

Blue Cross Blue Shield Association.

DENTAL NETWORK



DISCLAIMER

The information included is general and in no event should be deemed as a promise or guarantee of payment. We do not assume and hereby disclaim any liability for loss caused by errors or omissions in preparation and editing of this publication.

AGENDA

- Dental Plans
- Dental GRID
- Eligibility, Benefits and Claims
- Credentialing

DENTAL PLANS

DENTAL UMBRELLA

BlueDental^{sм}

- Small Group
- Major Group
- Student Health Plan

BlueChoice® HealthPlan

- Business Advantage
- CarolinaADVANTAGE

BlueCross Total[™] Medicare Advantage Blue Secure Dental

Federal Employee Program (FEP)

- Medical
 - Basic
 - Standard
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
 - BCBS FEP Dental

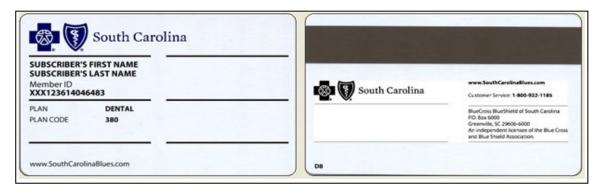
SC Public Employee Benefit Authority (PEBA)

- State Dental
- State Dental Plus

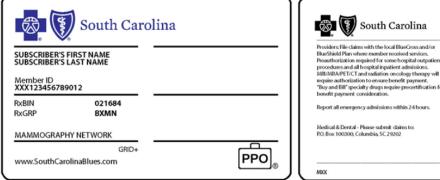
BCBS Dental GRID/GRID+

Companion Life Dental

COMMERCIAL PLANS



Sample Commercial - Dental Only ID Card



www.SouthCarolinaBlues.com Customer Service: XXX-XXX-XXXX Dental Customer Service: XXX-XXX-XXXX Preauthorization required for some hospital outpatient PPO Network Providers: 800-810-2583 Essential AdvocateSM: 855-638-5839 MRI/MRA/PET/CT and radiation on cology therapy will Precertification: 800-334-7287 Mental Health and Substance Abuse "Buy and Bill" specialty drugs require precertification for Precertification: 800-868-1032 EyeMed: 866-939-3633 Pharmacy Help Desk: 855-811-2218 Buy and Bill Drugs - Precertification: 877-440-0089 An independent licensee of the Blue Cross and Blue Shield Association.

Sample Commercial - Medical and Dental ID Card

COMMERCIAL PLANS – OVERVIEW OF COVERAGE

- There are some dental plans that use a network of participating providers, while other plans do not.
 - Members are always encouraged to select in-network providers.
 - Members that use out-of-network providers will be responsible for all charges exceeding the schedule of dental allowances
- Coverage levels include:
 - Preventive care
 - Restorative care
 - Major restorative care
 - Implant services (coverage varies per plan)
 - Orthodontic care (coverage varies per plan)

STATE BASIC DENTAL PLAN

- SC Public Employee Benefit Association (PEBA) uses BlueCross BlueShield of South Carolina as an administrator for their dental plans.
- Benefits are divided into four classes:
 - 1. Diagnostic and preventive services
 - 2. Basic dental services
 - 3. Prosthodontics
 - 4. Orthodontics

Note: A \$1,000 benefit period maximum applies to classes 1-3.

- Covered services are paid based on its schedule of dental procedures and allowable charges.
- As of Jan. 1, 2024, State Dental and Dental Plus no longer apply the alternate benefit for codes D2391 D2394.





STATE DENTAL PLUS PLAN

- Members with the Dental Plus plan with have State
 Dental Plus on their ID card.
- Dental Plus is a supplement to the Basic Dental plan and provides an additional \$1,000 benefit period maximum for classes 1-3.
- Dental Plus provides a higher level of reimbursement for services that the Basic Dental plan covers.
 - Reimbursement is based on the commercial negotiated rate with BlueCross BlueShield of South Carolina.
- Dental Plus members utilize the BlueCross BlueShield of South Carolina Network for in-network benefits.





STATE MEMBER

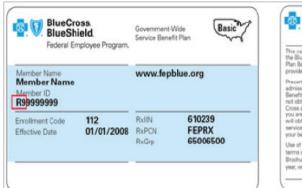
Member ID **ZCS12345678**

GRID+

State Dental Plus

FEP BASIC OPTION PLAN

- Members have a \$35 copay for evaluations. If members have Medicare Part B or a FEDVIP plan, the FEDVIP plan pays the \$35 copay.
- FEP pays any balance up to the BlueCross
 Preferred Blue Participating Dental allowance.
- Basic members must use preferred dentists to receive benefits.
- If a service is not covered by FEP Basic, innetwork providers can charge their usual and customary charge.





FEP BASIC OPTION PLAN (CONTINUED)

Covered Service	FEP Pays	Member Pays
Clinical Oral Evaluations		
Periodic oral evaluation*		
Limited oral evaluation		
Comprehensive oral evaluation*		
*Benefits are limited to a combined total of two evaluations per person per calendar year		
Diagnostic Imaging	Preferred: All charges in excess of member's \$35 copayment	Preferred: \$35 copayment per evaluation
Intraoral – complete series including bitewings (limited to one complete series every three years)		
Preventive	Participating/Non-participating: Nothing	Participating/Non-participating: Member pays all charges
Prophylaxis – adult (up to two per calendar year)		
Prophylaxis – child (up to two per calendar year)		
Topical application of fluoride or fluoride varnish – for children only (up to two per calendar year)		
Sealant – per tooth, first and second molars only (once per tooth for children up to age 16 only)		
Not covered: Any service not specifically listed above	Nothing	All charges

FEP STANDARD OPTION PLAN

- Members have no deductibles, copays or coinsurance.
- Members pay the difference between the fee schedule amount and the BlueCross Participating Dental allowance while using preferred dentists.
 - When using non-preferred dentists, members pay all charges in excess of the listed fee schedule.
- If a service is not covered by FEP Standard, both in and out-of-network providers can charge their usual and customary charge.





FEP STANDARD OPTION (CONTINUED)

Covered Service	F	EP Pays	Member Pays
Clinical Oral Evaluations	To Age 13	Age 13 and Over	
Periodic oral evaluation (up to two per person per calendar year)	\$12	\$8	
Limited oral evaluation	\$14	\$9	
Comprehensive oral evaluation	\$14	\$9	
Detailed and extensive oral evaluation	\$14	\$9	In Network
Diagnostic Imaging			The difference between the amounts
Intraoral complete series	\$36	\$22	listed to the left and the BlueCross Participating Dental Allowance
Palliative Treatment			raiticipating Dental Allowance
Palliative treatment of dental pain – minor procedure	\$24	\$15	Out of Network
Protective restoration	\$24	\$15	All charges in excess of the scheduled
Preventive			amounts listed to the left.
Prophylaxis – adult (up to 2 per person per calendar year)		\$16	
Prophylaxis – child (up to 2 per person per calendar year)	\$22	\$14	
Topical application of fluoride or fluoride varnish (up to two per person per calendar year)	\$13	\$8	
Not covered: Any service not specifically listed above	Nothing	Nothing	All charges

FEP BLUE FOCUS PLAN

- Members with a Blue Focus plan do not have dental benefits directly with their plan.
- Members would need BCBS FEP Dental or another Federal Employees Dental and Vision Insurance Program (FEDVIP) for dental benefits.
- Claims would need to be filed directly to the FEDVIP plan.



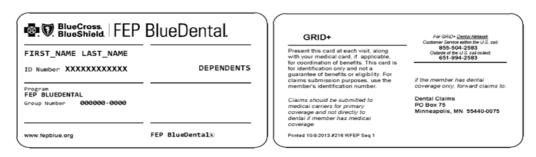


FEP BLUE CROSS BLUE SHIELD FEP PLAN

- Members covered by FEP Basic Option medical plan and BCBS FEP Dental will not be responsible for the annual deductible when using an innetwork provider.
- In accordance with Federal law, always file medical first if the member has dental benefits under their medical plan.
- As of Jan. 1, 2024, FEP Dental covers:
 - Two routine oral exams and one additional exam if a problem occurs between check ups.
 - Nitrous oxide for children aged 5 and under, and other individuals with medical conditions that may require it.



Sample of new BCBS FEP Dental ID Card



Sample of old FEP BlueDental ID Card

FEP BLUE CROSS BLUE SHIELD FEP PLAN (CONTINUED)

	High O	ption	Standard Option	
	In-network Out-of-network		In-network	Out-of-network
Class A (Basic) services (e.g., exams, cleanings, x-rays, sealants)	\$0	10% COINS	\$0	40% COINS
Class B (Intermediate) services (e.g., oral surgery, fillings, gum scaling)	30% COINS	40% COINS	45% COINS	60% COINS
Class C (Major) services (e.g., crowns, bridges, root canals, dentures)	50% COINS	60% COINS	65% COINS	80% COINS
Class D (Orthodontics) services (Adults and children)	50% COINS up to \$3,500 lifetime maximum per person	50% COINS up to \$3,500 lifetime maximum per person	50% COINS up to \$2,500 lifetime maximum per person	50% COINS up to \$1,250 lifetime maximum per person

Annual Deductible Class A, B and C services (Does not include Class D services)	\$0	\$50 per person	\$0	\$75 per person
Annual Maximum Class A, B and C services (Does not include Class D services)	Unlimited	\$3,000 per person	\$1,500 per person	\$750 per person

MEDICARE ADVANTAGE: BLUECROSS TOTAL, BLUE BASIC AND TOTAL VALUE

		BlueCross PPO Dental Benefit Highlights			
	Service	In-Network	Visits (per year)	Out-of-Network	
Preventive Dental	Oral exams Cleanings	\$0	2	50% COINS	
Treventive Dental	Dental x-rays	50% COINS			
Comprehensive Dental* (Non-Medicare covered services)	Restorative Anesthesia Endodontics Other oral/maxillofacial surgery Extractions Other services (e.g., deep cleanings, fillings, Prosthodontics Crowns, root canal, dentures, bridges) Note: Implants are not covered.			50% COINS (INN and OON)	
	I				
Annual Maximum (Per member, per year)	BlueCross Total sm : \$4,500 (Comprehensive and preventive combined) Total Value sm : \$3,500 (Comprehensive and preventive combined) Blue Basic sm : \$3,000 (Comprehensive and preventive combined)				

^{*}SC Blue Dental Network

BLUE SECURE - MEMBERS 19 AND OLDER

	Blue Secure I	Dental Gold 1	Blue Secure D	ental Silver 1
Member Age		19 or older		
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$50 Individual a	and \$150 Family	\$50 Individual a	and \$150 Family
Annual Maximum (Coverage limit)	\$1,	500	\$1,000	
Class I - Preventive Procedures and Exams	0% COINS	20% COINS	0% COINS	30% COINS
Class II - Basic and Restorative*	30% COINS (after six months)	50% COINS (after six months)	50% COINS (after six months)	70% COINS (after six months)
Class III - Major Procedures**	50% COINS (after 12 months)	70% COINS (after 12 months)	70% COINS (after 12 months)	Not covered
Class IV - Orthodontia Services	Not covered			
Maximum Out-of-Pocket	N/A			

^{* 6} month waiting period | ** 12 month waiting period

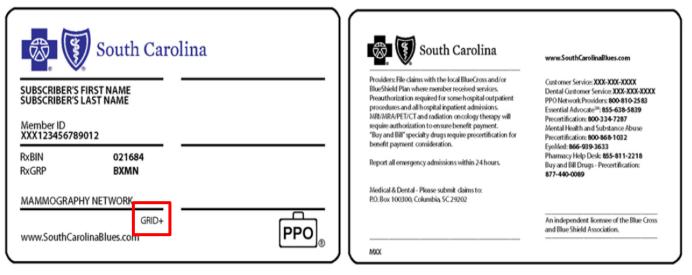
BLUE SECURE - MEMBERS UNDER 19

	Blue Secure Dental Gold 1		Blue Secure Dental Silver 1	
Member Age	Under 19 years old			
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$50 per child	\$100 per child	\$50 per child	\$100 per child
Annual Maximum (Coverage limit)	No limit			
Class I - Preventive Procedures and Exams	0% COINS	20% COINS	0% COINS	30% COINS
Class II - Basic and Restorative	30% COINS	50% COINS	40% COINS	60% COINS
Class III - Major Procedures	50% COINS	60% COINS	50% COINS	60% COINS
Class IV - Orthodontia Services (Prior authorization required)	50% COINS		50% (COINS
Maximum Out-of-Pocket per child	\$425	\$850	\$425	\$850
Maximum Out-of-Pocket total (All children)	\$850	\$1,700	\$850	\$1,700

DENTAL GRID

OVERVIEW OF DENTAL GRID

- Dental GRID allows dentists to see members from other participating BlueCross BlueShield plans at the local plan's reimbursement levels.
- Our participating providers' reimbursement levels or provider agreements will not change when treating GRID members.
- Members in this program can be recognized by the work GRID or GRID+ on their ID card.



Sample Commercial - Medical and Dental ID Card

GRID PARTICIPATING PLANS

nthem Insurance Companies, Inc.		
Anthem Blue Cross of California	Anthem Blue Cross and Blue Shield of Colorado	Anthem Blue Cross and Blue Shield of Connecticut
Blue Cross and Blue Shield of Georgia	Anthem Blue Cross and Blue Shield of Indiana	Anthem Blue Cross and Blue Shield of Kentucky
Anthem Blue Cross and Blue Shield of Maine	Anthem Blue Cross and Blue Shield of Missouri	Anthem Blue Cross and Blue Shield of Nevada
Anthem Blue Cross and Blue Shield of New Hampshire	Empire Blue Cross and Blue Shield of New York	Anthem Blue Cross and Blue Shield of Ohio
Anthem Blue Cross and Blue Shield of Virginia	Anthem Blue Cross and Blue Shield of Wisconsin	
Health Care Service Corporation (HCSC)		
Blue Cross and Blue Shield Illinois	Blue Cross and Blue Shield Montana	Blue Cross and Blue Shield New Mexico
Blue Cross and Blue Shield Oklahoma	Blue Cross and Blue Shield Texas	
Other		
Blue Cross and Blue Shield of Arizona	Blue Cross and Blue Shield of Kansas	Blue Cross and Blue Shield of Kansas City
Blue Cross and Blue Shield of Massachusetts	Blue Cross and Blue Shield of Nebraska	Blue Cross and Blue Shield of Vermont (CBA Blue)
BlueCross BlueShield of North Carolina	BlueCross BlueShield of Tennessee	BlueCross of Idaho
BlueCross & BlueShield of Western/ BlueShield of Northeastern New York	Capital Blue Cross (Central PA)	CareFirst Blue Cross and Blue Shield (Maryland/District of Columbia)
Excellus BlueCross BlueShield (Rochester NY)	Horizon Blue Cross and Blue Shield of New Jersey	Wellmark Blue Cross and Blue Shield of Iowa

ELIGIBILITY, BENEFITS AND CLAIMS

VERIFYING ELIGIBILITY AND BENEFITS

Plan	My Insurance Manager [™]	Provider Services	
Commercial Dental Plans	Yes	800-222-7156 (Columbia center) 800-922-1185 (Greenville center)	
State Basic Dental and Dental Plus	Yes	888-214-6230 803-264-3702 (Columbia area)	
BCBS FEP Dental	Yes	855-504-2583	
FEP Dental (Medical)	No	800-444-4325	
BlueCross Total, Total Value and Blue Basic (Medicare Advantage Dental)	Yes	800-222-7156	
Companion Life Dental	No	800-765-9603 or 800-753-0404, ext. 45921	

FILING DENTAL CLAIMS UNDER THE MEDICAL BENEFIT

- For **State dental plans**, the following codes should always be filed to State medical first:
 - Impacted teeth
 - o D7220-D7251
 - Other surgical procedures
 - o D7260, D7261, D7285, D7286
 - Excision or lesions
 - o D7410-D7415
 - Remove of tumors, cysts, and neoplasms
 - o D7440-D7465
 - Excision of bone tissue
 - o D7471-D7490
- For **BCBS FEP Dental**, always file claims to the medical plan first if the member has dental benefits under their medical plan.
- Use an 837P format with the accurate diagnosis code when rendering oral surgical services under State dental and other health plans.

FILING ORTHODONTIC CLAIMS ELECTRONICALLY

- Submit one line with banding fee code (D8080-D8090) and the charge.
- Submit one line with the monthly adjustment code (D8670), the total months of treatment, and the total charge.
 - Do not file the claim each month.
 - Payments are automatically sent until one or more of the following apply:
 - The patient exhausts his or her lifetime benefit maximum
 - The patient's dental coverage is terminated
 - The patient reaches the maximum age allowed for services under his or her policy
 - **For a transfer care**, submit one line with the monthly adjustment code, total months of the remaining treatment, and the total remaining charge.

GENERAL GUIDELINES FOR FILING CLAIMS

Dental Plan	Claims Filing Procedures
Commercial and Medicare Advantage	Submit claims electronically using HIPAA 837D format. Use carrier (payer) code 38520. If applicable, mail paper claims to the mailing address on the back of the member's ID card. Timely filing varies. Verify when checking eligibility and benefits.
Dental GRID	Send claims to the mailing address on the member's ID card.
BCBS FEP Dental	Submit all claims to the member's primary medical plan first. See the member's medical ID card for submission. Timely filing is December 31 of the year following the year of service.
State Basic Dental and State Dental Plus	Submit claims electronically using HIPAA 837D format. Use carrier (payer) code 38520. Timely filing is 24 months from date of service. Do not file a separate claim for Dental Plus members.

NATIONAL ELECTRONIC ATTACHMENT



Get Paid Faster! Use FastAttach™ Electronic Claim Attachments.

Connecting Disconnected Data*

What is FastAttach?

FastAttach from NEA Powered by Vyne® is a compliant, HITRUST CSF Certified solution for submitting electronic claim attachments and supporting documentation required for claim adjudication. FastAttach eliminates manual, paper-based processes related to requests for supporting claim documentation and enhances denial tracking for dental providers. Say "goodbye" to claim processing delays and get reimbursements flowing with FastAttach.

Improve claim adjudication times by electronically

- X-rays
- · Perio charts
- EOBs
- Narratives
- · Pre-treatment estimates
- · Secondary insurance information
- · Any other documentation required to adjudicate a

It automatically populates claim data eliminating the need for time consuming manual data entry. FastAttach is an encrypted. Internet based software and meets industry security requirements. Additionally, FastAttach interfaces with most major dental practice management systems and dearinghouses to further streamline your practice's workflow.

How does FastAttach work?

FastAttach is easy to setup and use. Once a request is received for additional documentation, the user simply needs to import, upload, scan or capture the image and attach it to the electronic request. FastAttach supports the widest variety of image acquisition

methods in the industry including; screen capture, file import, scanner and secure mobile device capture through our patented FastKapture app for iOS® and Android®



Easily attach X-rays or other required supporting documentation

Once the image is captured in FastAttach, the user simply transmits the image to the NEA repository. NEA immediately sends a report back to the practice with an NEA Attachment Tracking Number for each file. The user places the NEA Tracking Number in the remarks or NTE section of the claim and sends the claim electronically through their claims dearinghouse.

- HITRUST · Simple, easy to read screens
- · Minimal training required
- · 24/7 secure, online access to your images
- · Enables image sharing with other providers
- · Works well for solo offices, multiple locations, multi-specialty clinics and more

Take advantage of the BCBS South Carolina Promo. Mention code: BCBSSCRZ2M & get TWO months FREE, plus \$0 Registration - a \$278savings.



- UNLIMITED FREE customer service and support
- · Online chat support tool
- Experienced knowledgeable support staff
- · Refresher training for staff at no additional cost

- . Minimal up-front costs low monthly fee
- · Rapid implementation (most take <1 hour)
- · Compatible with most dental practice management systems and clearinghouses

Easily view payer requirements

The FastAttach subscription also includes FastLook, an integrated solution that provides individual payer attachment requirements for claims adjudication. With FastLook, providers can search by payer name and procedure code to determine if an attachment needs to be sent and if so, the exact parameters of what needs to be sent. Knowing this up-front eliminates the hassle of sending unnecessary attachments and saves time.

Communicate with Confidence Using **Vyne Connect Encrypted Email**

Did you know that sending emails that contain Protected Health Information (PHI) without using an encrypted email service to do so, could put you at risk for HIPAA violations and could even make your business a prime target for a cybersecurity breach?

NEA is attuned to your compliance needs. That's why every FastAttach subscription also includes access to our exclusive Vyne Connect encrypted email service. Improve the security of communications you send patients, payers and other providers by using Vyne Connect encrypted email exchange. It's simple to use and works with your existing email service, so no need to setup new email accounts. Contact NEA to learn more - 800-782-5150, NEA option 2.

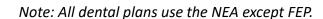
Start sending unlimited claim attachments electronically to over 750 dental plans and pavers with FastAttach and get the exclusive Vyne Connect encrypted email service - all for only \$39 per month per office location*!

Call or register online now and save \$278 with promo code BCBSSCRZ2M at: (800) 782-5150, opt. 2 or www.nea-fast.com.

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@2001 FA Holdings Aggregator, ITC





CREDENTIALING

PARTICIPATING IN THE DENTAL NETWORK

- Plans that use the Participating Dental Network include:
 - Commercial plans
 - Medicare Advantage plans
 - State Dental Plus
 - Companion Life Dental
 - FEP Basic, Standard, and BCBS FEP Dental
 - GRID members
- Visit www.SouthCarolinaBlues.com.
 - Providers>Provider Enrollment>Join Our Networks

INDIVIDUAL DENTAL ENROLLMENT

Checklist Items	Oral Surgery	Routine
Provider Enrollment Application		
Copy of SC Medical or Practice License		
Drug Enforcement Administration (DEA) Certification*		
Current Copy of Malpractice (Min. \$1M/\$3M)		
Authorization to Bill for Services		
Signed Contracts	Footnote 1	Footnote 2
Professional Training		
Hold Harmless**		
Appendix D**		
Medicaid ID Number***		

- *Only if applicable.
- **Only if applying for BlueChoice® HealthPlan.
- ***Only if applying for Healthy Blue.
- 1 Medical contract, dental contract or both.
- 2 Dental contract only.

GROUP PRACTICE DENTAL ENROLLMENT

Checklist Items
Group Practice Application
IRS Verification of Tax ID (Letter 147C or CP 575 E)
Electronic Funds Transfer
Signed Contracts*
Medicaid ID Number**
Add Practitioner Form***

- *For oral surgeons applying for BlueChoice® and Healthy Blue. All other contracts are based on the individual practitioner's credentialing status.
- **Only for oral surgeons applying for Healthy Blue.
- ***For each physician being added to the group. This is under the Maintain section of the portal.

Note: If the provider is not credentialed, you must complete the Provider Enrollment application.

IN STATE, OUT-OF-NETWORK DENTAL ENROLLMENT

Individual Physician

Checklist Items Health Professional Application* Authorization to Bill for Services*

*Needed for each individual being linked to the practice.c

Group Practice

Checklist Items
Group Practice Application
IRS Verification of Tax ID (Letter 147C or CP 575 E)
Electronic Funds Transfer Enrollment

THANK YOU