

BlueCare[®] Dental HMO



Experience. Wellness. Everywhere.SM

Enrollment Guide



**BlueCross BlueShield
of Illinois**

Contents

- Value1
- Commitment2
- Choice3
- Reliability3
- Dedication4

Value | *BlueCare® Dental HMO*



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 benefit services to help meet your needs and the needs of your covered dependents.

When you choose BlueCare Dental HMO (DHMO) you have access to:

- A reliable dental program
- A strong network of contracting providers
- Pre-determined copayments
- 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 HMO

Committed to Network Development

BlueCare Dental HMO (DHMO) is a metropolitan Chicago-based program that has one of the largest dental HMO networks in the state. To receive BlueCare DHMO coverage, you and your eligible dependents must each select your own primary care dentist from the DHMO network. If specialty care is needed, a referral from your primary care dentist is required to receive coverage.

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.

To select or change to a new contracting dentist, you can use the Dental Provider Finder and complete the *Dental Center Selection/Change* form. You can also call customer service at (800) 323-7201 for assistance in transferring to a new dentist. Specially trained BlueCare DHMO customer service representatives can assist you with questions on benefits and claims, as well as help you find a contracting dentist.

Provider changes must be made by the 20th of the month to be effective the first day of the following month.

Committed to Dental Health

The BlueCare DHMO 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 HMO



- **Network**

BlueCare DHMO program has one of the largest networks of contracting dental HMO providers in the area, and offers coverage for specified preventive and diagnostic care. Before being accepted into the BlueCare DHMO network, each dentist and facility is credentialed. BlueCare DHMO has a dedicated provider relations staff, which manages this process. You can nominate a dentist to participate in the network by visiting our Web site, www.bcbsil.com, log in to BAM and complete the online Provider Nomination Form.

- **Flexibility**

With BlueCare DHMO, you and your eligible dependents can each select a network dentist to provide and coordinate covered dental care. Most preventive and diagnostic care is covered at 100 percent and second opinions are available at no additional charge when coordinated by your DHMO primary care dentist. There is no deductible, no out-of-pocket cost and no claim forms to submit.

- **Savings**

BlueCare DHMO is designed to be a cost effective plan with an emphasis on coverage for preventive dental care. Contracting dentists in the BlueCare DHMO network have agreed to accept predetermined fees for Covered Services. You will typically pay less for these services with a dental HMO than with other dental plans. You are responsible for a copayment and are usually not subject to a deductible or annual maximum.

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 plans, 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

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 7:30 a.m. to 6:00 p.m., Central Time, Monday through Friday, at (800) 323-7201.

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 HMO,
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



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www.bcbsil.com