



Blue Cross Dental Broker Update

In an effort to promote good oral health as an important part of good overall health, Blue Cross & Blue Shield of Rhode Island (BCBSRI) is pleased to announce several enhancements to our dental plans. Effective June 1, 2009, the following enhancements will be in place for fully-insured groups enrolled in certain Premier Blue and Advantage Blue plans.

Please note: These enhancements *do not* apply to Basic Blue dental plans or Dental Direct.

- **Single Tooth Implant:** Single tooth implant coverage is a *new* benefit for groups with *prosthodontic coverage*.
 - Applies to the calendar year maximum.
 - Only covered in *lieu of a three-unit bridge*. (For example, there must be a healthy tooth on *each* side of the tooth that requires an implant.)
 - All claims for single tooth implants will be reviewed by dental consultants for appropriateness of placement in accordance with our dental treatment guidelines.

Note: Any group that has the single tooth implant **rider** will not have single tooth implant coverage as part of its standard plan design.

- **Sealants:** If a group has sealant coverage, sealants will be covered **every 2 years up to the 18th birthday**.
 - Our existing sealant benefit is *every 3 years to age 14*.
- **Vital Pulpotomy:** Will be covered **up to the 15th birthday**.
 - Our existing benefit covers vital pulpotomy *to age 11*.
 - Vital pulpotomy is the partial removal of nerve/blood supply of tooth in an attempt to maintain vitality and avoid a root canal.

Note: The rating impact for the above enhancements is negligible.

Premier Blue Product Enhancement:

- Effective **July 1, 2009**, (upon group renewal) all *fully insured* groups enrolled in Premier Blue will have sealant coverage as part of their dental plan. *This change is to promote the importance of preventive dental care.*

Note: The rating impact for adding sealant coverage is between one and two percent.

Network Options:

Effective immediately, all **new** dental quotes for small and large employer business will include the Blue Cross Dental National Network, with the 90th percentile regional HIAA pricing:

- Member can obtain out-of-network dental services (outside the BCBSRI local network) and the claim will be paid at the regional rate (9 out of 10 doctors accept this rate as payment in full). There is a minimal risk that a member may be balance-billed.
- Members who visit a non-participating dentist within the BCBSRI local network will be reimbursed at the Rhode Island allowable rate (or a percentage of the Rhode Island allowable rate), which is based on the plan design.
- The Blue Cross Dental National Network consists of the BCBSRI local network, the Blue Cross and Blue Shield of Massachusetts network, and the DenteMax national network (over 90,000 dental providers).

Note: The option to conduct a *participating provider search* (if a participating provider is found within a 25-mile radius of a non-participating provider, the claim pays at the BCBSRI fee schedule) will **no longer** be quoted for **new** business.

Existing dental groups will be renewed with their current network option until further notice.

Employer Communication Plan:

- Notification will be sent to all employers with Advantage Blue or Premier Blue dental coverage to inform them of the enhancements. Employers are responsible for communicating the benefit enhancements to their employees.