



Small Group PPO Plus

Plan Overview

Dental insurance for small businesses made easy

Taking care of your employees' dental health doesn't have to be difficult or expensive. Our small group dental plans come with the convenience of standard pricing and streamlined quoting. And when you combine our health and dental, your employees benefit from integrated care programs that promote their total health.



#1 dental network in Arkansas

Our dental network includes over 90% of dentists in Arkansas and a large national network. Our PPO Plus network is also recognized for having the top-rated effective discounts in Arkansas.¹ Effective discounts reflect the total savings members realize when using our network.



Driving better health

As a health and dental insurer, Arkansas Blue Cross and Blue Shield is uniquely qualified to offer your employees the whole-body health benefits of our Dental XtraSM program. Employees with eligible medical conditions are automatically enrolled into the program and provided with additional dental benefits — at no extra cost — that have been shown to improve overall health.



Making it easy for members

When you offer your employees Arkansas Blue Cross health and dental plans, they can conveniently access all their benefits in one place through the Blueprint Portal. We're here to help — whether online, over the phone, or at one of our ArkansasBlue Welcome Centers across the state.



Members' benefits go further

Our shelf-rated plans provide everything an employee needs — with no waiting periods to worry about. On top of that, our Calendar Year Rollover program allows your employees to accumulate a portion of their unused benefit dollars for use in future years, ensuring their benefits go further.

Questions?

Contact your Arkansas Blue Cross representative, independent agent or broker to learn more, or visit us at arkansasbluecross.com.



Arkansas
BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

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	Value 1000	Elite 1000	Elite 1500	Elite 2000
Calendar-year Maximum (per individual)	In Out \$1,000 \$1,000	In Out \$1,000 \$1,000	In Out \$1,500 \$1,000	In Out \$2,000 \$1,500
Deductible (individual/3 or more family)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Rollover Benefit	Yes	Yes	Yes	Yes
Waiting Period	No waiting periods			
Network	Arkansas Blue Cross Dental Select PPO Plus			
Diagnostic and Preventive Services (not subject to deductible)	In Network Out of Network (plan pays)			
Exams				
Radiographic Images (X-rays)				
Fluoride Treatment	100% 90%	100% 90%	100% 90%	100% 90%
Prophylaxis (cleaning)				
Sealants				
Minor (basic) Restorative Services				
Fillings	80% 70%			
Extractions				
Nonsurgical Periodontics		80% 70%	80% 70%	80% 70%
Endodontics (root canals)	50% 40% ²			
Oral Surgery				
Anesthesia				
Major Restorative Services				
Surgical Periodontics				
Inlays, Onlays, Crowns	50% 40%	50% 40%	50% 40%	50% 40%
Partials and Dentures				
Implants				
Orthodontic Services (limited to covered individuals through age 18; not subject to deductible)				
Diagnostic, Active, Retention Treatment	50% 40% \$1,000 lifetime max	50% 40% \$1,000 lifetime max	50% 40% \$1,500 lifetime max	50% 40% \$2,000 lifetime max

All plans have in-network and out-of-network benefits. Please see a plan's benefit summary for a full listing of benefits.

¹"Milliman Research Report: 2023 Dental Actuarial Analytics PPO Network Study," June 2024.

²Listed under major restorative services for this plan.

