

**Your Guide To  
DentalBlue<sup>SM</sup> Benefits**

## We're Here to Help

**Website: [bcbst.com](http://bcbst.com)**

**Call Member Service: 1-800-565-9140**

*(or the number your employer provides if you are a new member)*

Monday - Friday, 8 a.m. - 5:15 p.m. Eastern

### **Mail:**

BlueCross BlueShield of Tennessee  
1 Cameron Hill Circle  
Chattanooga, TN 37402-0001



### **Member Service in a Different Language**

Do you need member service assistance in a language other than English?

You can access other language services by calling 1-800-565-9140 or the Customer Service number given to you by your employer. The services provide over-the-phone interpretation in 150 different languages.

Press "1" for medical assistance or "2" for dental.

Once connected with the Member Service area,  
a translator will be contacted to assist with questions.

### **¿Tienen 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 1-866-636-0164. Presione "1" para preguntas sobre seguro medico o "2" para seguro dental.

---

## Table of Contents

<b>Welcome to DentalBlue .....</b>	<b>2</b>
DentalBlue Member ID card information .....	2
DentalBlue Member ID card example.....	2
<b>DentalBlue Network .....</b>	<b>3</b>
Find a Dentist or Doctor online .....	3
Network Savings.....	3
<b>Health Care Resources at Your Fingertips – bcbst.com.....</b>	<b>4</b>
bcbst.com basics .....	4
How to register for BlueAccess <sup>SM</sup> – secure member pages.....	5
How to log-in to BlueAccess – secure member pages.....	5
<b>BlueCross Health Tools &amp; Programs</b>	
Wellness basics .....	6
Health Coaching.....	6
BluePerks <sup>®</sup> discount program.....	7
<b>Monthly Claims Statements, EOBs &amp; Dental Bills</b>	
Explanation of benefits.....	8
Paperless statements & EOBs .....	9
Monthly claims statement .....	10
Check your bills .....	11
Steps to take if you are balance billed .....	11
Predetermination of benefits.....	12
Out-of-Network dentists.....	12
Check your plan options and benefits.....	12
<b>Good Dental Care is Important for Overall Health.. .....</b>	<b>13</b>

---



## Welcome to DentalBlue

Your DentalBlue plan from BlueCross BlueShield of Tennessee gives you dental coverage, convenience and exceptional customer service – all from one of the most trusted names in the business. Your Guide to DentalBlue Benefits can help you understand the basics of your dental plan and how you can maximize your benefits. For specific details about your coverage please refer to your evidence of coverage (EOC).

### DentalBlue Member ID Card

Your BlueCross BlueShield of Tennessee member ID card identifies you as a member and empowers you to receive all the services and benefits of your DentalBlue plan.

#### Member ID Card Tips

- Always carry your member ID card with you.
- Protect it from misuse as you would a credit card.
- Show it whenever you visit your dentist.
- Get a replacement if your member ID card is lost or stolen by visiting BlueAccess member self-service on our website, [bcbst.com](http://bcbst.com), or by calling customer service at 1-800-523-1478.

#### Your DentalBlue Card

The diagram shows the front and back of a DentalBlue Member ID Card. The front side includes the BlueCross BlueShield of Tennessee logo, the member's name (CHRIS B HALL), the Subscriber Identification Number (123456789), and the Group No. (123456). The back side includes the BlueCross BlueShield of Tennessee logo, the website [bcbst.com](http://bcbst.com), the Member Service / Provider Service and Eligibility and GRID/GRID+ phone number (1-800-523-1478), the address for filing dental claims (1 Cameron Hill Circle Suite 0002, Chattanooga, TN 37402-0002), and a note for members to present the card to their dentist. Callouts point to the name, ID number, group number, customer service phone number and website address, and the address for filing dental claims.

**Front**

**Back**

## Find a Dentist or Oral Surgeon

As a DentalBlue member you can choose a dentist from our network of 3,000 dentists within Tennessee and its bordering counties. Your DentalBlue plan has the largest dental PPO (Preferred Provider Organization) network in Tennessee.

When you are outside of the Tennessee service area, you can still choose to see a network dentist through our national network with more than 140,000 dentists in all 50 states; giving you the option to use a network dentist anywhere.

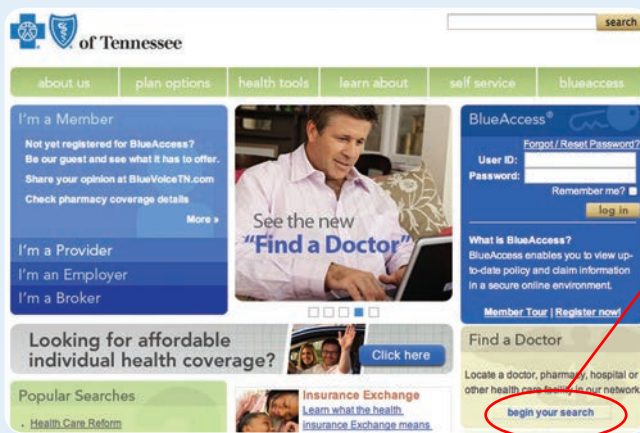
To locate a dental provider anywhere in the country, you can use the “Find a Doctor” tool at [bcbst.com](http://bcbst.com) or call us at 1-800-523-1478.



### The DentalBlue Network Helps You Save Money

The DentalBlue network is second to none and gives you access to provider discounts not only in Tennessee, but across the country. What is the value of a network if it does not deliver savings? DentalBlue members save more than 20 percent off the average submitted charge.

DentalBlue network dentists agree to accept our network maximum allowable fee schedule as full payment for services they provide. They can only collect deductibles, coinsurance and payment for non-covered services or supplies from you. Your deductible and coinsurance amount for covered dental services is listed on your schedule of benefits.



### Find a Dentist or Oral Surgeon at [bcbst.com](http://bcbst.com)

- Go to our website at [bcbst.com](http://bcbst.com)
- Locate Find a Doctor
- Select **Begin your search!**
- Select Dental Provider from menu on the left

## Health Care Resources at Your Fingertips - bcbst.com

BlueCross BlueShield of Tennessee is here to help you, and we can provide service to you any day at any hour at bcbst.com. Nearly every member service is available to you at our website, so you can access it when it's convenient to you. (Or you can talk to Member Service during business hours, if you prefer.)

At bcbst.com you will find quick and easy links to...

- Find an in-network doctor or dentist
- Review helpful oral health care tips
- Use the dental cost estimator
- BlueAccess



## At Home or On the Go, Find Answers in BlueAccess at bcbst.com

Nearly every member service is available to you at bcbst.com, so you can access it when it's convenient for you, even on a smart phone or tablet. (This information is also available by calling Member Service during business hours.) We take the security of your personal health information very seriously, which is why it is encrypted and available only to you in BlueAccess, the secure section of our website.

### BlueAccess Registration is Easy

Setting up a BlueAccess account is easy. All you need to get started at bcbst.com is your BlueCross member ID card.

### What You Will Find in BlueAccess

After you have your BlueAccess ID and password, you'll be able to view a webpage personalized for you and your benefits. Thousands of members visit our website every day and below are just a few of the frequently used resources you can use in BlueAccess.

- **Benefit Details & Evidence of Coverage (EOC)**  
Every BlueCross member has benefits, but not every member has the same benefits. To see who is covered by your plan, as well as the benefits, copays and specific deductibles, you can click the "My Benefits & Coverage" tab in BlueAccess and then select "My Benefits." To learn about the complete details of your plan, click the "My Benefits Booklet" link to view and print your Evidence of Coverage (EOC). You may also call Member Service

(1-800-565-9140) to receive a printed copy of your EOC.

- **Claims & Balances** - Under the "My Claims & Balances" tab, you can review up to two years of claims history, see if you have met your deductibles, check out-of-pocket limits for your plan and get a quick summary of all health care expenses with a Personal Health Statement. Members with a health reimbursement account (HRA) or flexible spending account (FSA) can view information about their health care account.
- **Explanation of Benefits (EOB)** - Every time you or your provider files a claim for your dental care, we provide you with an Explanation of Benefits (EOB), and a copy of it is posted in BlueAccess. Your EOB is not a bill. It's a record of claims received by BlueCross, the payments we have made based on your plan design and the amount you owe your provider. If you want to learn more about what is included in your EOB, there is a diagramed example of an EOB on page 18 and 19.
- **Health & Wellness** - We offer you support to make good health decisions and develop healthy habits - including a variety of online tools to help you assess your health and maintain a healthy lifestyle. Take advantage of our WalkingWorks tool to track your steps, as well as our member-only discount program, BluePerks.

From BlueAccess, you can also log in to the Member Wellness Site to take your Personal Health Assessment, communicate with your Personal Health Coach or access self-directed coaching, 24/7. Other helpful features include a food and exercise diary, trackers to keep up with your progress and calculators to help with important health and wellness decisions.

- **Cost & Quality** – Locate network providers in your area by distance, specialty and other criteria – even the languages they speak. Find out how much you can expect to pay for treatment of certain illnesses and view physician quality ratings based on the care patients received for certain conditions. Learn more about your prescription drugs, compare costs and find generic alternatives.

- **Manage Your BlueAccess Account** – This is the place to go if you need to change your email address or how we communicate with you, if you want the convenience of online statements, or more. We also want your opinion about our service. While you're here, join the BlueVoice research panel and you could receive rewards when you give us feedback.

**Want to Register for BlueAccess?**

- Have your BlueCross member ID ready.
- Visit bcbst.com, go to the BlueAccess box on the right side of the page and click 'Register now!'
- Select 'Member' and enter your information.
- In a matter of moments you'll be able to enter your personal BlueAccess page

The image shows a screenshot of the BlueAccess website interface. At the top, there is a navigation bar with the following tabs: My Homepage, My Benefits & Coverage, My Claims & Balances, My Health & Wellness, Cost & Quality Tools, Pharmacy, and My Account. Below the navigation bar, there are several main content areas, each with a callout box:

- My Homepage:** View a snapshot of your benefit information, recent claims, tools and resources.
- My Benefits:** Get full details on what's covered, who's covered and what you pay for medical 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.
- Cost & Quality Tools:** Find a doctor or hospital in your network including quality and safety certifications. Get answers about health care expenses – even compare costs.
- My Account:** Set up your account profile, including contact preferences, communication channels, messaging alerts and BlueVoice participation.

Below these main areas, there are several smaller callouts for specific services:

- My ID Cards:** Order a new ID card or a replacement card. Or, you can print a temporary right now.
- My Annual Statement:** Review your annual quick, easy summary.
- BluePerks Discounts:** BluePerks helps you SAVE BIG! As members, BluePerks discounts healthy lifestyle choices with on a variety of health and wellness services. Check back often.
- Hospital Costs:** The hospital cost of estimated cost ranked hospitals nationwide.
- My Contact Info:** Update your personal information, email and mailing addresses so we can communicate with you.
- My Other Insurance:** Add or update your second information.
- Better Health:** Create a goal to make decisions. And, let us help you with information, assistance, important good health choices for your family.
- My Claims:** Check to see if your claim is approved. Browse by member ID and/or claim type. 18 months.
- Dental Costs:** Use our Dental Treatment Cost Estimator to get an estimate of treatment costs for dental services.
- Dependent Registration:** In addition to you, your dependents can have access to their own BlueAccess account today.

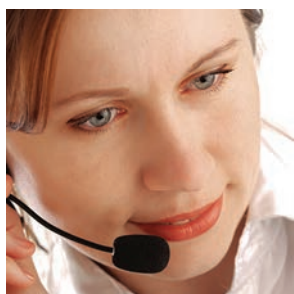
## Health & Wellness Personalized for You

As a BlueCross member, our service to you goes beyond simply paying your claims. We want to help you get healthy and stay healthy. Your plan includes a variety of easy-to-use programs and services designed to give you the resources you need for healthier living. Quick answers and long-term solutions. Online or on the phone and available 24/7, your first step is only a call or click away.



## Medical Questions? Live Help is Available 24/7

With our Healthy Focus<sup>®</sup> Nurseline, answers to your medical questions are only a phone call away. Sick child? Cut finger? Skin rash? Sprained ankle? Our staff of professional, experienced nurses will assist you with any health concern you have and help you decide what type of care you need. If you are thinking about surgery or facing a major health decision, one of our caring nurses can help you make the best choice for you and your family. Consider our Healthy Focus<sup>®</sup> Nurseline as your own personal team of nurses, on call for you any time – day or night. (This phone number is included in your Welcome brochure.)



## Get Started Toward a Healthier Lifestyle

Before you begin a journey, you need to know where you are, where you want to go and how to get there – we can help you with all three. We offer programs to help you: stop smoking, lose weight, manage stress, improve nutrition, increase physical activity and lower blood pressure. Regardless of the health issue you want to address, the perfect place to start is [bcbst.com](http://bcbst.com). Log in to BlueAccess and click “Get Started” (middle of the page) to take a Personal Health Assessment (PHA) and learn about your level of health.



Once your PHA is complete, a lifestyle health coach is ready to help you develop health goals, put you on the path toward reaching them and provide as much help as you want along the way. You can talk with your lifestyle health coach on the phone, exchange e-mails and interact with your lifestyle health coach online. While online, you can also take advantage of our self-directed online coaching programs, health tools and trackers to monitor your progress toward your goals.

## WalkingWorks

You can look forward to a fitter future with WalkingWorks, the easy-to-follow program that helps you establish a regular walking routine. Everything you need to start a walking program – except shoes and determination – can be found in the “My Health and Wellness” section of BlueAccess.







## BluePerks Discount Program

Enjoy special savings up to 50 percent off a wide range of health and wellness-related products and services – including gym memberships, LASIK eye surgery, massage therapy, fitness gear, local zoos and museums, and much more. BluePerks are only offered to BlueCross BlueShield of Tennessee members. Show your member ID card at participating partners and start saving on healthy choices today!

### See Where You Can Save with BluePerks

- Visit [bcbst.com](http://bcbst.com).
- Log in to BlueAccess.
- Select the BluePerks link under the “My Health & Wellness” tab (example on page 5).
- Check out all of the BluePerks discounts available to you.

*BluePerks is offered through partnerships with discount service providers, such as: Healthways, administering the Complimentary Alternative Medicine and cosmetic service discounts EyeMed, administering the vision care item discount; TruVision, administering the LASIK eye surgery discount; Jenny Craig (R) is a registered trademark of Jenny Craig, Inc.*

## Read and Understand Your Explanation of Benefits (EOB)

You receive an EOB document every time you or your provider files a claim for your dental care benefits. Your EOB is NOT a bill. It's a record of claims received by BlueCross BlueShield of Tennessee, the payments made according to your plan design, and the amount you owe your provider. Do not send a payment unless you receive a bill directly from your provider.

Below is a quick explanation of each section of your EOB.

- 1 Date Processed.** The date BlueCross BlueShield of Tennessee processed your claim (will be different from the date care was received).
- 2 Claim Number.** The unique number assigned to each claim. If you have questions about your claim or EOB, have this number handy when you call.
- 3 Received.** The date BlueCross BlueShield of Tennessee received the claim.
- 4 Group Number.** The employer's unique plan account number. This information should match the group number on your member ID card.
- 5 Identification Number.** The ID number of the employee covered by the plan. This information should match the ID number on your member ID card.
- 6 Patient Name.** The name of the person who received the dental service(s) - either you or a covered family member.
- 7 Date of Service.** The actual date(s) you received dental service(s) from a dental provider.
- 8 Provider Name.** The name of the dental provider who submitted the claim.
- 9 Contact Information.** Where to call if you have questions.
- 10 Submitted Charges.** The amount billed by your dental provider.
- 11 Total Benefits Provided/ Network Savings.** The total amount BlueCross BlueShield of Tennessee paid to you or your provider plus the amount saved by using a network dental provider (if applicable).
- 12 Other Insurance Benefits.** The amount paid by a second insurance carrier. Only applies if a patient has other dental coverage.
- 13 Amount You Owe.** Charges not paid by BlueCross BlueShield of Tennessee. This is the amount you owe the dentist.
- 14 Network Savings.** The amount saved by using a network dentist.
- 15 Deductible Amount. (if applicable).** The amount of the charges applied toward your annual deductible. Once your deductible is met, your plan covers a percentage of eligible charges you submit from then on.
- 16 Copay. (if applicable).** The copayment amount you or your covered family member paid the dental provider at the time of service.
- 17 Non-Covered.** Any portion of the submitted charge not covered by your benefit plan. Your dental provider may bill you for these charges.
- 18 Notes.** Codes draw your attention to specific messages about the itemized charges.
- 19 Paid Provider.** The amount BlueCross BlueShield of Tennessee paid your provider.
- 20 Total.** The total for each respective column.
- 21 Account Status.** Information about the deductible amounts paid for the year, if applicable.

*Depending on the type of coverage you have or the type of services you receive, the EOB you see online or get in the mail may look different than the one pictured in this brochure. However, basic definitions remain the same.*

To get your EOB online, go to the BlueAccess pages of [bcbst.com](http://bcbst.com) and register for Advance EOB Notices. The service sends you an e-mail notice when a new EOB is posted to your private BlueAccess account. You'll see your EOBs faster and have less paper clutter.

**DENTAL**

DATE: 08/22/2012

**EXPLANATION OF BENEFITS**

CHRIS B HALL  
1 MAIN ST  
ANYTOWN TN 34567

Please retain this EOB for your records.

Spanish (Español): Para obtener asistencia en Español, llame al - 1-800-523-1478  
Tagalog (Tagalog): Kung Kailangan Niyo ang tulong sa Tagalog tumawag sa - 1-800-523-1478  
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijilgo holne - 1-800-523-1478  
Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 - 1-800-523-1478

**Summary of BlueCross BlueShield of Tennessee, Inc. Claim Processed on 08/22/2012 1**

**2** Claim Number: EXTDD12345 **3** Received 08/16/2012 **4** Group Number: 123456

**5** Identification No: 987654321  
**6** Patient Name: CHRIS B HALL  
**7** Date Services Provided:  
**8** Provider Name: DR ABLE, JOHN B

If you have questions about this statement, please call  
**1-800-924-7141 9**  
or visit Member Self-Service at our web site at [www.bcbst.com](http://www.bcbst.com) to view this information and more.  
Chattanooga 8:00 A.M.-5:15 P.M. (ET)  
Memphis 7:00 A.M.-4:15 P.M. (CT)  
Monday - Friday

**SUMMARY**

**10** Total Charge Submitted 170.00  
**11** Total Benefits Provided/ Savings 170.00  
**12** Other Insurance Benefits .00  
**13** Amount You Owed Provider .00  
(Contact your provider if you receive a bill for more than your EOB indicates that you owe)

**THIS IS NOT  
A BILL**

**ITEMIZATION OF CHARGES 14 15 16 17 18 19**

Date of Service	Services Included	Submitted Charges	Savings	Deductible Amount	Coinsurance if Applicable	Copy if Applicable	Non-Covered	Notes	Paid Provider
08/15/12	prophylaxis	65.00	1.39			25.00			38.61
08/15/12	filling								
08/15/12	filling								
<b>20</b>	<b>TOTAL</b>								38.61

**21 ACCOUNT STATUS**

AT END OF DAY 08/22/2012 FOR THE YEAR 2012:  
This plan has now paid these amounts toward DENTAL ANNUAL MAXIMUM: 204.00 Individual

You have the right to appeal the results of this claim. If your plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA), the appeal must be submitted within 180 days of this Explanation of Benefits. Under ERISA you may file a civil action after the appeal decision. Please refer to the appeals section of your Evidence of Coverage or contact Customer Service.

Page 1 of 2

Thank you for allowing us to serve you. Please visit our Web site at [www.bcbst.com](http://www.bcbst.com)

**Prefer Paperless? Sign-up for EOBs & Notifications by E-Mail**

If you would rather check your e-mail than your mail box for messages from us, consider it done. In BlueAccess you can choose to have some or all available communications from us delivered by e-mail. The "My Account" tab gives you the option you to decide which items you want from us by mail or e-mail. When you choose e-mail notification you will have the fastest access to your information including: EOBs and claims activity. For example: the moment an EOB is posted to your account you'll receive an e-mail, allowing you to view it immediately. If you need a paper copy you always have the option print it.

# Understanding Your Monthly Claims Statement

Your Monthly Claims Statement (MCS) provides important information about your claims processed by BlueCross BlueShield of Tennessee. Your MCS is a summary of your medical claims over a month's time.

## Look for these features...

- 1 Current summary of your medical claims over a month's time.
- 2 Simpler, uncluttered appearance to aid in finding and understanding the information you need.
- 3 Amounts paid by HRA funding.
- 4 Clear information on what was owed, what was paid, and by whom.
- 5 How to reach us online or on the phone.
- 6 Where you stand in meeting your deductibles, if applicable.

If you need a specific explanation of benefits (EOB), you can see it online under BlueAccess and print it. Or if you don't have a computer or printer, you can call Customer Service for a copy.

You will receive your MCS by mail, or you can go to [bcbst.com](http://bcbst.com), visit "Blue Access" and click on "Go Paperless"

to select online communications. The statement will be sent when you have one or more claims paid to providers on your behalf in a 28-day period.

*The MCS above is an example and may not reflect the benefits available through your plan.*

**1** Your Family's Medical Claims

You can see further details about your claims listed below by going to [bcbst.com](http://bcbst.com)

Member Name Date of Service Claim Number Provider Name	Total Charge	Network Savings	Paid Provider Processed Date	HRA Paid (if applicable)	You Paid
Jane 10/05/2009 012345678901 Smith, Tony B. Provider Code Here Non-covered Codes: COS	\$000,000.00	\$000,000.00	\$000,000.00 10/07/2009	\$00,000.00	Copay \$00,000.00 Deductible \$00,000.00 Coinsurance \$000,000.00 Non-covered \$0000,000.00 Other Insurance Paid \$0000,000.00 <b>Amount You Owed \$0000,000.00</b>

**2** **3** **4**

**5** If you have questions about this statement, please call 1-888-325-8386 or use BlueAccess on our Web site, [bcbst.com](http://bcbst.com), to view this information and more. 8:00 A.M. - 6:00 P.m. (ET) Monday - Friday

**6** Your Family Deductibles & Out-Of-Pocket Maximums

At the end of day (10/31/2009) for the year 2009:

Family	Deductible Met		Out-of-Pocket Met	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual:				
Jane	\$00,000.00	\$00,000.00	\$00,000.00	\$00,000.00
John	\$00,000.00	\$00,000.00	\$00,000.00	\$00,000.00
Jim	\$00,000.00	\$00,000.00	\$00,000.00	\$00,000.00
Jack	\$00,000.00	\$00,000.00	\$00,000.00	\$00,000.00
Dental				
Individual:				
Jane	\$000,000.00	\$000,000.00	\$000,000.00	\$000,000.00
John	\$000,000.00	\$000,000.00	\$000,000.00	\$000,000.00
Jim	\$000,000.00	\$000,000.00	\$000,000.00	\$000,000.00
Jack	\$000,000.00	\$000,000.00	\$000,000.00	\$000,000.00

**Explanation of Codes**

**COS** - This procedure is not eligible for benefits under this member's coverage because it was performed for Cosmetic purposes. Upon written request, a copy of any Internal guidelines or similar criteria relied on to make this decision and an explanation of the clinical decision applying your Member EOC to your condition will be provided free of charge.

**INV** - This procedure is considered investigative and is not covered under this member's plan. Upon written request, a copy of any Internal guidelines or similar criteria relied on to make this decision and an explanation of the clinical decision applying your member EOC to your condition will be provided free of charge.

**TRO** - Benefits cannot be provided because there was no authorization and/or referral for this service. Upon written request, a copy of any Internal guidelines or similar criteria relied on to make this decision and an explanation of the clinical decision applying your member EOC to your condition will be provided free of charge.

**UM1** - The number of services provided exceeds the number approved in the Utilization Management authorization.

**W04** - The provider must submit the NDC, drug name, RX number, strength, day supply and quantity before benefits can be provided.

**W54** - The provider must submit this patient's medical records. Please reference this claim number and member id when you submit the records.

You have the right to appeal the results of this claim. If your plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA), the appeal must be submitted within 180 days of this Explanation of Benefits. Under ERISA you may file a civil action after the appeal decision. Please refer to the appeals section of your Evidence of Coverage or contact Customer Service.

BlueCross BlueShield of Tennessee, Inc. an Independent Licensee of the BlueCross BlueShield Association



### Smart Consumer Tip

## Check Your Dental Bills

Carefully review all dental bills for accuracy, what may appear to be balance billing could be your provider sending charges for covered and non-covered services at the same time. You are responsible for the cost of services not covered by your plan. Ask about any costs that you don't recognize or understand. Mistakes happen, and you may be charged for services that were not performed. The simple step of checking your dental bills could save you plenty in out-of-pocket costs.

*Your provider may bill you for any service you receive that is not covered by your benefit plan.*

### Networks Protect You from Balance Billing

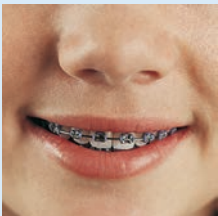
Your dental plan helps keep costs in line by setting an upper limit on an appropriate fee, often called the maximum allowable charge. Network dentists agree to this standard, discounted fee and cannot charge you the higher amount or balance bill you the difference.

*Did you know? If you use a non-network dentist, you could pay up to 30 percent more for your dental care.*

## Steps to Take if You are Balance Billed

If you receive a balance billing from a dentist in the network, take these steps:

- 1. Check your EOB.** Your explanation of benefits shows the amount you should owe the provider for that service. You can see your EOBs when you log-in to BlueAccess at [bcbst.com](http://bcbst.com).
- 2. Call the provider's office** if the amount your EOB states you owe for a service does not match what the provider says you owe. Ask the provider's staff to check your file to see why you were billed for that service instead of the insurer.
- 3. Call our Member Service department** (listed on the back of your member ID card) if the provider still says the charge is your responsibility. A representative can check that all payments are appropriate.



## Treatment In Progress — What Services are Covered?

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

If a new DentalBlue member began orthodontic treatment prior to the effective date with BlueCross, that claim should be filed with the previous carrier. However, any orthodontic services (ex. monthly adjustment fees) received after the member's DentalBlue coverage becomes effective should be filed with us and it will be applied to the orthodontic maximum.

## Maximize Your DentalBlue Benefits

### Predetermination of Benefits

With the exception of emergency care, you and your dentist can determine exactly what is covered by your dental plan — and the amount the plan will pay — before you receive treatment. After your exam, your dentist can complete and submit a dentist's statement and then you both will be notified of the exact benefits the plan will provide for your treatment. A predetermination is recommended for any service that may exceed a \$200 charge.

### Payment for Services by a Out-of-Network Dentist

You are free to go to the dentist of your choice, but if you visit an out-of-network dentist, the benefit payment will be based on a maximum allowable charge (MAC) and may be made directly to you. An out-of-network dentist may charge more than the amount of the MAC. This difference — often called balance billing — would be your responsibility to pay.

### 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. This translates into less benefit used and more benefit left over.

### Check Your Plan Options and Benefits

BlueCross BlueShield of Tennessee has many standard plan designs. Review your schedule of benefits to see the specific plan option, plan limits, deductible and member coinsurance levels that apply to you. Not all dental services are covered by these plans. Benefits



are arranged in four levels of coverage, A-D, as summarized below.

**Note:** The exact services available to you may vary based on your specific plan or contract. Some plans do not include coverage for all four levels, move services from coverage B to C, or may have waiting periods.

<b>Coverage A</b>	Diagnostic and preventive services such as exams, cleanings and X-rays.
<b>Coverage B</b>	Basic services such as fillings and extractions
<b>Coverage C*</b>	Major restorative services such as crowns, bridges and dentures.
<b>Coverage D*</b>	Orthodontic Services such as braces and retainers

*\*Services not available in some plans*

### Missing Tooth Clause Exclusion (It's a good thing!)

Many carriers will completely exclude coverage for partials and bridges on any tooth you were born without or that was removed prior to their coverage. However, BlueCross will waive that exclusion and provide coverage for that missing tooth if your dental coverage has not lapsed prior to becoming a DentalBlue member.



## Good Dental Care is Important for Overall Health

Did you know that some chronic conditions such as diabetes and heart disease have been linked to oral health? Did you know that patients being treated for head and neck cancer are particularly vulnerable to oral health issues? Research shows that a healthy mouth can help deter medical complications, a valuable reason for you and your family to practice good dental care throughout your life.



### Tips for a Lifetime of Good Oral Health

- Brush for at least one minute twice everyday
- Floss at least once everyday
- Visit your dentist every six months
- Avoid tobacco
- Teach your children to brush and floss properly

### Visit [bcbst.com/members/dental](http://bcbst.com/members/dental)

To find more information about:

- Children's dental health
- Dental terms & tooth chart
- Dental claim forms
- Frequently asked questions



BlueCross BlueShield of Tennessee  
1 Cameron Hill Circle | Chattanooga, TN 37402  
[bcbst.com](http://bcbst.com)

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association