



Welcome to CBA Blue, a dental plan designed to manage the cost of dental services. CBA Blue offers a large network of dentists, including dentists who participate with the Dental Blue National Network. Using network dentists will minimize your out-of-pocket expenses.

Your Dentist

If you already have a dentist and want to know if she or he participates in the Dental Blue network, you can call the dentist, Search the current dental provider directory at www.cbabluevt.com, or call Member Services at 888-222-9206.

How Network Dentists Are Paid

Payments are based on the allowed charge for covered services. Network dentists agree to accept the allowed charge as payment in full. You pay only your deductible and coinsurance (if applicable), and any charges beyond your plan year or lifetime benefit maximum. In certain situations, you will have to pay the difference between the claim payment and the provider's actual billed charge. Refer to your plan description for information about these situations.

How Non-Network Dentists Are Paid

You have the freedom to choose any licensed dentist. However, you may be responsible for the difference between the CBA Blue reasonable and customary allowance and the dentist's actual charges when receiving care outside the Blue Dental network. If a non-network dental provider is used, you may be responsible for filing their own claim and providers may request payment in full at the time of service.

Pre-Treatment Estimates

If your dentist expects that your dental treatment will involve covered services that will cost more than \$250, CBA Blue recommends that your dentist send a copy of the "treatment plan" to us before services are provided. A treatment plan is a detailed description of the procedures that the dentist plans to perform and includes an estimate of the charge for each service.

Once the treatment plan is reviewed, you and your dentist will be notified of the benefits available.

Claim Filing Address

CBA Blue
P.O. BOX 9350
South Burlington, VT 05407-9350