



Competitive Fee Schedules

Through the dental PPO network, Fund members are eligible for discounted fees for dental services, with fee schedules ranging from approximately 25 to 40 percent below a dentist's usual charge. Actual discounts may vary by geographic location.

The Fund Maintains Control

The Fund maintains control of key functions such as benefit determination, claims adjudication, verifying member eligibility, and issuing provider payments and member Explanation of Benefit (EOB) statements. The Fund also handles all member inquiries.

It's Easy to Get Started

No systems enhancements are necessary; no large-scale implementations. The Fund receives the provider network file twice monthly and the fee schedule file monthly. The Fund then handles the rest!

Contact Us

For more information on how the **Labor Fund Dental Network Program** can benefit your Fund, contact the Blue Cross and Blue Shield of Illinois Labor Affairs Department at (312) 653-8365 or your BCBSIL Account Executive.

Introducing

Labor Fund Dental Network Program



Providing Labor Health and Welfare Funds

- Plan savings for in-network services
- Member access to a broad national network of dental PPO providers
- Seamless plan administration
- Easy program start-up and maintenance



**BlueCross BlueShield
of Illinois**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

Value to Funds and Members

Health and Welfare Funds can now provide valuable dental benefits to members while effectively managing dental costs through a plan that's easily self-administered with the **Labor Fund Dental Network Program**.

The program can benefit your Fund by providing:

- Access to a national dental PPO (DPPO) contracting provider network
- Competitive pricing and 25 to 40 percent potential savings on dental services
- Member cost savings when network dentists are used
- Control over the program by self-administration
- Integrated account management through Blue Cross and Blue Shield of Illinois (BCBSIL)

Fund members can benefit by:

- Lower out-of-pocket costs
- Coast-to-coast access to a national PPO dental network
- Customer service handled by the Fund office
- No claims to file or balance billing when network providers are used

Broad Dental Network

Like a medical PPO, the DPPO network program provides Fund members with access to a national dental PPO network of general and specialty dentists — 2,300 dentists in Illinois and more than 58,000 dentists nationwide.

The dental PPO network is administered by Dental Network of America (DNoA), a subsidiary of Health Care Service Corporation, and DenteMax.

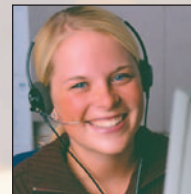
How the Program Works

1. The member receives dental services



2. The provider submits the claim to the Fund office

3. The Fund office verifies eligibility and benefit level, adjudicates the claim based on the network file and fee schedule, sends the member EOB and pays the provider



4. The Fund office responds to member inquiries



Dental Options for Fund and Member Savings

Labor Funds have a choice when it comes to affordable dental benefits. The **Labor Fund Dental Network Program** offers two options – *passive PPO* and *PPO*.

With the *passive PPO* option, members save on dental services when in-network providers are used. In addition:

- Benefit levels remain the same for both in-network and out-of-network services
- There is no disruption to the member
- When PPO providers are utilized, there is no balance billing
- Out-of-network claims are paid at usual and customary (U&C) charge
- When non-PPO dentists are paid at U&C, members may be balanced billed and may have higher out-of-pocket costs

With the *PPO* option, using in-network providers results in greater savings for the Fund and their members. In addition:

- Benefits are paid at the highest level and member out-of-pocket costs are lower when services are received from in-network dentists
- When members use in-network dentists, there are no claims to file and no balance billing
- When out-of-network providers are used, benefits are paid at the lower benefit level and non-network dentists are paid at the same discounted rate as network dentists

With both options, members have the freedom to choose their dentist. The Fund and its members will realize *greater savings* when services are received from network dentists.