their charge (balance billing), in addition to any Deductible and Coinsurance Amount.

**Finding Contracting Dentists** – To locate Contracting Dentists in Montana, check our on-line Provider directory at [www.bcbsmt.com](http://www.bcbsmt.com), or contact Customer Service at 1-866-739-4090.

**Participants Rights:** When requested by the Participant or the Participant's agent, BCBSMT is required to provide a summary of a Participant's coverage for a specific dental care service or Course of Treatment when an actual charge or estimate of charges by a dental care Provider exceeds \$500.

| Covered Services                                     | The Plan will pay    |                          | Important Information   |
|--|----------------------|--------------------------|---|
|  | Contracting Dentists | Non-Contracting Dentists |   |
| Diagnostic Evaluations ( <i>Deductible Waived</i> )  | 100%                 | 100%                     | <p><b>Annual Maximum Benefit Amount:</b> The maximum amount the Plan will pay in one benefit period. Any balance owed above this amount is the Participant's responsibility.</p> <p><b>Deductible:</b> The dollar amount each Participant must pay for covered dental expenses incurred during the benefit period before BCBSMT will make payment for any covered dental expense to which the Deductible applies.</p> <p><b>Coinsurance Amount:</b> The percentage of the allowable fee payable by the Participant.</p> <p><b>Rating Factors and Trend:</b> The following factors are used in setting rates: the income and claims experience for the 12 months prior to rating calculations for the category of product being rated, the benefit difference for the deductible and coinsurance relationship for the specific products in a product category, the projected claims, income and enrollment for the next 12-month rating period, projected expenses for the plan of the next rating period, and/or age of the application or subscriber, industry, and risk characteristics. The trend of premium increases during the preceding five years is: 2020 – 5%, 2021 – (-2%), 2022 – 0%, 2023 – 3.5%, 2024 – 5%.<br/>Your estimated premium will be _____.</p> |
| Preventive Services ( <i>Deductible Waived</i> )     | 100%                 | 100%                     |   |
| Diagnostic Radiographs ( <i>Deductible Waived</i> )  | 100%                 | 100%                     |   |
| Miscellaneous Preventive Services                    | 80%                  | 80%                      |   |
| Basic Restorative Services                           | 80%                  | 80%                      |   |
| Non-Surgical Extractions                             | 80%                  | 80%                      |   |
| Non-Surgical Periodontal Services                    | 80%                  | 80%                      |   |
| Adjunctive Services                                  | 80%                  | 80%                      |   |
| Endodontic Services                                  | 50%                  | 50%                      |   |
| Oral Surgery Services                                | 50%                  | 50%                      |   |
| Surgical Periodontal Services                        | 50%                  | 50%                      |   |
| Major Restorative Services                           | 50%                  | 50%                      |   |
| Prosthodontic Services                               | 50%                  | 50%                      |   |
| Miscellaneous Restorative and Prosthodontic Services | 50%                  | 50%                      |   |
| Implants   | Not a Benefit        | Not a Benefit            |   |
| Orthodontia  | Not a Benefit        | Not a Benefit            |   |

This information is only a summary of benefits. For more detailed information, refer to your Certificate of Coverage. Benefits and general provisions described herein are subject to the terms of the Group Contract and Certificate of Coverage.

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.



**Health care coverage is important for everyone.**

If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984. We provide free communication aids and services for anyone with a disability or who needs language assistance.

We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator  
300 E. Randolph St., 35<sup>th</sup> Floor  
Chicago, IL 60601

Phone: 855-664-7270 (voicemail)  
TTY/TDD: 855-661-6965  
Fax: 855-661-6960

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building 1019  
Washington, DC 20201

Phone: 800-368-1019  
TTY/TDD: 800-537-7697  
Complaint Portal: <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>  
Complaint Forms: <https://www.hhs.gov/civil-rights/filing-a-complaint/complaint-process/index.html>

**To receive language or communication assistance free of charge, please call us at 855-710-6984.**

|            |   |
|------------|---|
| Español    | Llámenos al 855-710-6984 para recibir asistencia lingüística o comunicación en otros formatos sin costo.                            |
| العربية    | لتلقي المساعدة اللغوية أو التواصل مجاناً، يرجى الاتصال بنا على الرقم 855-710-6984.  |
| 繁體中文       | 如欲獲得免費語言或溝通協助，請撥打855-710-6984與我們聯絡。   |
| Français   | Pour bénéficier gratuitement d'une assistance linguistique ou d'une aide à la communication, veuillez nous appeler au 855-710-6984. |
| Deutsch    | Um kostenlose Sprach- oder Kommunikationshilfe zu erhalten, rufen Sie uns bitte unter 855-710-6984 an.                              |
| ગુજરાતી    | ભાષા અથવા સંચાર સહાય મફતમાં મેળવવા માટે, કૃપા કરીને અમને 855-710-6984 પર કોલ કરો.   |
| हिंदी      | निःशुल्क भाषा या संचार सहायता प्राप्त करने के लिए, कृपया हमें 855-710-6984 पर कॉल करें।   |
| Italiano   | Per assistenza gratuita alla lingua o alla comunicazione, chiami il numero 855-710-6984.  |
| 한국어        | 언어 또는 의사소통 지원을 무료로 받으려면 855-710-6984번으로 전화해 주세요.  |
| Navajo     | Niná: Doo bilagáana bizaad dinits'á'góó, shá ata' hodooni nínízingo, t'áájíík'eh bee náhaz'á. 1-866-560-4042 jì' hodíilni.          |
| فارسی      | برای دریافت کمک زبانی یا ارتباطی رایگان، لطفاً با شماره 855-710-6984 تماس بگیرید.   |
| Polski     | Aby uzyskać bezpłatną pomoc językową lub komunikacyjną, prosimy o kontakt pod numerem 855-710-6984.                                 |
| Русский    | Чтобы бесплатно воспользоваться услугами перевода или получить помощь при общении, звоните нам по телефону 855-710-6984.            |
| Tagalog    | Para makatanggap ng tulong sa wika o komunikasyon nang walang bayad, pakitawagan kami sa 855-710-6984.                              |
| اردو       | مفت میں زبان یا مواصلت کی مدد موصول کرنے کے لیے، براہ کرم ہمیں 855-710-6984 پر کال کریں۔  |
| Tiếng Việt | Để được hỗ trợ ngôn ngữ hoặc giao tiếp miễn phí, vui lòng gọi cho chúng tôi theo số 855-710-6984.                                   |