

# 2026 Voluntary BlueDental<sup>SM</sup> Comparison

United Concordia Dental (UCD)



## Voluntary BlueDental<sup>SM</sup> Plans

Comparison

	BlueDental Elite <sup>2</sup>	BlueDental Elite+ <sup>2</sup>
Available to groups of 10 enrollees or more or 20% participation (whichever is greater)	✓	✓
<b>Deductibles</b>		
Member	\$50	\$50
Family	\$100	\$100
<b>Annual Maximums</b>		
Member	\$1,000   \$1,500	\$1,000   \$1,500
Family	\$1,000   \$1,500	\$1,000   \$1,500
<b>Orthodontic Lifetime Maximums</b>		
Member	Not covered	\$1,500   \$2,000
Family	Not covered	\$1,500   \$2,000
<b>Services</b>		
<b>Diagnostic</b>		
Exam <sup>1</sup>	100% <sup>3</sup>	100% <sup>3</sup>
<b>Radiographs</b>		
Bitewing X-rays	100% <sup>3</sup>	100% <sup>3</sup>
Full Mouth/Panoramic X-rays	100% <sup>3</sup>	100% <sup>3</sup>
Occlusal Films	100% <sup>3</sup>	100% <sup>3</sup>
<b>Preventive</b>		
Cleanings (Prophylaxis) <sup>1</sup>	100% <sup>3</sup>	100% <sup>3</sup>
Fluoride <sup>1</sup>	100% <sup>3</sup>	100% <sup>3</sup>
Sealants	80%	80%
Space Maintainers	80%	80%
<b>Restorative</b>		
Amalgam Restorations	80%	80%
Fillings	80%	80%
Crowns and Repairs	50%	50%
Inlays, Onlays and Repairs	50%	50%
<b>Endodontic</b>		
Endodontic Therapy	80%	80%
Root Canal Retreatment	80%	80%
Apicoectomy/Periradicular	80%	80%
<b>Periodontal</b>		
Surgical/Nonsurgical Periodontics	80%	80%
Root Canal Retreatment	80%	80%
<b>Prosthodontic</b>		
Removable Complete/Partial Dentures	50%	50%
Fixed Partial Dentures (Bridges)	50%	50%
Adjustments/Repairs of Dentures	50%	50%
<b>Implant</b>		
Surgical Placement	50%	50%
Supporting Structures	50%	50%
Treatment of Implant Defects	50%	50%
Fixed Partial/Removable Denture	50%	50%
Cone-Beam CT Images	100% <sup>3</sup>	100% <sup>3</sup>
<b>Removal of Teeth</b>		
Simple and Surgical Extractions	80%	80%
Complex Oral Surgery	50%	50%
<b>Adjunctive General</b>		
Consultations	80%	80%
General Anesthesia, Nitrous Oxide, IV Sedation	80%	80%
Palliative Treatment (Emergency)	100% <sup>3</sup>	100% <sup>3</sup>
<b>Orthodontic</b>		
Orthodontic Services <sup>5</sup>	Not covered	50% <sup>3</sup>

BlueDental Essential <sup>4</sup>
Available to groups of 10 enrollees or more or 20% participation (whichever is greater)
\$50
\$100
\$1,000
Not covered
100% <sup>3</sup>
100% <sup>3</sup>
100% <sup>3</sup>
100% <sup>3</sup>
80%
50%
80%
50%
50%
50%
50%
50%
50%
50%
100% <sup>3</sup>
80%
50%
80%
100% <sup>3</sup>
Not covered

## Abbreviations and Definitions

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

### Voluntary BlueDental Elite

Voluntary dental program options are available to groups of 10 or more enrollees or 20% participation (whichever is greater) and are 100% employee-paid.

### Voluntary BlueDental Elite+

Voluntary dental programs with orthodontia coverage are available to groups of 10 or more enrollees or 20% participation (whichever is greater) and are 100% employee-paid. Dental plans with orthodontia require a 24-month waiting period without prior orthodontic coverage.

### Voluntary BlueDental Essential

Voluntary dental program options are available to groups of five or more enrollees or 20% participation (whichever is greater) and are 100% employee-paid.

<sup>1</sup>Covered service does not apply to benefit maximums. <sup>2</sup>Multiple options available. <sup>3</sup>Deductible does not apply.

<sup>4</sup>Only plan available for five or more enrollees or 20% participation (whichever is greater).

<sup>5</sup>Underwriting requirement: If a client has not previously offered dental insurance to their employees at a voluntary level, they must be enrolled in a dental plan for 24 months before they can be moved to a plan that includes orthodontic benefits.



# 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.



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