



BlueDental

Group Administration Guide
for BlueDental Choice and
Freedom plans



**Florida
Combined Life**

An Independent Licensee of the
Blue Cross and Blue Shield Association



Thank you for selecting a BlueDental ChoiceSM product for your employees' dental care coverage needs. This guide contains information to help you administer your group dental care coverage program.

Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of FloridaBlue, is committed to offering superior dental coverage to its members and cost-effective solutions to employers faced with escalating benefit costs.

This guide will explain eligibility, employee and dependent changes, and more. Your agent or BCBSF/FCL representative can review any part of this guide with you and answer questions. If you have employees enrolled in a BlueDental CareSM product, you will receive a separate Group Administration Guide.

We're proud to provide you and your employees with the highest level of personal, professional service. Thank you for choosing FCL. We're always here to help.

Service Contacts

Membership Information:

Applications (new hire) and Change Forms (additions, terminations, etc.) may be sent to:

Florida Combined Life
Attn: Membership Services
P.O. Box 44144
Jacksonville, FL 32231

Phone: (866) 946-2583

Fax: (904) 997-5471

Monday - Thursday 8 a.m. - 5:30 p.m.
Friday 9 a.m. - 5:30 p.m.

Billing Inquiries:

Send your payment to:

Florida Combined Life
Dept. 1158
P.O. Box 121158
Dallas, TX 75312-1158

(866) 946-2583

Monday - Thursday, 8 a.m. - 5:30 p.m.
Friday - 9 a.m. - 5:30 p.m.

Claims:

Most dentists will file claims on behalf of the patient. If not, employees may send all claims to:

Florida Combined Life
Dental Claims Dept.
P.O. Box 1047
Elk Grove Village, IL 60009-1047

Customer Service Representatives:

(888) 224-4049

Monday - Friday, 8 a.m. - 8 p.m.

For Supply Requests:

Please contact the representative who services your account.

Note: This guide does not replace or override the information contained within the Group Policy. This guide does not cover information about health insurance coverage.

BluesEnroll – We know that finding ways to be more efficient is always a priority. That’s why we offer BluesEnroll, an online Florida Blue tool that allows you to quickly and efficiently manage your group’s benefits. With BluesEnroll, you can make changes from anywhere, eliminating the need to mail paper forms. The site is designed to include your plan’s rules and provisions so you can make year-around changes to:

- New-hire benefit elections and declinations
- Terminations
- Life-event changes
- Address changes
- Rehires

BluesEnroll offers you the following advantages:

- Access to benefit information 24 hours a day
- A user-friendly system that simplifies the benefit administration process and saves time
- Access via a secure site – no need to download software
- Automation that removes guesswork from employee eligibility dates and plan eligibility
- Improved data accuracy by replacing error-prone paper applications
- Benefit changes can be seen in real-time
- Detailed reports can be generated on-demand or on a schedule

For additional information about BluesEnroll visit our website at www.floridablue.com.

Eligibility – (Adding Employees) An employee who is hired after the initial enrollment period and that meets eligibility requirements, can enroll in the plan within 31 days of becoming eligible. The employee can make the change using BluesEnroll or he or she can complete and sign a Group Member Life & Dental Enrollment Application (Form 50625). Please be sure all information on the application is complete and legible, including your group name, group number and the effective date of coverage for the employee. Provide the employee with a copy of the form, and retain a copy for your records.

Making Changes – Changes can be made in BluesEnroll or an employee can complete and sign a Change Notice (Form 50683). Please be sure all information on the form is complete and legible, and retain a copy for your records.

Refusing Coverage – If an employee refuses dental coverage, he or she can decline the coverage through BluesEnroll or can complete and sign a Group Member Life & Dental Enrollment Application (Form 50625). Be sure the appropriate boxes are checked and the Coverage Refusal section is signed. If you offer Voluntary dental coverage, this action is not required.

Terminations – When an employee terminates his or her employment with you and has dental coverage, FCL must be notified within 30 days of the date of termination to prevent your organization from being liable for any premiums due after the date of termination. You can terminate the employee using BluesEnroll or you can complete a Change Notice (Form 50683).

Provider Directory – To help your employees find the dentist that best meets their needs, Go to www.floridabluedental.com and click Find a Dentist.

COBRA – FCL will comply with COBRA as administered by your organization. Employees and/or their dependents that would otherwise lose coverage may choose to keep group coverage for up to 18, 29 or 36 additional months, depending on the circumstances.

When an employee chooses to continue individual and/or dependent coverage, under COBRA you must notify FCL no later than 60 days following the event that has made the employee and/or dependents eligible for this coverage. If, at the time of the qualifying event, an employee has not made a decision regarding COBRA coverage, it is best to terminate coverage pending a decision.

The employee has 60 days to make this decision. If the employee accepts the COBRA extension, coverage will be restored as of the termination date with no lapse in coverage, and your organization will be billed retroactive to the termination date.

Under COBRA, the former employee and/or his or her dependents will continue to be listed on your bill’s roster of membership. You must collect premiums and send payment to us for this coverage along with the payment due for your active employees.

ID Cards – Lost ID cards may be replaced by having the employee call FCL Customer Service at (888) 223-4892. Representatives are available from 8 a.m. to 8 p.m., Monday through Friday.

