



DentalBlueSM Member Guide

GET THE MOST OUT OF YOUR DENTALBLUE PLAN

Welcome to



We appreciate having you as a member. Because we want you to get the best value from your DentalBlue 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.



We're Here to Help

Get the information you want online or over the phone.

- Find a dentist or other provider.
- Confirm your benefits.
- Check your claims and benefit availability.
- Get answers to any question about your DentalBlue coverage.
- See the details of all the benefits your plan covers in your Evidence of Coverage (EOC).

Available online 24/7 or by phone



bcbst.com

See page 9 to learn more about secure access to your BlueCross information.



Call your Member Service line:

1-800-565-9140

8 a.m. – 6 p.m. ET, Monday through Friday

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 numero **1-866-636-0164**. Presione “1” para preguntas sobre seguro medico o “2” para seguro dental.

Services in Other Languages

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



Using Your Benefits

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

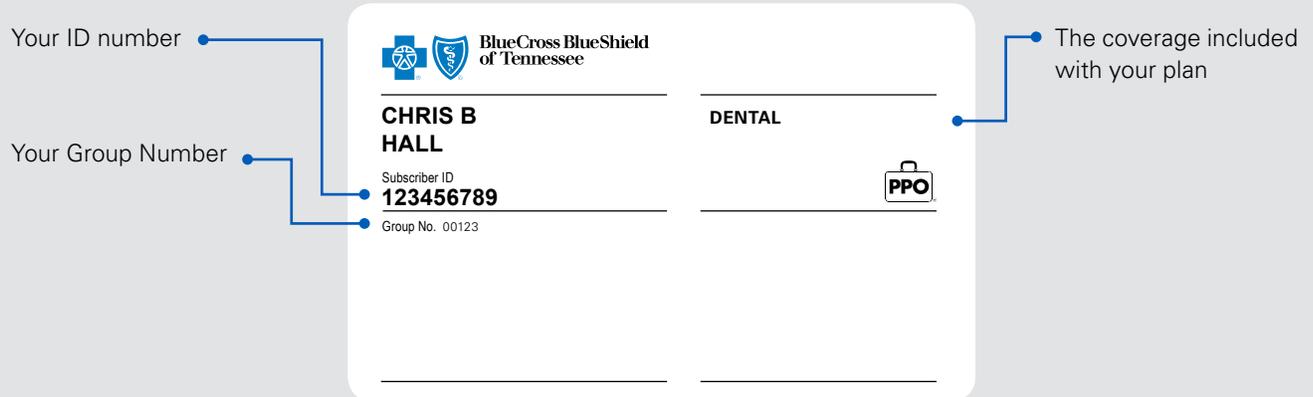
- What's on your Member ID card
- Dentists or other providers in your plan network
- Your benefits, such as dental exams and cleanings
- Other discounts associated with your plan

Your Member ID Card

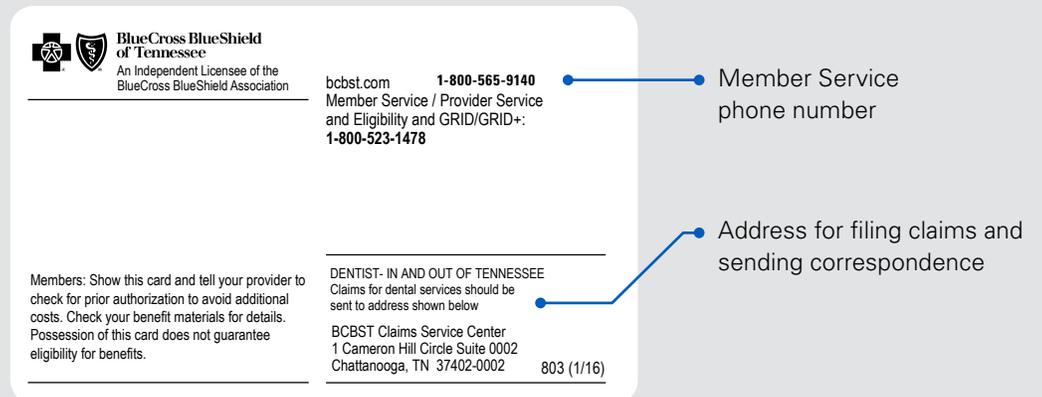
If you haven't already received your ID card(s), you'll get them in the mail soon. Keep an eye out for them — your cards include a lot of important information.

Sample Member ID Card

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



Front



Back

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.

Member ID Card Tips and Information

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



Tips to Get More From Your Benefits

1

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.

2

Watch Out for Out-of-Network Costs

Dentists in your network give our members discounted rates on care. Out-of-network dentists haven't agreed to those member rates with us. If you go to one, you may have to pay much more for your care. Check your claim summary or your EOC for details.

3

Routine Dental Exams Are Good for 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 dental plans cover:
 - Two exams per year
 - Two cleanings per year
 - One set of bitewing X-rays

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



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.

Pay Less With DentalBlue

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.

Check Your Plan Options and Benefits

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.

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.

Benefit Levels

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

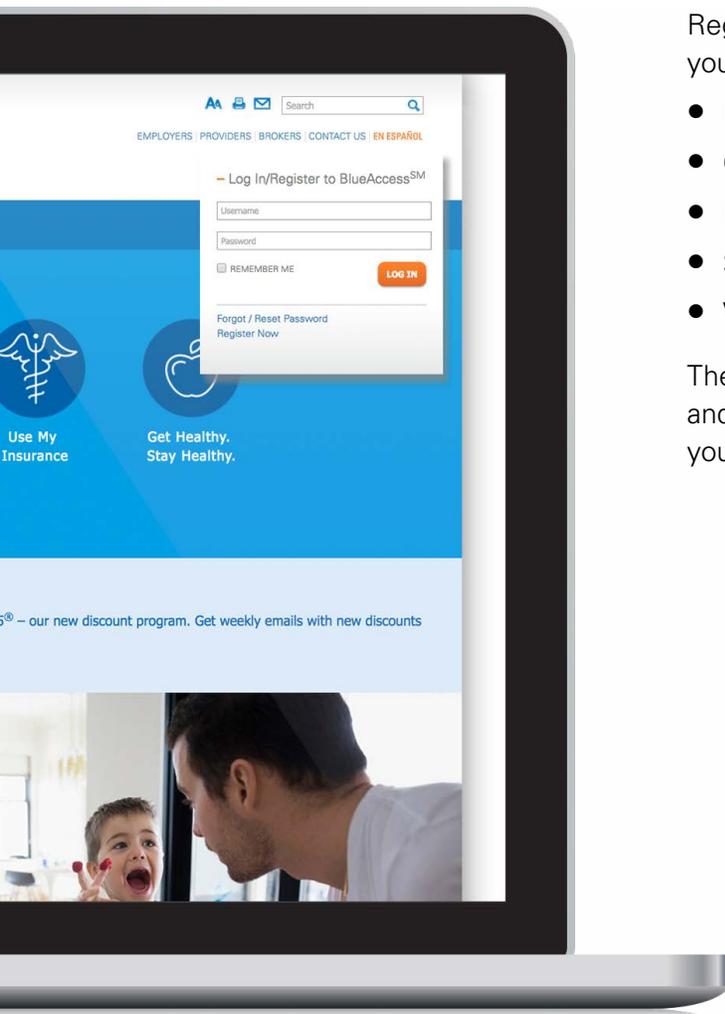
*Services not available in some plans



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.

Sign Up at BCBST.com



Register for **BlueAccess** (once you've received your ID card) so you can:

- Find a dentist.
- Check your benefits.
- Print your benefit booklet (EOC).
- See which family members are covered.
- View deductibles, coinsurance and frequency limits.

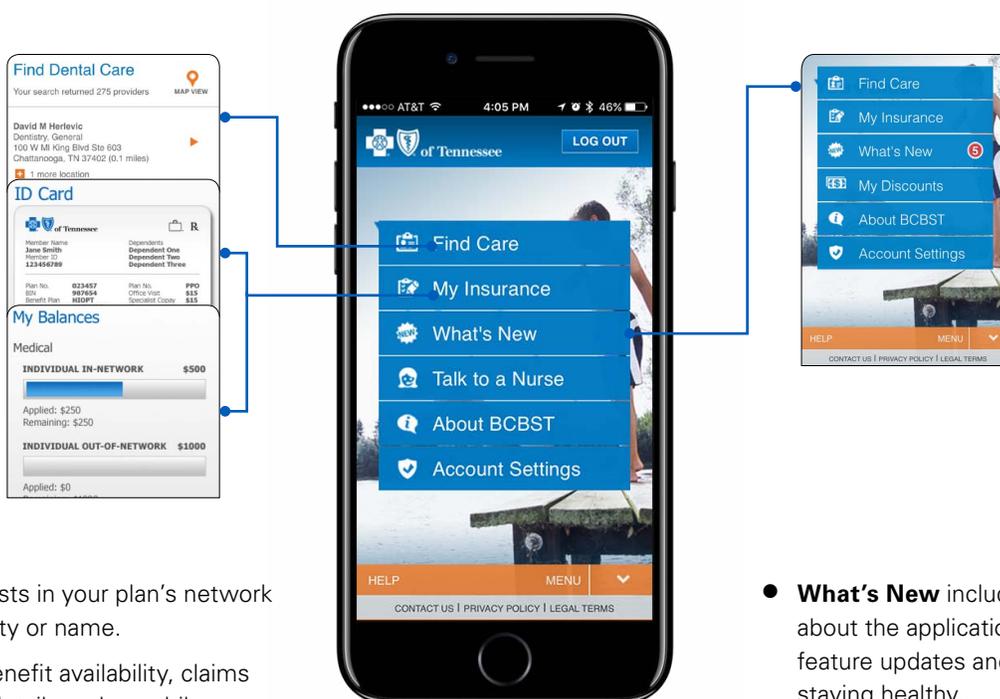
The **Claims & Balances** section helps you view claims and learn about the cost of care and how to improve your health with a Personal Health Statement.



myBlue TNSM Your Plan at Your Fingertips

To get started, log in to the application using the same username and password you use on BlueAccess, or just tap **Register Now**. Have your Member ID card handy. Just a few taps and you'll be on your way to accessing your details.

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 plan's network by specialty or name.
- Access benefit availability, claims and plan details and a mobile version of your Member ID card in **My Insurance**. You can view deductibles and benefit limits.

- **What's New** includes messages about the application's latest feature updates and tips on staying healthy.



Download the app
Go to the Apple App Store® or the Google Play Store®. Search for myBlue TN to get started.





Find a Dentist in Your Network

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



Find a Doctor Tool

- Log in to BlueAccess at bcbst.com/member.
- Click **Find Care**.
- Select **Dental**.
- Sort results by distance, best match or patient reviews.

BlueCross App – myBlue TN

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

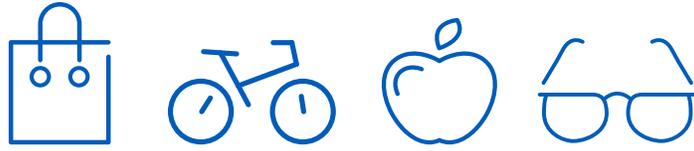


Welcome to an easier way to live the life you want. Our interactive tools, health trackers and wellness resources help you take charge of your health and enjoy your life.

These tools include:

- BlueAccess Member Wellness Center
- Online Personal Health Assessment
- Personal Wellness Report
- Self-Directed Coaching
- AlwaysOn Mobile App
- Fitness Device Integration

We also offer extra benefits, discounts and services designed to help you live a healthier, more stress-free life.



Blue365[®] Member Discount Program

Supporting A Healthy, Balanced Lifestyle

Special members-only* 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, eyewear, hearing aids, nutrition programs and fitness gear.

For more details, visit bcbst.com/memberdiscounts.
Check back often for new offers.

* Some restrictions apply.



Better Fitness Can Be Easy – and Affordable

Helping you improve your overall health through regular fitness is important to us. We also know firsthand that getting fit – and staying fit – can be a challenge. This is why we introduced **Fitness Your Way™**, a flexible, low-cost fitness program that makes living a healthier life easier than ever.

Available exclusively for you and your covered dependents (age 18 and older), Fitness Your Way provides:

- **Affordability.** One-time enrollment fee of \$29 and a \$29 monthly membership fee per member.
- **Unlimited access.** The nationwide network includes more than 10,000 participating fitness locations.*
- **Flexible membership.** No long-term contract is required – only a three-month initial commitment and unlimited use of any facility within the network.
- **Online convenience.** You can easily find fitness centers, enroll and manage your activity online.

fitness your way
by Tivity Health

Support for a Healthier Lifestyle

Regular exercise can help you:

- Achieve and maintain a healthy body weight.
- Strengthen and tone muscles.
- Improve cardiovascular health.
- Relieve stress and sleep better.
- Reduce your risk for health-related conditions.

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.

* Participating facilities will vary.

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.

Reviews of Medical Necessity Decisions

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.

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 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

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.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-565-9140-1 (رقم هاتف الصم والبكم: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-565-9140 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-565-9140 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-565-9140 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-565-9140 (ATS : 1-800-848-0298).

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການຮ່ວມມືພາສາ ຈຳນວນ ວ່ອຍເຫຼືອ ສຳ ການພາສາ, ໂດຍບໍ່ ສັ ດຄ່າ ກໍ່, ແມ່ນ ມີ ພ້ອມ ທີ່ ທ່ານ. ໂທ 1-800-565-9140 (TTY: 1-800-848-0298).

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች: በነጻ ሊያገዝዎት ተዘጋጅተዋል: ወደ ሚከተለው ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-565-9140 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચયક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-565-9140 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-565-9140 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-565-9140 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-565-9140 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-565-9140 (телетайп: 1-800-848-0298).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیرد. 1-800-565-9140 (TTY:1-800-848-0298)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíílnih 1-800-565-9140 (TTY: 1-800-848-0298).

Quick Reference to BlueCross Resources

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		
Evidence of Coverage (My Benefits Booklet)		
Amount of Deductibles and Coinsurance		
Claims (archived for two years)	Claims & Balances	My Insurance
Benefit Limits		
Talk to a Nurse*	Managing Your Health	Main Menu
Find a Doctor or Dentist (Network, Specialty or Location)	Find Care	Main Menu
Blue365 SM Discount Program	Managing Your Health	Member Service in Other Languages 1-800-565-9140.
Fitness Your Way SM		
Explanation of Benefits (EOB)	Claims & Balances	
Personal Health Statement		
Create a Personal Health Profile	Managing Your Health	
Take a Personal Health Assessment		
Self-Directed Online Coaching*		
Estimate Your Future Dental Cost	Find Care	

* Service may not apply to all plans.

