

BlueCare[®] Dental Choice PPO



Experience. Wellness. Everywhere.SM

Enrollment Guide



BlueCross BlueShield
of Illinois

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Value | *BlueCare® Dental Choice PPO*

Creating value is what Blue Cross and Blue Shield of Illinois (BCBSIL) is all about. By focusing on our members, we have earned a solid reputation as a non-investor owned company.

A History of Service

When you choose BCBSIL, you're in good company. About one in three Americans is enrolled in a Blue Cross and Blue Shield Plan.

BCBSIL is the largest and most experienced health insurance company in Illinois, providing more than 6.5 million members with reliable and affordable health care benefit plans. In addition, BCBSIL has offered dependable dental plans for more than 30 years.

Choosing BlueCare Dental

As a health care consumer you know the value of flexible and affordable health care benefits. You also know that dental coverage is an important part of your overall health care. BCBSIL's dental program provides benefits to help meet your needs and the needs of your covered dependents.

When you choose BlueCare Dental you have access to:

- A reliable dental plan
- A broad network of contracting providers
- Less out-of-pocket expense through network providers
- Excellent customer service

You will be reassured to know that your dental coverage is provided through Blue Cross and Blue Shield of Illinois, a company that is recognized for customer service and dependability.



Commitment | BlueCare Dental Choice PPO

Committed to Network Development

BlueCare Dental Choice offers you and your family access to one of the largest dental PPO (DPPO) networks of general and specialty dentists. You can visit any dentist from the network without a referral and coverage is not impacted. However, your out-of-pocket expenses may be higher when Covered Services are received from an out-of-network dentist.

The BlueCare Dental network continues to experience growth. Before being accepted into the network, each dentist and facility is credentialed. BlueCare Dental has a dedicated provider relations staff that manages this process.

A complete list of contracting dentists can be found online using the Dental Provider Finder[®] tool at www.bcbsil.com by logging onto Blue Access for Members (BAM). You can search for a network dentist near your home, school or office, and conveniently download a map with driving directions. You can also create and print a custom provider directory based on your preferences.

Committed to Dental Health

The BlueCare Dental Choice program is structured to help you and your eligible family members maintain good dental health. Categories of Covered Services include:

- Diagnostic & Preventive Services (i.e. exams, cleanings)
- Miscellaneous Services (i.e. sealants, space maintainers)
- Restorative Services (i.e. routine fillings, simple extractions)
- General Services (i.e. general anesthesia, stainless steel crowns)
- Endodontic Services (i.e. root canals, pulp caps)
- Periodontic Services (i.e. scaling & root planning, gingivectomy)
- Oral Surgery Services (i.e. surgical extractions, alveoloplasty)
- Crowns, Inlays/Onlays Services (i.e. crowns, inlays, crown repairs)
- Prosthodontic Services (i.e. bridges & dentures, addition of tooth or clasp)
- Orthodontics Services* (i.e. coverage for adults and children)

*Coverage for orthodontia is available, depending on the plan design offered by your employer.

Choice | BlueCare Dental Choice PPO



- **Network**

BlueCare DPPO offers you access to one of the largest dental PPO networks. Our contracting provider network is strong and offers flexibility and cost savings.

- **Flexibility**

With BlueCare Dental Freedom, you and your eligible dependent can receive Covered Services from any dentist or dental specialist without a referral. You can change dentists at any time and each covered family member may choose his or her own dentist.

Covered Services provided by contracting dentists are paid by BCBSIL at a higher benefit level than those provided by non-contracting dentists. Because of this, you realize greater savings when you make the “choice” to utilize contracting dentists. Benefit levels range from 50 percent to 100 percent. When the benefit level for Covered Services is less than 100 percent, you are responsible for the remaining percentage. This is also called the member’s coinsurance.

- **Savings**

Contracting dentists in the BlueCare DPPO network are reimbursed at the Schedule of Maximum Allowances (SMA). SMA fees are the discounted amounts that dentists in the network are contracted to accept as payment in full for Covered Services. As a member, when you receive Covered Services from a contracting dentist, you pay less-out-of-pocket expenses because you are only responsible for your coinsurance amount, which is calculated based on the discounted fee. You will not be balance billed the remainder of the difference

between the full billed charge and the discounted fee or any other amounts not paid through the dental plan. Historically, receiving services from a contracting dentist in the BlueCare DPPO network, on average saves you almost 30 percent of what dentists would fully charge. Contracting dentists will submit your claims to us directly.

Depending on the plan design offered by your employer, non-contracting dentists may be reimbursed on either the SMA basis or the Usual and Customary basis (U&C).

- Under the U&C basis, BCBSIL will usually calculate payment based on the full billed charges of the dentist unless those billed charges exceed the reasonable fee amount determined by us.
- When reimbursement is made to non-contracting dentists on the SMA basis, the amount that the dentist can balance bill increases significantly (compared to a contracting dentist) since the amount paid through BCBSIL is equivalent to the discounted fee.

When Covered Services are received from non-contracting dentists, your out-of-pocket expenses may be higher since your coinsurance will be calculated based on the full billed charges. Non-contracting dentists can balance bill for the remaining difference between the full billed charges and the amount paid through BCBSIL. Also, you may be responsible for submitting the claim to BCBSIL.

Below is an example of how your expense differs based on the type of dentist utilized for Covered Services.

BlueCare Dental Choice PPO

| Dentist's Reimbursement Method | Contracting Dentist | Non-Contracting Dentist | |
|--|---------------------|-------------------------|-----------------|
| | SMA | U & C Basis | SMA Basis |
| Dentist's Charge | \$310 | \$310 | \$310 |
| BCBSIL Allowable Amount | \$150 | \$290 | \$150 |
| Benefit Level <i>(based on plan design chosen)</i> | 80% of SMA=\$120 | 60% of U&C=\$174 | 60% of SMA=\$90 |
| Member's Coinsurance | 20% of SMA=\$30 | 40% of U&C=\$116 | 40% of SMA=\$60 |
| Amount Dentist Can Balance Bill | \$0 | \$20 | \$160 |
| Total Member's Responsibility | \$30 | \$136 | \$220 |

When utilizing a non-contracting dentist, your expense increases. This is because of...

- the loss of the discounted fee arrangements that all contracting dentists have agreed to,
- the member’s coinsurance percentage may increase, and
- the ability of the dentist to balance bill.



Reliability

*Dental plans backed by
a name you can trust*

A Trusted Team

With Blue Cross and Blue Shield of Illinois you get more than just dental programs. You'll get a team backed by a name that stands for reliability and trust. You can rely on our commitment to service and trust BCBSIL's broad programs, responsiveness and administrative ease to meet your dental benefit needs.

Professional Review

BCBSIL's dental claim review process is performed by licensed dental hygienists and dentists who have clinical experience with many dental specialties. The process includes an automated screening of all claims submissions and multiple levels of review for certain claims by our professional review staff.

Fraud Hot Line

We encourage you to report any information about health care fraud. Our fraud hot line is available 24 hours, seven days a week at (800) 543-0867. For more information about our fraud awareness program, go to www.bcbsil.com/sid.

Dedication

*A specialized approach
to serving customers*

Our dental customer service center is comprised of knowledgeable and experienced representatives who are dedicated to providing excellent customer service and processing claims for you and your family.

BlueCare Dental customer service representatives are available to assist you with eligibility, claims, coordination of benefits and provider information. Customer service representatives are available from 8:00 a.m. to 6:00 p.m., Central Time, Monday through Friday, at (800) 367-6401.

After enrollment, you will receive more specific information regarding your plan. Additionally, general information on benefits is available on the Blue Cross and Blue Shield of Illinois Web site at www.bcbsil.com.



Why BlueCare Dental?

When you choose BlueCare Dental Choice PPO, you and your family can expect:

Value

Commitment

Choice

Reliability

Dedication

where awareness and prevention meet

be smart. be well.™



Smart choices can have an immediate and positive impact on your health. Blue Cross and Blue Shield of Illinois is committed to keeping you well by making you aware of largely preventable safety and health issues through our new Web site, www.besmartbewell.com



**BlueCross BlueShield
of Illinois**

www.bcbsil.com