

Is Your Coverage *Complete?*



HAVE A GREATER HAND IN YOUR HEALTH.[®]

With each year we learn more and more about the critical nature of dental care. We're learning that dental health intrinsically connects to a wide range of health issues, many of which are costly to both employers and employees.

Just as dental care links to medical care, dental coverage should be an integrated part of your health coverage. Employers who offer dental coverage take a holistic approach to their employees' health. According to the National Association of Dental Plans in 2008, 62 percent of employers described dental as essential to their benefits coverage. And with each year, the percentage rises.

The following facts may surprise you...

Dental Care — A Core Part of Health Care

*"Dental illness is the most common of all chronic health concerns and accounts for significant loss in workforce productivity..."**

Did You Know?

According to the Academy of General Dentistry-

- The dentist may be the first care provider to diagnose a health condition. Many serious and costly diseases—including diabetes, leukemia, cancer, heart disease and kidney disease—may be identified via problems in the mouth.
- More than 90 percent of all systemic diseases have oral manifestations.

According to the American Dental Association (ADA)-

- Pregnant women who have gum disease may be at increased risk for delivering pre-term and/or low birth-weight babies

According to the Surgeon General's report on oral health-

- More than 75 percent of the population is affected by some type of periodontal disease or gingivitis.
- Infections of the mouth can affect major organs.
- Poor mouth care can contribute to oral cancer which takes more lives than cervical or skin cancer.

These are *startling* statistics. They demonstrate the profound repercussions of poor dental health, not just to employees but to employers like you who understand that a *modest investment in preventive care today can save significant dollars in the future.*

And offering dental coverage to your employees shows you see their whole health picture: it sends the message that you value them and take their health seriously. Clearly, employees who are appreciated contribute more to their company...and survey after survey has shown that health care coverage is the most valued employee benefit.

Seeing the dentist regularly can help identify diseases in their earliest, treatable stages, with potential cost savings over the long-run.

*Employee Benefit News,
"Oral health supports employee productivity" July 2008



Gives You a Clear Advantage.....

Just as dental is a sensible part of your health coverage, BlueEdge is a sensible choice for your dental coverage.

Offering BlueEdge Dental coverage makes your life more convenient and your job more efficient because-

- You can choose from multiple plan designs, options and contribution rates to meet your benefit cost objectives.
- You follow the same enrollment process as with Highmark medical coverage.
- You use the same Web site— www.highmarkbcbs.com— to access, administer and keep all of your health coverage information in one central location.
- You follow the same bill process to streamline your budget maintenance.
- You're served by the same sales representative and support staff.

Offering BlueEdge Dental coverage can help control your overall care costs through-

- A multifaceted Quality Assurance Program that includes dentist credentialing and network management, dental policy development and application, professional review of claims, care utilization review and dentist profiling, and grievance resolution processes. These comprehensive quality management practices help keep care quality up and costs down.
- Preventive Incentive®- covered diagnostic and preventive services do not count toward the annual plan maximum, promoting a sound oral regimen.
- National averages on dental network savings- when using the Advantage network, you enjoy a 29% discount; when using the Advantage Plus network, you enjoy a 26% discount.

Offering BlueEdge Dental gives you choice through-

- Two national dental networks for groups over 50 lives— Advantage with more than 50,000 dentists at more than 86,000 practicing locations and Advantage Plus with more than 68,800 dentists at more than 111,000 practicing locations (also available to groups under 50 lives).

Highmark has more than 70 years of experience serving customers and partnering with health care providers, as well as the financial resources and service expertise to meet your needs and the needs of your employees. And "Blue" in the name gives you unmatched dependability and the assurance that your network dental providers meet stringent care qualifications.



"For months I was dealing with severe pain in my mouth, having chronic sinus infection issues. I dismissed going to the dentist as I was aware that the pain could be due to the sinus infection. Eventually the pain became too much to bear and I was forced to go to the dentist to see if there was another issue. The look on the dentist's face told me I was foolish in not calling sooner. He explained to me that the pain I was feeling was due to two teeth that had abscessed and that if left untreated could have resulted in me being hospitalized or even worse - death if the infection hit my bloodstream and went to my heart. I was shocked - I had no idea that something as simple as a toothache could have affected so much more of my health like that."

— Jim



Your Employees Benefit, too!

Your employees enjoy the same conveniences you do by having one company provide dental and medical coverage. Like you, BlueEdge members have one Web site where they can access and maintain all of their health coverage benefits and claims information. They can even view their expense summaries, dental claims information and EOBs online at www.highmarkbcbs.com.

Since care providers are at the heart of any care coverage, your employees will benefit from a wide selection of dentists and locations. They can locate their nearest dentist easily online through their "Find a Dentist" link. The member Web site not only links members to their provider network, it offers—

A comprehensive **Dental Health Center** with general member information as well as educational articles and information on all aspects of dental health and hygiene for children and adults. Members can access the Dental Health Center to learn about nutrition and dental care, preventive dental care, cosmetic dental procedures, even emergency dental care. The Center also includes a helpful glossary of dental terms.

Preventive Incentive lets BlueEdge members maximize their dental benefits and encourages sound dental health by excluding key preventive care services from members' annual plan maximum. Depending

on the plan design you select, services may include cleanings, exams, x-rays, palliative treatment and sealants for covered children.

Smile for Health® covers an additional teeth cleaning for pregnant women. This preventive care incentive addresses special health needs since pregnant women with gum disease pose an increased risk to their baby. Smile for Health also offers a buy-up option for additional coverage for nonsurgical periodontic services, diagnostic tests and expanded preventive care.

BlueEdge also gives your employees top-notch customer service. Customer Service representatives are trained to address member inquiries promptly and effectively. In fact, in 2009, 95% of member inquiries were resolved by the representative taking the initial call. And 13.3 million claims were processed, with 97.6% processed within 14 days and 99.8% within 30 days.

In addition, the IVR (Interactive Voice Response System) toll-free customer service number is an easy to navigate service available 24/7. IVR connects BlueEdge members to comprehensive, up-to-date information on their dental coverage, including a summary of benefits, claims status, network dentists and orthodontic information. Members can even request a complete benefit report or a new ID card through IVR.



BlueEdge can make your health coverage more **complete**. And it will make you look good to your employees! BlueEdge offers an exceptional range of plan designs, so you can get the coverage that best matches your company's needs and budget.

Talk to your Highmark sales representative or producer to learn more about BlueEdge, a *critical* part of your overall health coverage.

Your BlueEdge Plan Options



An Independent Licensee of the Blue Cross and Blue Shield Association

Blue Cross, Blue Shield and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

BlueEdge is a service mark of the Blue Cross and Blue Shield Association.

Preventive Incentive and Smile for Health are registered service marks of United Concordia Companies, Inc.

United Concordia is a separate company that administers Highmark dental benefits.