

Western Refining BlueCare[®] Dental PPO Plan Frequently Asked Questions

Effective January 1, 2009



What are the advantages of choosing a PPO dentist?

Your **BlueCare Dental PPO plan** has one of the largest national networks of contracting general and specialty dental providers.

In a PPO plan, costs are typically reduced when you receive covered care from network providers. Dentists in the PPO network have agreed to pre-determined fees for their services. These fees (Schedule of Maximum Allowances), on average, are lower than usual and customary fees. In most cases, **BlueCare Dental PPO** provides savings when a network dentist is selected.

You pay less out-of-pocket and contracting providers have agreed not to balance bill. Also, dental specialists can be chosen from the network without a referral for covered services.

You will be responsible only for your coinsurance, if any, when you go to a network dentist for covered services. Our network dentists will also fill out and file your claim form, which means you do not have to file the paperwork or pay the full charges upfront – this equals fewer hassles for you.

How can I find a participating dentist?

To find a participating dentist and maximize your savings, you can go online at www.bcbsnm.com and select **Provider Finder[®]** (under *More Searches* go to *Find a Dentist – BCBSNM Plans – PPO Network*). Or call Customer Service, toll-free, at 877-723-5697, Monday through Friday from 7:00 a.m. – 5:00 p.m. (MST).

What if I go to a nonparticipating dentist?

If you go to a dentist who does not participate in the **BlueCare PPO** network, you will still be covered, but you may incur a higher out-of-pocket expense. Payments will be based on a Maximum Allowable Charge amount. If your dentist charges more than the Maximum Allowable Charge amount, you may be responsible to pay the difference. You may also have to submit your own claims.

Do I need to tell my dentist my coverage has changed?

Yes. It would be helpful if you told your dentist that you now have the **BlueCare Dental PPO** coverage through Blue Cross and Blue Shield of New Mexico.

Do I need an ID card to receive care?

No. Your dentist can verify your eligibility for coverage by contacting Customer Service at 877-723-5697, Monday through Friday, from 7:00 a.m. – 5:00 p.m. (MST).

What if I have other questions?

Please call the Customer Service at 877-723-5697, Monday through Friday, from 7:00 a.m. – 5:00 p.m. (MST). Our Customer Advocates can answer many of your questions, provide you with benefit, claims, and eligibility information, along with our mailing address, and help you with the names of PPO dentists near you.