



2026 Voluntary BlueDentalSM Comparison

United Concordia Dental (UCD)



Voluntary BlueDentalSM Plans

Comparison

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

¹Covered service does not apply to benefit maximums. ²Multiple options available. ³Deductible does not apply.
⁴Only plan available for five or more enrollees or 20% participation (whichever is greater).
⁵Underwriting 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.

BlueDental Essential ⁴
\$50
\$100
\$1,000
Not covered
100% ³
100% ³
100% ³
80%
50%
80%
50%
50%
50%
100% ³
80%
50%
80%
100% ³
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.



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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