



December 2012

XX-XXX
FName LName
Address 1
City, State Zip

Re: Policy ID Number
XXXXXXXXXXXXXX

Dear XXXXXXXX:

Thank you for being a loyal customer. We need to share some new and important information pertaining to your dental coverage from Blue Cross and Blue Shield of Illinois.

Recent legislation by the State of Illinois requires that some benefits outlined in your policy rider be amended, effective January 1, 2013. **Public Act 097-0805 – Non-covered Dental Services Prohibition** states that an insurer cannot require a dentist to provide services at a fee set by the insurer unless the services are covered under the patient’s insurance policy.

The items listed below from your current rider are being modified. A revised rider will be mailed to you when it becomes available.

The following section is being deleted:

Orthodontia

Not an insured benefit—see Dental Discounts provision

Up to a 20% discount, up to a maximum savings of \$1,000 is available to you for services received from a Participating Dentist.

The following section is being deleted:

INFORMATION ON DENTAL DISCOUNTS AVAILABLE TO YOU

Note: This Is Not an Insured Benefit.

Discounts on Services Not Covered By Your Policy

You can receive discounts on certain services not covered under your Policy as described below, if:

- a. You receive services from a Dentist that is a Participating Dentist; and
- b. The service is on the fee schedule the Participating Dentist has agreed to accept as payment in full.

The services described in this provision are not Covered Services under your Policy. You must pay the entire discounted fee directly to the Participating Dentist.

Discounts on Services Not Covered Due to Terms and Conditions of your Policy

If you receive dental services from a Participating Dentist, such services will be provided at the discounted fee the Participating Dentist has agreed to accept as payment in full, even if such services are not covered under your Policy due to:

- a. Reaching your annual maximum benefit;
- b. Frequency limitations, as described in your Policy; or
- c. Policy exclusions.

Please call the dental customer service number on your member ID card if you have questions about the application of these benefits to your health insurance policy or Certificate of Benefits.

How to Contact Us

If you have any questions about your benefits, we are here to help you.

Please call Membership Services toll-free:

1-888-454-5594

Monday through Friday, 8:00 a.m. to 6:00 p.m. Central Time

If you wish to send any information or notice to Blue Cross and Blue Shield of Illinois regarding this policy, mail to:

Blue Cross and Blue Shield of Illinois

P.O. Box 23060

Belleville, IL 62223

We are committed to helping you meet life's challenges by providing you with health care coverage at an affordable price. It is our privilege to have you as a member, and we look forward to serving your health insurance needs for a long time to come.

Sincerely,

Membership Services
Blue Cross and Blue Shield of Illinois