



Virtual Dental Care

Have an urgent dental care need? Blue Cross Virtual Dental Care can provide you with guidance and support until you can get into see your regular dentist.

Login to your member account or visit mibluedentist.com to get started. When searching for a dentist, select *Virtual Dental Care* from the search results.

Blue Dental Resource Center

Along with comprehensive benefits and unmatched access to dentists, your Blue Dental plan offers 24/7 access to our Blue Dental Resource Center.

Log into your member account at bcbsm.com and go to *My Coverage*, then click on *Dental* to visit the Blue Dental Resource center and access tools and resources like *Blue Cross Virtual Dental Care*, *Cost Advisor*, and dental health and wellness information.

What to know before dental treatment

Your plan information will provide you with details about your plan's benefits, along with any deductible and coinsurance requirements. To maximize your benefits and savings:

- Log into your Blue Cross member account or visit mibluedentist.com to locate a dentist in your area or to access Blue Cross Virtual Dental Care.
- Ask before every visit whether your dentist participates with Blue Cross Blue Shield of Michigan. If you need help in determining your dentist's participation, please call **1-888-826-8152**.
- Use your Blue Cross ID card when making an appointment.
- Have your dentist call **1-888-826-8152** to determine if your planned treatment is covered.

For all other questions, please call 1-888-826-8152.



Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

bcbsm.com



Blue DentalSM PPO Plus

Lots of dentists to choose from

Best value

Tier 1 PPO Dentists

You'll save the most when you choose a Tier 1 PPO (in-network) dentist. Our Blue Dental Tier 1 network gives you access to more than 150,000 dentists nationwide, including 3,600+ in Michigan.

Tier 1 dentists are paid directly by Blue Cross, and they accept our approved amount as full payment for covered services. You pay only your deductible and coinsurance, if any. And because we approve a lower amount for Tier 1 dentists than we do for other dentists, your coinsurance amount will be lower, too.

Tier 1 network discounts average 35-40 percent. Tier 1 dentists also offer discounts on noncovered services.

Significant savings

Tier 2 Blue Par SelectSM Dentists (per-claim participation)

What if your dentist isn't part of our Tier 1 PPO network? That's OK. Any non-PPO dentist in the country can participate with us on a per-claim basis through our Tier 2 Blue Par Select arrangement.

Like Tier 1 dentists, tier 2 dentists accept our approved amount as full payment for covered services. You pay only your deductible and coinsurance, if any.

Tier 2 discounts average 18-20 percent.

Freedom of choice

Nonparticipating dentists

You have the freedom to choose a dentist who doesn't participate in our Tier 1 network or Tier 2 arrangement. In this case, you're responsible for any difference between the Blue Cross approved amount and the dentist's charge, along with any deductible or coinsurance required by your plan.

Nonparticipating dentists may not submit a claim on your behalf. If not, you're responsible for paying whatever they charge for the services rendered. We'll reimburse you for covered services based on our approved amount. This reimbursement may be less than what your dentist actually charges. You may also be responsible for filing your own claim.

What's my cost?

The following is an example for a Class II service covered at 80 percent.

| | In-network Tier 1 PPO Dentist | Out of network Tier 2 Blue Par Select Dentist | Out of network Nonparticipating Dentist |
|--|------------------------------------|---|---|
| Dentist's charge | \$196 | \$196 | \$196 |
| Blue Cross approved amount (Tier 1 fee or Tier 2 fee) | \$140 | \$175 | \$175 |
| Blue Cross pays | \$112 (80%) | \$140 (80%) | \$140 (80%) |
| Your coinsurance | \$28 (20%) | \$35 (20%) | \$35 (20%) |
| Your total out-of-pocket cost | \$28 <i>(Coinsurance only.)</i> | \$35 <i>(Coinsurance only. But because our approved amount is higher when you see a non-PPO dentist, your coinsurance is also higher.)</i> | \$56 <i>(Coinsurance plus the difference between the dentist's fee and our approved amount.)</i> |