

PREFERRED DENTAL PROGRAM



Blue Cross and Blue Shield of Alabama's Preferred Dental Program is a statewide dental network designed to promote quality and cost effective dental care. Currently more than 1,600 dentists, approximately 86% of the dentists in Alabama, have joined.

The Preferred Dental Program offers the following advantages:

- ▶ Preferred Dentists will file all claims. Payment will be made directly to the dentist and the dentist will accept the Blue Cross payment as payment in full for covered services (after any deductible and coinsurance you owe.)
- ▶ Preferred Dentists have agreed to be reimbursed according to a discounted fee schedule for each service. The fee schedule offers average savings of approximately 20% off billed charges.
- ▶ Services provided by dentists outside the network in Alabama will be paid according to the Preferred fee schedule amount. However, if you do not use a Preferred Dentist, you may have to pay the dentist at the time of service and file the claim. Blue Cross will pay you the Preferred fee schedule amount for covered services received and you will be responsible for the difference between the Blue Cross payment and the dentist's charge (plus any deductible and coinsurance.)
- ▶ Payments for covered services received outside Alabama will be paid at the lesser of the Blue Cross "allowed amount" or the amount charged by the dentist.
- ▶ The categories of dental services covered, level of coverage for each category and the deductible and maximum amounts will be the same for network and non-network dentists.

FIND A NETWORK DENTIST

Go to www.bcbsal.com and click "Find a Doctor". Then, click "Dentist" and enter the requested information.



**BlueCross BlueShield
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association