

New benefits to be added to group DentalBlue dental insurance plans

Arkansas Blue Cross and Blue Shield is adding new dental benefits to our group DentalBlue dental insurance plans. Three new standard benefits — annual rollover, family deductible enhancement and implants — and one optional benefit rider for composite restorations on posterior teeth will become available to new and renewing small and large groups beginning Oct. 1, 2009, as policies renew. These benefits will not be available for BlueCare individual policies.

Employer applications have been revised to include the family deductible and composite restorations. A letter and an amendment describing the rollover benefit, the implant benefit and the family deductible benefit will be distributed to existing members beginning in September.

The following is an overview of the new benefits:

Maximum Rollover Benefit

The maximum rollover benefit allows members to “roll over” a portion of their unused annual calendar-year maximum to the next year.

A member is eligible for the rollover benefit if:

- They have at least one paid dental claim in the current calendar year.
- A member’s total paid claims for the year did not exceed the yearly maximum.
- The member is enrolled in the group dental plan on the last day of the calendar year.
- The member has not reached the accumulated rollover maximum.

Implants

Implants will be a Category C (major) benefit in all group dental insurance plans and will be covered at 50 percent up to the plan’s calendar-year maximum.

Family Deductible (three times the individual deductible)

If a member has family coverage available, once three family members have met the deductible, no further deductible will be required for the balance of the calendar year, regardless of what member of the family incurs a claim.

Composite Resin Restorations on Posterior Teeth Rider (optional)

Composite resin restorations on posterior teeth are increasingly the standard treatment recommended by most dentists. There is a small cost for this benefit, and all groups will be quoted to include this rider, but it will not be included automatically.

For groups that do not select this rider, alternate treatment is still applicable. You will balance bill your patient the difference in cost.

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P.O. Box 2181
Little Rock, AR 72203-2181

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Alternate Treatment

All alternate treatment options in the member's certificate of coverage may be applied. What this means is that **you may balance bill the member for the difference in cost** of the treatment selection and the alternate treatment. This will be reflected on the member's explanation of benefits; but you should educate the member of this option when discussing the chosen treatment.

The following is an excerpt from the new amendment to the DentalBlue

Group Benefit Certificate regarding alternate treatment:

The company will make payment based upon the charge for the less expensive procedure provided that the less expensive procedure meets accepted standards of dental treatment as determined by the company. The company's decision does not commit the covered person to the less expensive procedure. However, if the covered person and the dentist choose the more expensive procedure, the covered person is responsible for the additional charges beyond those paid or allowed by the company.

Examples:

Resin fillings are covered for anterior teeth; however, resin fillings in posterior teeth are

paid at amalgam allowables from the fee schedule. Resin may be used for restoration of the posterior teeth, but only the amount normally paid for an amalgam will be reimbursed.

The covered person is responsible for the difference in cost.

- D2391 is paid as D2140.
- D2392 is paid as D2150.
- D2393 is paid as D2160.
- D2394 is paid as D2161.

We are excited to offer these new features to our DentalBlue dental insurance plans. As you know, research has found links between oral health and overall health, so having dental insurance contributes to your patients' total well-being.



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Dental Provider Relations

Customer Service 1-877-203-9921

Dental Provider Representatives

Linda Duelder
Phone: (501) 378-2195
Fax: (501) 378-2465
Toll-free: 1-800-843-1329

Debbie Jines
Phone: (501) 378-3296
Fax: (501) 378-2465
Toll Free: 1-800-843-1329

Arkansas Blue Cross and Blue Shield
Dental Provider Relations
P.O. Box 2181
Little Rock AR 72203