

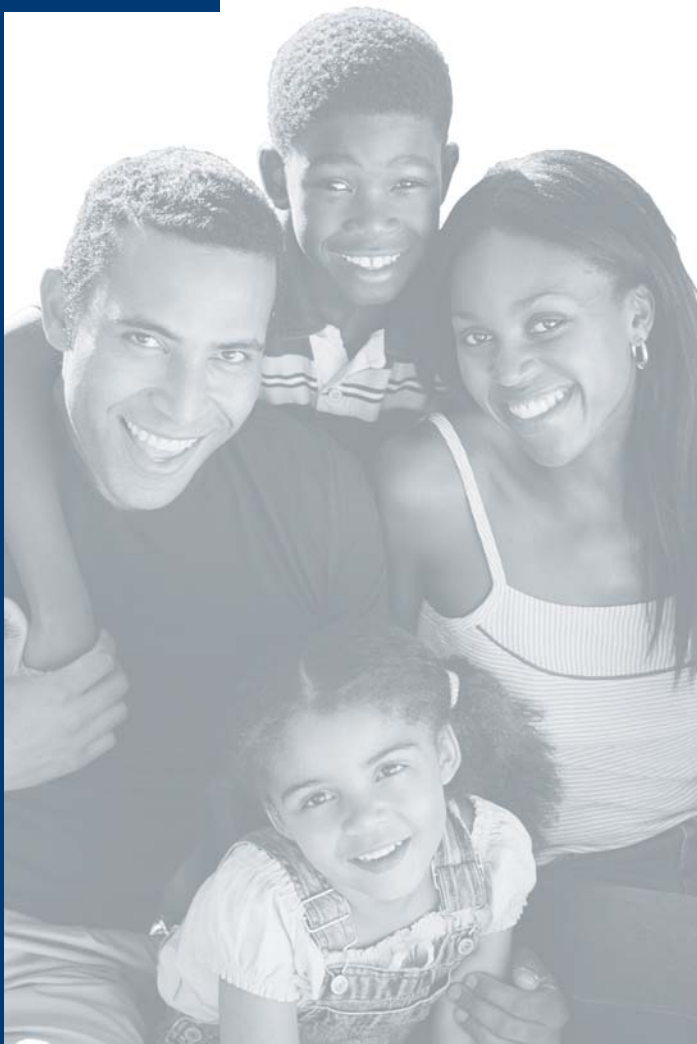
# SmileNet<sup>SM</sup> Dental Discount Program

*Celebrate your smile.*



**BlueCross  
BlueShield**  
of Georgia

**for Individuals and  
Families**



## Why Dental Care Should Be a Priority for You... and Your Family

Good oral health means much more than just healthy teeth these days. In fact, the Surgeon General's Report emphasizes that oral health is important to the overall health and well-being of you and your family.



The report also shares these astonishing facts:

- Oral diseases are progressive and cumulative, and they become more complex over time. They can affect our ability to eat, how we look and the way we communicate.
- Most adults show signs of periodontal or gingival diseases, and these diseases can affect our ability to work at home, at school, or on the job.
- New research is pointing to associations between chronic oral infections and heart and lung diseases, stroke, low birth weight and premature births. Links between periodontal disease and diabetes have long been noted.

The impact of bad oral health in children is even more substantial:

- Tooth decay is the single most common chronic childhood disease – five times more common than asthma and seven times more common than hay fever.
- Over 50% of five to nine-year-old children have at least one cavity or filling, and that proportion increases to 78% among 17-year-olds.
- More than 51 million school hours are lost each year to dental-related illness. Pain and suffering due to untreated diseases can lead to problems in eating, speaking and learning.

In order to be healthy, you and your family need good oral health. And of course you always want to look great, too! Dental care enhances your self-esteem, improves your productivity and increases your overall feeling of contentment. That's why we've created **SmileNet**<sup>SM</sup>, a dental discount program that helps you stay healthy... and keeps those pearly whites sparkling.



## Get SmileNet... and Start Beaming

SmileNet gives you tremendous value at a very low price. **SmileNet is not an insurance plan** – it's a simple, inexpensive dental program from Blue Cross Blue Shield of Georgia (BCBSGa) that gives you access to **over 2,000 dentists** in our Georgia dental network – and **saves you 15-30%** on certain dental services!

If you're a health-conscious person wanting quality dental care and low dental care expenses, SmileNet is for you! It's also an ideal option if you don't have dental coverage through your job or if you find that traditional dental insurance is too expensive. You can buy SmileNet alone or with one of our medical plans. If you already have one of our medical plans, you can join SmileNet at any time.

### **Great Services at Great Prices**

We have three plans for you to choose from, you can even mix and match based on your unique dental needs:

#### **Basic Plan**

- Comprehensive evaluations
- Cleanings
- Fillings
- X-rays
- Topical fluoride
- Oral hygiene instructions
- Sealants
- Crowns
- Root canals
- Partial and complete dentures
- Extractions
- Local anesthesia

#### **Orthodontic Plan\***

#### **Cosmetic Plan\* (may include)**

- External bleaching
- Composite restorations
- Veneers

*\*Specific services for this plan vary by dental provider. Please see your dentist for details.*

**SmileNet is a pay-as-you-go discount program that makes dental care more accessible and more affordable.**

## SmileNet... the Dazzling Details

### Easy to Use

SmileNet lets you choose a dentist from the BCBSGa dental network (so it'll be easy to find one near you) and get certain dental services at BCBSGa-negotiated rates that are 15-30% lower than what you would normally pay. Simply present your SmileNet membership card and pay for the services when they're received. ***You can get dental services when you want, as often as you want!***

SmileNet is also appealing because there are:

- No annual deductibles, maximums or copays
- No waiting periods
- No claims or paperwork



## Easy to Afford

Annual dues start at less than \$40 a year for a single membership and less than \$80 for a family membership (with a one-time \$19.95 administration fee for either choice). To make things even easier, the cost is the same for all ages.

### Individual

Plan Type	Annual Fee	One-time Administration Fee	Total Annual Price of SmileNet
Basic	\$ 79.99	\$19.95	\$ 99.94
Orthodontic	\$ 39.99	\$19.95	\$ 59.94
Cosmetic	\$ 39.99	\$19.95	\$ 59.94
Basic & Orthodontic	\$109.99	\$19.95	\$129.94
Basic & Cosmetic	\$109.99	\$19.95	\$129.94
Orthodontic & Cosmetic	\$ 69.99	\$19.95	\$ 89.94
Basic, Orthodontic & Cosmetic	\$129.99	\$19.95	\$149.94

### Family

Plan Type	Annual Fee	One-time Administration Fee	Total Annual Price of SmileNet
Basic	\$119.99	\$19.95	\$139.94
Orthodontic	\$ 59.99	\$19.95	\$ 79.94
Cosmetic	\$ 59.99	\$19.95	\$ 79.94
Basic & Orthodontic	\$159.99	\$19.95	\$179.94
Basic & Cosmetic	\$159.99	\$19.95	\$179.94
Orthodontic & Cosmetic	\$109.99	\$19.95	\$129.94
Basic, Orthodontic & Cosmetic	\$189.99	\$19.95	\$209.94



## Easy to Renew

Renewing your annual SmileNet membership is hassle-free. Approximately 45-60 days before your anniversary date, you will receive a renewal packet from BCBSGa. This packet will show your various plan options and the renewal price for each plan. It's at this time that you can change plans or add/delete family members. It's that easy!

## Finding a Dentist

To find a dentist or to see if the one you want is already in the BCBSGa dental network, simply go to [www.bcbsga.com](http://www.bcbsga.com) and click on the **Provider Directory** link. Or you can call your dentist's office and ask if they participate in the BCBSGa dental network. You can also call our team of dedicated dental customer care associates at (888) 209-7852. They are available Monday through Thursday from 8 AM to 10 PM, EST and Friday from 8 AM to 8 PM, EST.

## HealthyExtensions ... Another Bright Benefit

SmileNet helps even more with your overall health by giving you access to information about 10-50% discounts on health/wellness products and services offered by independent vendors including:

- Gym memberships
- Health and nutritional supplements
- Vision (like eye exams and LASIK surgery) and hearing services
- BriteSmile teeth whitening services
- Yoga, massage therapy and hypnotherapy
- All-inclusive Club Med vacations
- Smoking, alcohol and weight loss programs

To find out more, SmileNet members can go to [www.bcbsga.com](http://www.bcbsga.com) and click on **Healthy Living**, then on **HealthyExtensions**.

## Q&As

### 1. **What is a dental discount program?**

A dental discount program is designed for individuals, couples and families looking to save money when going to the dentist. The dentists (SmileNet has over 2,000) who participate in this dental discount program have agreed to accept a lower fee than they would normally charge (the fee is due when services are received). The SmileNet dental discount program comes with a membership card.

### 2. **How is this dental discount program different from traditional dental insurance?**

SmileNet is different from traditional dental insurance in several ways. First, it's easy to enroll and there are no waiting periods or health questionnaires. Also, our discount program does not deny enrollment based on any pre-existing conditions you may have. Other unique features about this discount program are no claim forms, no annual deductibles and no annual out-of-pocket maximums – you can use the program as much and as often as needed. You pay only the discounted cost of services provided.

### 3. **What do I pay and to whom?**

You pay:

- Your annual dental discount program membership fee (See page 5 of this brochure to determine the fee of your chosen plan). This membership fee (along with a one-time \$19.95 administration fee) is paid to Blue Cross Blue Shield of Georgia.
- Fees for services (such as cleanings, X-rays and root canals) are paid directly to the participating dentist at the time you receive the services.

- 4. When does my SmileNet program begin?**  
Most memberships start on the first of the month after we receive the application, and administrative and membership fees. You'll receive your membership card in the mail in a couple of weeks.
- 5. Do I have to use a specific dentist?**  
With SmileNet, you may choose from over 2,000 dentists in our BCBSGa network. And you don't have to use the same dentist with every visit.
- 6. Can I make monthly payments on my membership fee?**  
No. You will need to pay your membership dues in full to join SmileNet, and then we'll send you a renewal notice each year to keep your membership active. Annual payments instead of monthly payments allow us to keep our administration costs down, which helps keep SmileNet affordable for you!



## **Terms and Conditions**

# **What You Should Know About Your SmileNet<sup>SM</sup> Program Enrollment:**

1. SmileNet members are responsible for all payments. Payment should be made directly to the dental provider at the time services are rendered. Fees should be discussed and agreed upon prior to any services being provided. Blue Cross Blue Shield of Georgia (BCBSGa) is not responsible for any reimbursement for the services you receive under this program. **SmileNet is not an insurance plan.**
2. As a member of the SmileNet program you are responsible for verifying with the contracted dental provider if he or she is a participating provider in this program. Verification should be done each time you are seeking services. Your SmileNet membership ID card should be shown to the dental office staff when you arrive for your appointment. Please remember that while the majority of BCBSGa dental providers participate in the SmileNet program, some may not.
3. SmileNet discounts are available on all services that a participating provider has currently agreed to as part of his or her participation in this program; including services consistent with standard of care established by the dental community. Some dental services that a participating provider may render may not be available at the discounted rate as not all participating providers are contracted for the same services. Please ask your participating BCBSGa dentist if the services you require are a part of their SmileNet program discount.
4. SmileNet discounts are also available at participating provider specialty offices including oral surgery, endodontics, periodontics, pedodontics and prosthodontics.
5. Services performed by a dental provider not contracted with BCBSGa will not be provided at the SmileNet discounted rate.
6. **The participating provider rendering services to a SmileNet member does so as an independent contractor with BCBSGa. BCBSGa shall not be liable for any claim or demand on account of damages arising out of or in any manner connected with any injuries suffered by a SmileNet member while receiving care from the contracted provider.**

7. Your SmileNet enrollment will be effective on the first day of the month following receipt of your application and is good for a period of 12 months. You may renew the terms of the program upon receipt of notification and payment to BCBSGa. You will be notified approximately 45-60 days prior to the end of your enrollment period. When notified, your agreement to continue participation and payment must be received 30 days prior to the end of the 12 month enrollment period.
8. A change in enrollment during the program year is not allowed. You may change the SmileNet programs in which you are enrolled, or change from an individual to family program or family to individual plan, only at the end of your 12-month enrollment period.
9. You are entitled to a 10-day free examination of the product. After 10 days there is no refund. Should you wish to cancel the SmileNet product within the allotted time, you will be reimbursed the program cost less the administrative fee.
10. The provisions and terms shall be governed by and interpreted in accordance with the laws of Georgia.
11. The program is subject to amendment or modification with 30 day prior notification.

***If your SmileNet<sup>SM</sup> enrollment does not include orthodontic services, then your membership*** does not include a discount on orthodontic services or services provided at an orthodontic office.

***If your SmileNet<sup>SM</sup> enrollment does not include cosmetic services, then your membership*** does not include a discount on services that the contracted general dentist provides that are for cosmetic or esthetic purposes (which may include external bleaching, bleaching of non-vital discolored teeth, composite restorations, veneers, crowns on teeth that do not have extensive coronal destruction and facings on crowns on posterior teeth). A dental service or procedure which is considered optional treatment, usually performed to enhance appearance, may not be provided at the discounted rate.



# BlueCross BlueShield of Georgia

*The SmileNet<sup>SM</sup> program **is not an insurance plan.** Members are provided access to network dentists and pre-negotiated discounts. The discount only applies to dental services performed by an approved dentist. These discounted fees can be dramatically less than what your dentist would normally charge.*

## **HealthyExtensions**

*This program is provided by Blue Cross Blue Shield of Georgia (BCBSGa) as a service to our members. These services do not constitute benefits under BCBSGa plans and are subject to change or cancellation without notice. Goods and services available through discount programs are not benefits of coverage. BCBSGa does not endorse or recommend any goods or services provided at a discount by these vendors or practitioners. This program may be changed or withdrawn at any time without notice by the offering vendor or practitioner.*

# **The Power of Blue.<sup>SM</sup>**

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