We Invite You to Join Our Dental Blue® PPO Network of Dentists

Our promise is to always put our members first. This means giving them access to the high-quality dental care. PPO plans offer members access to a network of credentialed dentists both locally—with dentists who participate with Blue Cross Blue Shield of Massachusetts*—and nationally through the DenteMax network of credentialed dentists. Members choosing care from an in-network dentist receive a higher level of benefits for covered services.

For dental practices that already participate in Dental Blue, joining this PPO network offers you the ability to add to your patient roster and to provide cost-effective services for our members.

Why accept our invitation?

• **Competitive Reimbursement**
  Dental Blue PPO reimbursement is based on a fee schedule comparable to other dental insurers in the area. Our fee schedule is reviewed annually and any updates to it are effective for services on or after January 1. Dental Blue PPO dentists agree to accept the PPO fee schedule amount as full payment. Reimbursement for covered services is based on the PPO fee schedule or your charge, whichever is lower. Participation in our Dental Blue PPO network will not affect your reimbursement for our traditional Dental Blue indemnity product.

• **Access to More Than 110,000 PPO Members and Growing**
  Dental Blue PPO is our fastest growing product. Companies choose Dental Blue PPO because it allows their employees to maintain dental coverage while controlling dental care costs. Members learn about your participation in Dental Blue PPO through our online Find a Dentist directory.

• **Claim Simplification**
  Participating dentists are not required to submit radiographs and periodontal charts unless we request them—another way Dental Blue PPO works with your office to reduce administrative hassles.

• **Total Health Solution and Enhanced Dental Benefits**
  BCBSMA’s multi-faceted program—one of the first in the country—makes the connection between oral health and overall health by supporting our members with diabetes, coronary artery disease, or oral cancer, and women who are pregnant. Eligible members can receive additional dental services paid at 100% and outside of the member’s annual maximum.

• **Maximum Rollover Benefits**
  Dental Blue PPO members now have an Accumulated Maximum Rollover benefit, which allows them to roll over a certain dollar amount of their unused annual benefits to be used in a future year (when the member meets certain criteria). This benefit is standard for small group dental plans and is an optional benefit that larger employers may select for their employees.

• **Want to Learn More?**
  Your dedicated Dental Network Manager would be happy to discuss all the advantages of becoming a participating Dental Blue PPO dentist. Call 1-800-882-1178, Option 4.

*Blue Cross Blue Shield of Massachusetts refers to Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross and Blue Shield of Massachusetts HMO Blue®, Inc., and/or Massachusetts Benefit Administrators, LLC, based on Product participation. An Independent Licensee of the Blue Cross and Blue Shield Association. ©2010 Blue Cross and Blue Shield of Massachusetts, Inc.