



DENTAL MEMBER GUIDE

Coverage to Smile About



Welcome to Blue

We appreciate having you as a member. Because we want you to get the best value from your dental plan, we've created this quick reference guide so you can learn about your benefits.

We're Here to Help

Get the information you want online 24/7 or over the phone.



bcbst.com

See page 14 to learn more about secure access to your BlueCross information.

Call your Member Service line:

1-800-565-9140

Monday through Friday
8 a.m. to 6 p.m. (ET)



Services in Other Languages

You can access other language services by calling 1-800-565-9140.


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



Let's Get Started

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

- › Finding a dentist or other provider.
- › Confirming your benefits.
- › Checking your claims and benefit availability.
- › Getting answers to any question about your coverage.
- › Other discounts associated with your plan.
- › See the details of all the benefits your plan covers in your Evidence of Coverage (EOC).

A woman with brown hair tied back, wearing a bright yellow jacket, is smiling warmly at a Bernese Mountain Dog. The dog is looking towards the camera with its pink tongue hanging out. They are outdoors in a natural setting with dry grass and some green plants.

Getting to Know Your Member ID Card



If you haven't already received your ID card(s), you'll get them in the mail soon. Keep an eye out for them — your cards include a lot of important information.

Sample Member ID Card


Your card will differ based on your plan and plan selections.

- 1 Your ID number
- 2 Your group number
- 3 The coverage included with your plan
- 4 Member Service phone number
- 5 Address for filing claims and sending correspondence

Some services on this sample Member ID card may not apply to your plan, or you may have additional benefits not listed. Check your EOC to see exactly what's included in your plan.

 BlueCross BlueShield of Tennessee		DENTAL COVERAGE
CHRIS B HALL		
1 Subscriber ID 123456789	2 Group No. 00123	
Copayments:		3

Front

 BlueCross BlueShield of Tennessee <small>An Independent Licensee of the BlueCross BlueShield Association</small>	bcbst.com Member Service / Provider Service and Eligibility and GRID/GRID+: 1-800-523-1478	4
Members: Please present this card to the dentist whenever you or one of your eligible dependents receive dental services. See your benefit booklet for covered services. Possession of this card does not guarantee eligibility for benefits.	DENTIST- IN AND OUT OF TENNESSEE Claims for dental services should be sent to address shown below BCBST Claims Service Center 1 Cameron Hill Circle Suite 0002 Chattanooga, TN 37402-0002 600 (01/13)	5

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Tips for Using Your Card

- › Always carry it with you.
- › Protect it as you would a credit card.
- › Show it whenever you receive dental care.
- › Find providers in all 50 states.

DENTAL

How We Cover You & Your Care

We pay different amounts to cover different services. We call this list your “Schedule of Benefits,” and it groups different services into one of four levels. Your plan may not cover certain services at all.

See the example below.

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 services such as crowns, bridges and dentures

COVERAGE D

Orthodontic services such as braces and retainers

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.

Here's How You Can Save

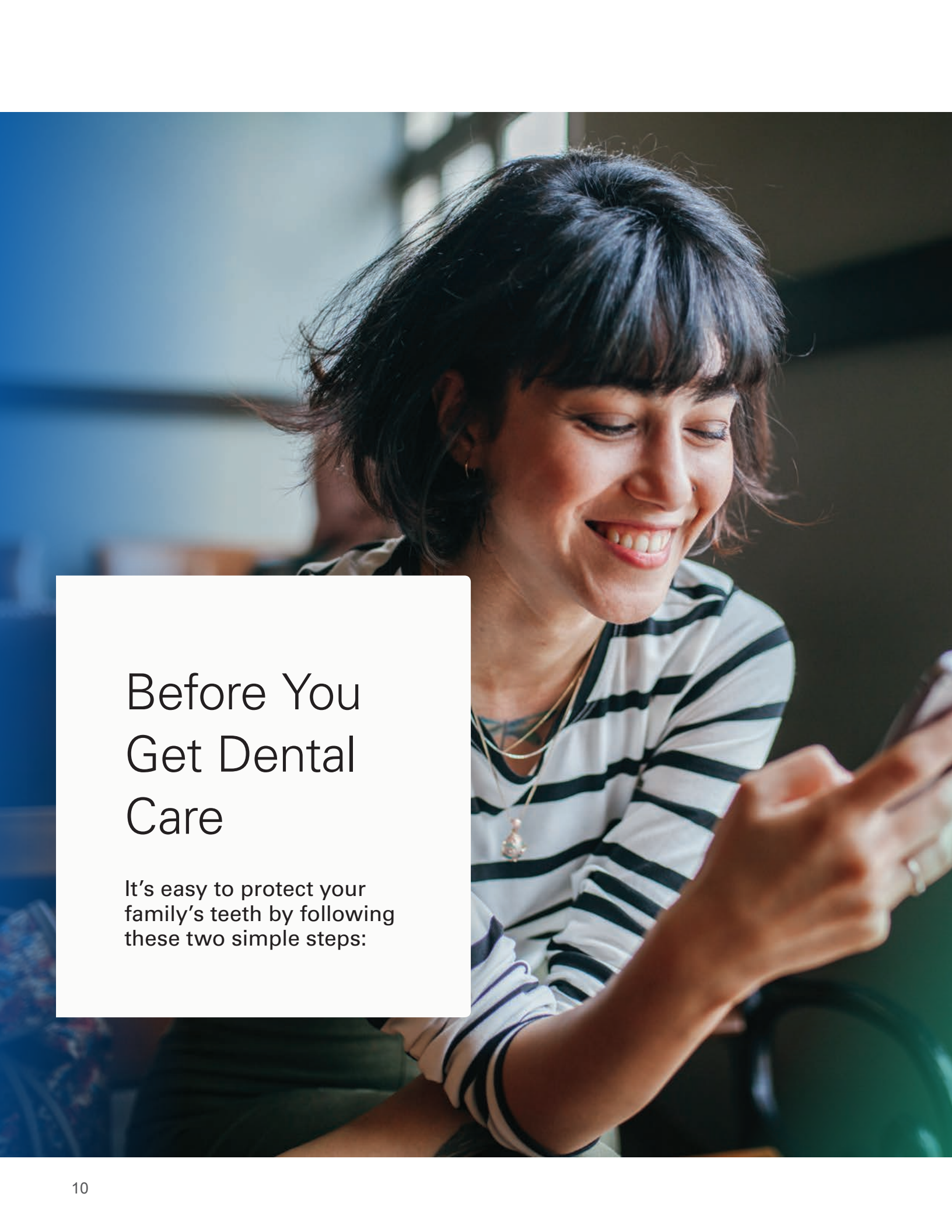
Know What Your Plan Pays

Don't let the cost of your care surprise you. Before you get any non-emergency care, you and your dentist can ask us how much we'll cover for each service. We call this request a "predetermination of benefits," and we recommend your dentist asks for one any time a service may cost more than \$200.

Networks Stretch Your Benefit Dollar

Even though some restorative and specialty services cost \$1,000 or more, most of our dental plans still have an annual maximum benefit of \$1,000. This means that your benefits go further when you see providers in your network.





Before You Get Dental Care

It's easy to protect your family's teeth by following these two simple steps:

1

Find a Provider in Your Network

Visit **bcbst.com** and click on **Find a Doctor** to begin your search.

2

Make an Appointment and Show Your Member ID Card

Once you've chosen a provider, call to make your appointment and confirm they're in your network. Or, stop by one of the many network providers who offer walk-in appointments. Some also offer evening and weekend hours to fit your busy schedule.

Dental network providers will charge you based on the in-network member cost listed in your benefit summary and will file claims directly with the dental claims administrator. You will be responsible for any copayments, non-covered costs and costs above your plan allowances.

Who Covers Care That's Already in Progress?

If you had another insurance plan before you joined us, you'll want to know who covers your current, ongoing care—us, or your old insurance company.

We ask dentists to bill their services based on the completion date. If the completion date is before the date your coverage starts with us, you'll have to see if your previous insurer will cover your treatment. If the completion date is after the date your coverage starts with us, we'll cover your care according to your benefits.

Orthodontics*

Any actual services (e.g. initial banding) for orthodontic treatment that began prior to the effective date of coverage with us should be filed with your previous insurer. However, any orthodontic services (e.g. monthly adjustment fees) received after your coverage with us starts should be filed with us, and we'll apply these costs to your orthodontic maximum.

* Not all plans cover orthodontics.

Check your EOC or benefit booklet to see if you have these benefits.

Getting the Most From Your Plan

Use Dentists in Your Network

Part of the benefit of having insurance is that we negotiate a member discount with our in-network providers. These discounts help keep your costs lower.

Watch Out for Hidden Out-of-Network Costs

Out-of-network dentists haven't agreed to those member rates with us. If you go to one, we'll pay your benefits at the same rate as our in-network dentists.

The out-of-network dentist may send you a bill for any fees over that discount amount, and you'll be responsible for paying the difference.





Healthier Mouth, Healthier You

In addition to helping you keep a healthy smile, they can identify diseases and medical conditions. Prevention and early detection lead to better health. Most plans cover the following items at 100% when you use a network provider:*

- › Two exams per year
- › Two cleanings per year
- › One set of bitewing X-rays

*Check the Benefits & Coverage section of BlueAccessSM to see the exact details of your plan.



Find the Dentist Who's Right for You

Look for a new dentist
using our mobile-friendly
website or app.

Find a Doctor Online

- › Log in to BlueAccess at **bcbst.com/member**.
- › Click **Find Care**.
- › Find a dental provider by clicking on **Browse by Category** then selecting **Dental Care**.
- › Sort results by distance, best match or patient reviews.
- › You can also leave a review or print a list of your selections.

With the myBlue TNSM App

- › Choose the menu at the bottom of the page.
- › Select Find Care.
- › Select Dental.

MYBLUE TN

You're constantly on the go, so you need a convenient way to keep up with your dental plan.

With myBlue TN, you can find dentists, look up claims information, get a digital copy of your Member ID card or access health and wellness tools.

- › Find dentists in your network by specialty or name.
- › Access benefit availability, claims and health plan details and a mobile version of your Member ID card in My Insurance.
- › What's New includes messages about the app's latest feature updates and tips on staying healthy.

BLUEACCESS

BlueAccess is our mobile-friendly member center at **bcbst.com/member**. It gives you access to a number of helpful health- and account-related tools.

- › Register for BlueAccess (once you've received your ID card).
- › Find a dentist or other provider.
- › Check your benefits.
- › See which family members are covered.
- › View coinsurance levels and frequency limits.

Download the App

- › Go to the Apple App Store® or the Google Play Store®.
- › Search for myBlue TN to get started.
- › Log in with your usual BlueAccess username and password.






Healthy Living for Less

Blue365[®] discounts make it easier for you to make healthy lifestyle choices. Save on a wide range of health-related products and services – including things like gym memberships, dental care, hearing aids, nutrition programs and fitness gear.

For more details, visit
bcbst.com/memberdiscounts.

Check back often for new offers.



Your Fitness, Your Way

Fitness Your Way™ lets you work out at any of more than 10,000 participating fitness locations nationwide for only a \$29 signup fee and \$29 per month. And it's available to people on your plan 18 and older.

Take the first step

To get started, visit **bcbst.com/member** and register or log in to BlueAccess.

- › Click **Managing Your Health**.
- › Select **Member Discounts & Fitness Your Way** to use our Blue365 member discounts page.
- › Click **Fitness Your Way**.
- › Select **View Details** then **Redeem Now**.
- › From there you can find fitness center locations, enroll and create a Fitness Your Way account.
- › Or call **1-888-242-2060**, Monday through Friday, 8 a.m. – 8 p.m. ET, to find participating facilities and enroll today.

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/members/rights.

Independent Reviews of Our Decisions About Your Care

As a BlueCross BlueShield of Tennessee member, you have the right to request a review by an independent third party of medical necessity decisions. You can learn more about how your specific benefit plan handles requests for independent reviews in your benefit materials or Evidence of Coverage.

Getting Fair Decisions About Your 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.

Not Happy With a Decision We Made?

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.

We Respect Your Privacy

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

How We Protect Your Personal Information

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 dental plan information. Your dental plan information may be used and disclosed for treatment payment, and dental 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

Help Understanding 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.

Want Help Finding Something?

Answers to Your Questions Online or on the Phone



1-800-565-9140

Monday – Friday,
8 a.m. – 6 p.m. ET



bcbst.com

Benefit Subject	Where You Can Find It Online	
	BlueAccess	myBlue TN
Plan Benefits	Benefits & Coverage	My Insurance
Family Members Covered		
Amount of Copays and Allowances		
Evidence of Coverage (My Benefit Booklet)		
Claims (archived for two years)	Claims & Balances	My Insurance
Frequency Limits		
Talk to a Nurse*	Managing Your Health	Main Menu
Find a Vision Provider (Network, Specialty or Location)	Find Care	Main Menu
Blue365 Discount Program	Managing Your Health	Member Service in Other Languages 1-800-565-9140.
Fitness Your Way		
Use Healthy Living Tools	Managing Your Health	
Learn About Healthy Eating		

* Service may not apply to all plans.

