International Emergency Dental Program

When Anthem Blue Cross and Blue Shield dental members work or travel abroad, their dental benefits travel with them. Our International Emergency Dental Program, administered by DeCare Dental,* provides comprehensive emergency dental benefits to Anthem dental members while working or traveling abroad.

Finding a dentist is easy.
The International Emergency Dental Program uses specialized international dentists. All participating dentists are credentialed, speak English and meet the requirements to practice dentistry in their home countries.

To find a participating dentist, members can visit www.decare.com or call our international customer service center. (The number is listed on the International Emergency Dental Program wallet card.) Our English-speaking customer service representatives can help members find a dentist. And they can even assist with translation services when contacting the dentist’s office.

Payment of care
Members pay the dentist directly either at the time of service or, if available, according to the dentist’s payment plan. The International Emergency Dental Program will reimburse the member directly for services covered under their dental plan. Please note: we do not reimburse the dentist.

Reimbursement
When members visit the dentist, they need to take a copy of the International Emergency Dental Program claim form, which can be downloaded from www.decare.com. The dentist may be able to assist in completing the claim form, which needs to include a complete list of the services provided. Once members submit the completed claim form and a detailed receipt of services rendered to the address listed on the claim form, we will reimburse them according to the specific provisions of their benefit plan.

Frequently Asked Questions

Who is DeCare Dental?
DeCare Dental is a wholly owned subsidiary of the parent company of Anthem Blue Cross and Blue Shield. The company, recognized as a dental industry leader, is headquartered in Eagan, Minnesota, and serves approximately four million people, primarily as a third-party administrator. One of their unique programs is the International Emergency Dental Program, and we are pleased to be able to extend coverage of this program to our Anthem dental members effective March 1, 2010.

Which members qualify for the benefit?
All individual and group-based Anthem dental members qualify to receive benefits starting March 1, 2010.
What services are covered?
Only emergency treatments are covered under this plan. Emergency treatment is defined as dental services to:
- Treat or control acute infections
- Treat injuries to, or trauma of the teeth and/or supporting structures. Examples of dental injuries include enamel fracture, crown fracture and root fracture
- Relieve acute pain (not chronic pain or continuing undiagnosed pain) with palliative measures
- Identify the source of pain, the extent of trauma or the source of infection (diagnostic services)
- Determine the extent of a dental emergency via examination

Do the services count toward the annual plan maximum?
Emergency dental care received from an International Emergency Dental Program dentist is reimbursed in full and does not count against the member’s annual plan maximum.

What if a member receives emergency care from a dentist who is not in the International Emergency Dental Program?
The International Emergency Dental Program offers a listing of credentialed, English-speaking dentists for the member’s convenience. Members do not have to see a dentist in the International Emergency Dental Program. They may select any of these dentists or another dentist of their choice. However, emergency dental care received out of the country from a dentist who is not in the International Emergency Dental Program is covered on the same basis as in the United States and is considered to be dental care received from an out-of-network dentist. The claim will be paid as if the member received out-of-network services.

For a complete listing of participating dentists, visit www.decare.com. Under the drop down menu on the left, select “DeCare Dental Products,” then “Emergency Dental Care.”

How can members get a claim form?

Who do I contact if I have a question about a dental claim?
Members can call our customer service representatives at the number listed on their ID card. They will be happy to assist members with any questions they have.

Can the claim form be sent via e-mail?
Yes, the completed form can be scanned and submitted to InternationalDentist@decare.com.

How are signatures submitted electronically?
When either a member or a dentist submits an electronic claim form and the names are typed into the appropriate space(s), it is deemed to be signed by that person when the form is transmitted via e-mail. Type in only the name(s) for which you have authorization to sign the claim form.

Will members be able to submit the claim form via facsimile?
Yes, a claim form may be sent by facsimile to DeCare Dental. Please fax the completed form to:
- From outside the U.S.: dial the outbound calling code for the country where you are located plus 353-94-9372257. (For example, Switzerland is 00, so dial 00-353-94-9372257.)
- From Ireland: dial 0-94-9364685
- From the U.S.: dial 651-994-5172
How long will it take to receive my payment from DeCare Dental?
International claims can take up to 30 days from the time we receive your claim to be processed. The check will be made payable to the member in U.S. dollars, with the emergency member’s name on the check, and sent via U.S. mail.

What currency conversion rates does DeCare Dental use?
When a claim is submitted in a non-U.S. currency, the amount will be converted into U.S. dollars as of the date of service using the currency conversion table at www.OANDA.com/converter/classic.

What countries can members get emergency services in?
In the program, we have dentists in nearly 100 countries throughout six continents – including popular European destinations like France, Spain, Italy and the UK, as well as Australia, China and most of South America. For a complete listing, visit www.decare.com. Under the drop down menu on the left, select “DeCare Dental Products” then “Emergency Dental Care.”

Will rates be changing to cover this new benefit?
Rates will not be affected as a result of this additional benefit.