

2026 BlueDentalSM Comparison

United Concordia Dental (UCD)



BlueDentalSM Plans

Comparison	BlueDental Elite ³	BlueDental Premium	BlueDental Essential ⁴	BlueDental Preferred	BlueDental Classic ⁶	
Available to groups of 10 employees or more	✔	✔		✔	✔	
Deductibles						
Member	\$50 \$50	\$50	\$50	D(P) \$50 D(NP) \$100	\$50	
Family	\$100 \$100	\$100	\$100	D(P) \$100 D(NP) \$200	\$100	
Annual Maximums						
Member	\$1,000 \$1,500	\$1,000	\$1,000	D(P) \$1,000 D(NP) \$1,000	\$1,000	
Family				D(P) \$1,500 D(NP) \$1,500		
Orthodontic Lifetime Maximums						
Member	Not covered					
Family						
Services						
Diagnostic						
Exam ¹	100% ⁵	80%	100% ⁵	D(P) 100% ⁵ D(NP) 80%	80%	
Radiographs						
Bitewing X-rays	100% ⁵	80%	100% ⁵	D(P) 100% ⁵ D(NP) 80%	80%	
Full Mouth/Panoramic X-rays						
Occlusal Films						
Preventive						
Cleanings (Prophylaxis) ¹	100% ⁵	80%	100% ⁵	D(P) 100% ⁵ D(NP) 80%	80%	
Fluoride ¹			80%	D(P) 80% D(NP) 60%		
Sealants	80%		50%		50%	
Space Maintainers						
Restorative						
Amalgam Restorations	80%	80%	80%	D(P) 80% D(NP) 60%	80%	
Fillings						
Crowns and Repairs						
Inlays, Onlays and Repairs	50%	50%	50%	D(P) 60% D(NP) 50%	50%	
Endodontic						
Endodontic Therapy	80%	80%	50%	D(P) 80% D(NP) 60%	50%	
Root Canal Retreatment						
Apicoectomy/Periradicular						
Periodontal						
Surgical/Nonsurgical Periodontics	80%	80%	50%	D(P) 80% D(NP) 60%	50%	
Root Canal Retreatment						
Prosthodontic						
Removable Complete/Partial Dentures	50%	50%	50%	D(P) 60% D(NP) 50%	50%	
Fixed Partial Dentures (Bridges)						
Adjustments/Repairs of Dentures						
Implant						
Surgical Placement	50%	50%	50%	D(P) 50% D(NP) 50%	50%	
Supporting Structures						
Treatment of Implant Defects						
Fixed Partial/Removable Denture	100% ⁵	80%	100% ⁵	D(P) 60% D(NP) 50%		
Cone-Beam CT Images				D(P) 100% ⁵ D(NP) 80%		
Removal of Teeth						
Simple and Surgical Extractions	80%	80%	80%	D(P) 80% D(NP) 60%	80%	
Complex Oral Surgery	50%	50%	50%	D(P) 60% D(NP) 50%	50%	
Adjunctive General						
Consultations	80%	80%	80%	D(P) 80% D(NP) 60%	80%	
General Anesthesia, Nitrous Oxide, IV Sedation			100% ⁵	D(P) 100% ⁵ D(NP) 80%		
Palliative Treatment (Emergency)						
Orthodontic						
Orthodontic Services	Not covered					

¹Covered service does not apply to benefit maximums
²For groups 51+ with the \$50/\$100 deductible and the \$1,500 orthodontic lifetime maximum
³Multiple options available ⁴Only plan available for groups three to nine employees
⁵Deductible does not apply ⁶This plan is only available to self-funded clients

BlueDental Elite+ ³	BlueDental Premium+	BlueDental Preferred+	BlueDental Classic+ ⁶
✔	✔	✔	✔
\$50 \$50 \$50 \$100 \$100 \$100	\$50 \$100	D(P) \$50 D(NP) \$100 D(P) \$100 D(NP) \$200	\$50 \$100
\$1,000 \$1,500 \$2,000 ²	\$1,000	D(P) \$1,000 D(NP) \$1,000 D(P) \$1,500 D(NP) \$1,500	\$1,000
\$1,500 \$2,000 \$1,500	\$1,500	D(P) \$1,500 D(NP) \$1,500 D(P) \$2,000 D(NP) \$2,000	\$1,200
100% ⁵	80%	D(P) 100% ⁵ D(NP) 80%	80%
100% ⁵	80%	D(P) 100% ⁵ D(NP) 80%	80%
100% ⁵	80%	D(P) 100% ⁵ D(NP) 80%	80%
80%		D(P) 80% D(NP) 60%	50%
80%	80%	D(P) 80% D(NP) 60%	80%
50%	50%	D(P) 60% D(NP) 50%	50%
80%	80%	D(P) 80% D(NP) 60%	50%
80%	80%	D(P) 80% D(NP) 60%	50%
50%	50%	D(P) 60% D(NP) 50%	50%
50%	50%	D(P) 50% D(NP) 50%	50%
		D(P) 60% D(NP) 50%	
100% ⁵	80%	D(P) 100% ⁵ D(NP) 80%	80% ⁵
80%	80%	D(P) 80% D(NP) 60%	80%
50%	50%	D(P) 60% D(NP) 50%	50%
80%	80%	D(P) 80% D(NP) 60%	80%
100% ⁵		D(P) 100% ⁵ D(NP) 80%	
50% ⁵	50% ⁵	D(P) 50% ⁵ D(NP) 50%	50% ⁵

Abbreviations
and Definitions

D(P) = Participating Dentist
D(NP) = Nonparticipating Dentist

Employer Contribution

To qualify for a group dental plan, the employer must contribute a minimum of 50% toward the individual contract premium payment.

Employer Participation

Coverage for dental programs is available only to groups of three employees or more.



Protect your smile and budget with a plan built for you

Your BlueDental benefits include:

Broad access to dentists

Easy-to-find care close to home or while traveling



Network

260 dentists
across North Dakota

67,670 dentists
across the country



Serving

400 locations
across North Dakota

250,813 locations
across the country



Saving

You and your employees money
when they visit a participating dentist



Lower, predictable costs

when you use in-network providers



100% coverage

Exams | X-rays | Cleanings



No waiting periods

All services available from day one



Up to four cleanings covered per year



Expanded procedure coverage

Preexisting missing teeth | Implants
Orthodontic options | Crowns | Bridges



Find providers, virtual care options and care support programs using the Find Care tool located within BCBSND.me.

For further details of the coverage, including exclusions, any reductions or limitations and the terms under which the benefit plan may be continued, see your sales and account executive.

This is a brief explanation of covered services and payment levels of this product. It should not be used to determine whether dental expenses will be paid. The written certificate of insurance governs the benefits available.

United Concordia Companies, Inc. is an independent company providing dental benefit administrative services and access to a provider network for Blue Cross Blue Shield of North Dakota dental products.



Scan the QR code to view the non-discrimination notice or visit nd.blue/non-discrimination-notice