



# The value of Blue Dental<sup>SM</sup>

## How access works



When it comes to access to participating dentists, our two-tiered approach allows your dental members to choose the provider that's right for them. This translates to cost savings for both the member and the employer group. Our contracted Blue Dental PPO network offers more than 3,600 unique dentists in Michigan and more than 130,000 nationwide. With Tier 2, any licensed dentist can participate on a per-claim arrangement at Blue Cross's approved amounts. Members in PPO plans may see nonparticipating dentists for some coverage, but will not see any discounts or savings off of the dentist's normal fee.

IN NETWORK <small>Can accept PPO, PPO Plus, or EPO plans</small>		OUT OF NETWORK <small>Can accept PPO and PPO Plus only</small>	
Tier 1 PPO Dentist		Tier 2 Participating Dentist <small>Blue Par Select</small>	Nonparticipating Dentist
Accepts discounted approved fees with no balance billing			Does not accept discounted approved fees
<u>Best savings with 30-40% discounts</u>		<u>Some savings with 15-18% discounts</u>	<u>No savings or discounts results in highest costs</u>
<u>Easy member experience</u>		<u>Easy member experience</u>	<u>Complex member experience</u>

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| <ul style="list-style-type: none"><li>• Signs contract to participate in our PPO network</li><li>• Accepts all Blue Dental plan types</li><li>• Accepts Blue Cross approved amounts as full payment for covered services</li><li>• Easy member experience—dentist submits claims and is paid directly by Blue Cross</li><li>• No balance-bill; member pays only plan responsibilities on approved amounts</li></ul> | <ul style="list-style-type: none"><li>• Participates on a per-claim basis</li><li>• Cannot accept EPO plans</li><li>• Accepts Blue Cross approved amounts as full payment for covered services</li><li>• Easy member experience—dentist submits claims and is paid directly by Blue Cross</li><li>• No balance-bill; member pays only plan responsibilities on approved amounts</li></ul> | <ul style="list-style-type: none"><li>• Does not participate</li><li>• Cannot accept EPO plans</li><li>• Does not accept Blue Cross approved amounts as full payment for covered services</li><li>• More complex member experience—member pays full bill and may be responsible for submitting claims to Blue Cross for reimbursement</li></ul> |
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