

Member Guide

Get the most out of your DentalBlueSM plan



Welcome to DentalBlueSM from BlueCross BlueShield of Tennessee

We appreciate having you as a member. Because we want you to get the best value from your BlueCross dental plan, we've created this quick reference guide so you can learn about your benefits. If you have any questions or just want to discuss your plan, give us a call. We'll be glad to help.

Some services noted in this guide may not apply to your plan or you may have additional benefits not listed. Check your EOC to see exactly what is included in your plan.

This Brochure Is Not Your Evidence of Coverage

You can view and print your Evidence of Coverage (EOC) at bcbst.com in BlueAccess.SM

1. Log in to BlueAccess (instructions are on page 7)
2. Click the "My Benefits & Coverage" link
3. Click "My Benefits"
4. Click "My Benefits Booklet"

Please call Member Service (1-800-565-9140) to request a printed copy of your EOC or the material referred to in this brochure.



WE'RE HERE TO HELP

Get the information you want online or over the phone. We can help you:

- *Find a dentist or other provider*
- *Confirm your benefits*
- *Check your claims*
- *Get answers to any question about your DentalBlue coverage*

VISIT US
ONLINE
24/7
bcbst.com

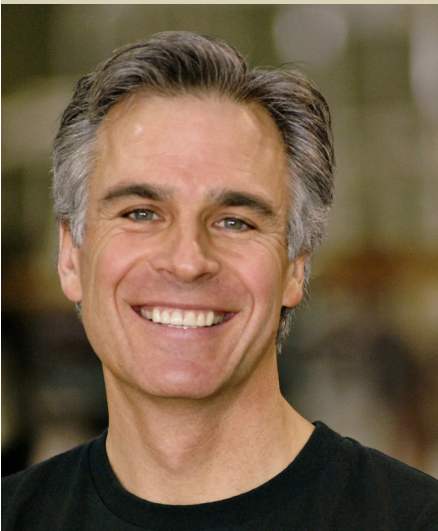
See page 7 to learn more about secure access to your BlueCross information.

Call Member Service
1-800-565-9140

Monday–Friday,
8 a.m.–5:15 p.m. (Eastern)

We offer service over the phone in 150 different languages.

¿Tienes Preguntas? Tenemos las Respuestas Tenemos representantes de servicio al cliente que hablan Español y pueden ayudarle con sus preguntas. Para hablar con un representante de servicio al cliente, marque el número 1-866-636-0164. Presione “1” para preguntas sobre seguro médico o “2” para seguro dental. **Service in Other Languages** You can access other language services by calling 1-800-565-9140.



USING YOUR BENEFITS

Your BlueCross benefits offer you many choices and options for your dental care needs. To get the most value as a member, you should learn more about:

- *What's on your BlueCross member ID card*
- *Dentists or other providers in your plan network*
- *Your benefits such as dental exams and cleanings*
- *Other discounts associated with your plan*

YOUR MEMBER ID CARD

Your card will arrive in the mail soon. Keep an eye out for it – your card carries a lot of important information.

Example Member ID Card

Your card will differ based on your plan.

The diagram illustrates the front and back of a BlueCross BlueShield of Tennessee Member ID Card. The front view shows the member's name (CHRIS B HALL), subscriber identification number (123456789), and group number (123456). It also indicates the type of coverage (DENTAL COVERAGE). The back view provides contact information for member service (1-800-523-1478) and the address for filing claims and sending correspondence (BCBST Claims Service Center, 1 Cameron Hill Circle Suite 0002, Chattanooga, TN 37402-0002). Callouts identify specific fields: 'Your ID number' points to the subscriber ID, 'Your Group Number' points to the group number, 'The coverage included with your plan' points to the dental coverage, 'Member Service phone number' points to the 1-800-523-1478 number, and 'Address for filing claims and sending correspondence' points to the Chattanooga address.

Front

Back

Some services on this example member ID card may not apply to your plan or you may have additional benefits not listed. Check your EOC to see exactly what is included in your plan.

MEMBER ID CARD TIPS & INFORMATION

- Always carry it with you
- Protect it like a credit card
- Show it whenever you receive dental care
- Access to providers in all 50 states

TIPS TO MAXIMIZE YOUR BENEFITS

1. Use Dentists in Your Network

- Using providers in your network helps you save money while visiting providers outside your network costs more

3. Preventive Screenings Are Good for You

- They can identify diseases and medical conditions
- Prevention and early detection lead to better health
- Most dental plans cover:
 - Two exams per year
 - Two cleanings per year
 - One set of bitewing X-rays

* Check your EOC or the “My Benefits” section of BlueAccess to see the exact details of your plan.

2. Watch Out for Hidden Costs

Be sure to use network dentists – otherwise you could be balance billed. Check your explanation of benefits (EOB) for details.

4. Networks Protect You from Balance Billing

Your dental plan helps keep costs in line by setting an upper limit on an appropriate fee, often called the maximum allowable charge (MAC). Network dentists agree to a discounted fee and cannot charge you the higher amount or balance bill you the difference. An out-of-network dentist may charge more than the MAC, and you would be responsible to pay the difference.

DID YOU KNOW?

IF YOU USE A NON-NETWORK DENTIST, YOU COULD PAY UP TO 30 PERCENT MORE FOR YOUR DENTAL CARE.



USING YOUR TOOLS

You can find many resources in BlueAccess, your member self-service portal on bcbst.com, as well as on your smart phone and tablet with our myBlue TNSM app. There you can:

- *Register for BlueAccess*
- *Find a provider*
- *Check your claims*
- *See which family members are covered*
- *View copays & deductibles*

PAY LESS WITH DENTALBLUE

PREDETERMINATION OF BENEFITS

With the exception of emergency care, you and your dentist can determine what is covered by your dental plan — and the amount the plan will pay — before you have treatment. We recommend a predetermination for any service that may exceed \$200.

NETWORKS STRETCH YOUR BENEFIT DOLLAR

Even though some restorative and specialty services cost \$1,000 or more, most dental plans still have an annual maximum benefit of \$1,000. When network dentists discount their fees, you save money.

CHECK YOUR PLAN OPTIONS AND BENEFITS

Review your schedule of benefits in your EOC to see your specific plan option, limits, deductible and coinsurance levels. Not all dental services are covered by these plans. Benefits are arranged in four levels of coverage, A-D.

NOTE: Services may vary based on your plan or contract. Some plans do not include coverage for all four levels, move services from coverage B to C or have waiting periods.

COVERAGE A	Diagnostic and preventive services such as exams, cleanings and X-rays
COVERAGE B	Basic services such as fillings and extractions
COVERAGE C*	Major restorative services such as crowns, bridges and dentures
COVERAGE D*	Orthodontic services such as braces and retainers

*Services not available in some plans

TREATMENT IN PROGRESS

WHAT SERVICES ARE COVERED?

We ask dentists to bill their services based on the completion date. If you are eligible on the completion date, benefits will be provided. If you have a treatment in progress and had coverage with a different carrier, please check with your dentist to see which carrier should receive the bill. The billing date determines which carrier should provide coverage.

If you started orthodontic treatment before the date your BlueCross coverage started, file that claim with your previous carrier. However, any orthodontic services (e.g., monthly adjustment fees) you have after your DentalBlue coverage becomes effective should be filed with us. We will apply it to the orthodontic maximum.

MISSING TOOTH CLAUSE EXCLUSION (IT'S A GOOD THING!)

Many carriers exclude coverage for partials and bridges on any tooth you were born without or that was removed prior to coverage. However, BlueCross will waive that exclusion and cover the missing tooth if your dental plan did not lapse before becoming a DentalBlue member.

BLUEACCESS

See the key details and benefits of your plan in BlueAccess. Log in to your personalized, secure member area at bcbst.com.

BlueAccess Sections

My Homepage – View a snapshot of your benefit information, recent claims, tools and resources.

My Benefits & Coverage – Get full details on what's covered, who's covered and what you pay for services.

My Claims & Balances – Check your claims status and details. Print benefit and claims information. View your remaining deductibles, out-of-pocket maximums and more.

My Health & Wellness – Create a personal health profile and browse information designed to help you reach your health and wellness goals (may not be available to members of some self-funded groups).

Cost & Quality Tools – Find a dentist in your network, including quality and safety certifications. Get answers about dental care expenses – even compare costs.

My Account – Set up your account profile, including contact preferences, communication channels, messaging alerts and BlueVoice participation.

Find a Dentist (or other provider) In Your Network

Look for a new dentist at bcbst.com.

- *Search by network, specialty or location*
- *Compare providers by cost & quality*
- *Read reviews from other members*

ADDITIONAL WELLNESS BENEFITS THAT COME WITH YOUR DENTALBLUE PLAN

MEMBER WELLNESS PORTAL

Wellness support 24 hours a day, seven days a week. Tools designed to help you set and meet realistic health goals. Take a Personal Health Assessment and receive a personal wellness report. Find a personal food and exercise diary, self-directed health courses and much more.

BLUEPERKSSM AND FITNESSBLUESM

BluePerks and FitnessBlue help you make healthy lifestyle choices while saving you money. BluePerks offers savings up to 50 percent on health and wellness products and services while FitnessBlue includes access to over 8,000 gyms for less than \$1 per day.

WALKING WORKSSM

Make strides toward a healthier future. Use Walking Works to start a regular walking routine, track your progress and stay motivated.

BETTER HEALTH

Create a goal to make better health and financial decisions. And let us help you plan with information, assistance and reminders about how important good health is to every member of your family.

KNOW YOUR RIGHTS

As a BlueCross BlueShield of Tennessee member, you have a number of rights, responsibilities and expectations that will engage you as a health care consumer and help you receive the type of care you deserve. More information about your rights and responsibilities is available online at: www.bcbst.com/why-bcbst/company-information/corporate-governance/legal.

Be Assured of Fair Decisions About Care

BlueCross BlueShield of Tennessee works hard to earn and keep your trust. Whenever possible, we want to be an open book about how we make decisions. For prior authorizations and other health care decisions, we look at two factors: whether the care or service suggested is appropriate for your condition and whether your plan covers it. Denying care, service or coverage is not rewarded in any way to anyone whether employees, vendors or contracted practitioners by BlueCross.

Member Grievance Procedure

Our grievance procedure is intended to provide a fair and quick method of resolving any disputes you may have with BlueCross BlueShield of Tennessee. If you have a question about a claim, think a claim has not been paid correctly, want to appeal a claim decision or if you are not happy with any aspect of your BlueCross coverage; please contact our Member Service Department at 1-800-565-9140 (or the phone number on your member ID card). Please see your EOC for complete information about the Member Grievance Procedure.

Notice of Information Privacy Policies and Practices

BlueCross BlueShield of Tennessee, Inc. and some subsidiaries and affiliates (BCBST) are required to maintain the privacy of all health plan information, which may include your: name, address, diagnosis codes, etc. as required by applicable laws and regulations; provide this notice of privacy practices to all members, inform members of the company's legal obligations; and advise members of additional rights concerning their health plan information. Your health plan information may be used and disclosed for treatment payment, and health care operations. A copy of this notice is included in your EOC. You may also request a copy of our privacy practices at any time, please contact BCBST: Phone: (888) 455-3824 - Email: privacy_office@bcbst.com - Mail: BlueCross BlueShield of Tennessee - The Privacy Office - 1 Cameron Hill Circle - Chattanooga, TN 37402-0001

HIPAA Compliant

BlueCross BlueShield of Tennessee, Inc. is compliant with all requirements of the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

Insurance Terms

The online glossary can help you better understand insurance terms such as "Effective Date" and "Maximum Allowable Charge." To understand the meaning of a term, you can check there for an easy-to-read description. The online Medical Policy Manual gives you easy-to-find information to help you understand new medical technologies and whether they are appropriate for your particular situation. The manual's medical policies identify technologies as medically necessary, not medically necessary, investigational or cosmetic. By researching technology in advance, you can use your health care dollars more wisely.

QUICK REFERENCE TO BLUECROSS RESOURCES

Answers to Your Questions
Online or On the Phone

Member Service
1-800-565-9140

Monday–Friday,
8 a.m. – 5:15 p.m. (Eastern)
bcbst.com

Benefit Subject	Where You Can Find It Online	
	BlueAccess	BlueCross App
Plan Benefits	My Benefits & Coverage	My Insurance
Family Members Covered		
Evidence of Coverage (My Benefits Booklet)		
Amount of Copays & Deductibles		
Claims (archived for 2 years)	My Claims & Balances	My Insurance
Out-of-Pocket Maximum		
Find a Provider (Specialty or Location)	Cost & Quality Tools	
BluePerks SM Discount Program	My Health & Wellness	
Explanation of Benefits (EOB)	My Claims & Balances	
Personal Health Statement		
Create a Personal Health Profile		
Take a Personal Health Assessment	My Health & Wellness	<p>Member Service in Other Languages 1-800-565-9140.</p>
Self-Directed Online Coaching		
Compare Providers by Cost & Quality	Cost & Quality Tools	
Read Reviews from Members		
Start Walking with Walking Works	My Health & Wellness	
Create a Goal for Better Health		

For TDD/TTY help call 1-800-848-0299.

Spanish: Para obtener asistencia en Español, llame al 1-800-565-9140

Tagalog: Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-565-9140

Chinese: 如果需要中文的帮助, 请拨打这个号码 1-800-565-9140

Navajo: Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-565-9140

BlueCross does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

Healthways, Inc., an independent contractor, administers the Prime Network. Prime Network is made up of independently-owned and managed fitness centers. Healthways, Inc. does not provide BlueCross BlueShield of Tennessee products or services and is solely responsible for the administration of Prime Network.



BlueCross BlueShield of Tennessee
1 Cameron Hill Circle | Chattanooga, TN 37402
bcbst.com