

Blue DentalSM EPO

Your Blue Dental plan offers comprehensive coverage, access to a large network of Tier 1 PPO dentists to help you save money, and a free dental wellness program to keep you healthy from head-to-toe.

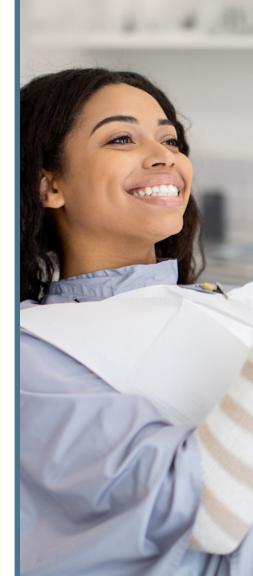
Best value

With Blue Dental EPO, you have to go to a Tier 1 PPO (in-network) dentist or your services won't be covered. Our Blue Dental PPO network lets you choose from more than 3,600 dentists in Michigan and 135,000 dentists nationwide.

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.

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

To find a Tier 1 dentist near you, login to your Blue Cross member account, visit **mibluedentist.com** or call **1-888-826-8152**.



What's my cost?

The following is an example for a Class II service covered at 80 percent when performed by a Tier 1 dentist. Blue Dental EPO does not cover services received out-of-network.

	In network Tier 1 PPO dentist	Out of network dentist
Dentist's fee	\$196	\$196
Blue Cross approved amount	\$140	\$0
Blue Cross pays	\$112 (80%)	\$0
Your coinsurance	\$28 (20%)	Not applicable
Your total out-of-pocket cost	\$28 (Coinsurance only)	\$196 (Services performed by out of network dentists aren't covered)



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 Tier 1 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.



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