

EXHIBIT A



**BlueCross BlueShield
of Tennessee**

Vanderbilt University

Summary of Benefits (SL#98)

DentalBlue

Standard Plan

Dental Option: DPPO

Effective Date: January 1, 2012

Deductible Calendar Year	<u>Individual</u>	<u>Family</u>
Applies to Coverage B, C and D	\$50	\$150
Benefit Maximums		
Applies to Coverage B and C (per Calendar Year)	\$1,500	
Coverage D (per Lifetime)	\$1,000	
Benefit Percentages apply to	Any Dentist*	
Covered Services	Benefit Percentages	
Coverage A		
Exams, X-rays	100%	
Cleanings, Fluoride	100%	
Sealants, Space Maintainers	100%	
Coverage B		
Basic Restorative Services	80%	
Basic Oral Surgery	80%	
Coverage C		
Major Restorative and Prosthodontics	50%	
Endodontics	50%	
Periodontics	50%	
Major Oral Surgery	50%	
Coverage D (12-mo waiting period applies for new enrollees)		
Orthodontics-Child to age 19	50%	
Choice Option	Network Dentists paid at PPO fee schedule; non-network dentists paid at 90th percentile of UCR	
DenteMax National Network	Included**	
BluePerks	Discounts on routine vision care, Lasik surgery, weight loss and fitness centers, complementary/alternative medicine and more	

This document serves as a summary of the benefits that are detailed in the Evidence of Coverage. These benefits are subject to the Covered Services and Limitations on Covered Services, Exclusions From Coverage, and Schedule of Benefits sections of the Evidence of Coverage.

When applicable, benefits will be paid based on the Benefit Percentages listed above. Members will be responsible for co-insurance (when benefit percentages are less than 100%), deductible(s), and all other charges when benefit maximums have been met.

*Members may see any dentist. We have contracted dentists in our network that have agreed to limit their charges to our fee schedule. Because we have no contract with non-network dentists, members may be responsible for any billed charges that exceed our Maximum Allowable Charge.

**DenteMax National Network: We have partnered with DenteMax to provide access to their nationwide network of more than 100,000 dental access points. Members may access the DenteMax network via www.bcbst.com.