



# Anthem Blue Cross – XPO Dental Complete Network

## Frequently Asked Questions

As of October 1, 2024, the NYS Dental Plan Administrator changed to Anthem Blue Cross – XPO Dental Complete Network. You now have access to Anthem’s XPO Dental Complete Network that is specific to NYSHIP.

**Anthem NYS Dental Plan Customer Service: 1-833-821-1949**

**Q:** Why was the Dental Administrator changed from EmblemHealth to Anthem Blue Cross?

**A:** PEF led a multi-union charge to get the State to put its decades-old dental services contract out to bid to find a vendor with a more robust network of participating providers. Under EmblemHealth, there were numerous complaints of members having to use out-of-network dentists which resulted in high out-of-pocket costs.

**Q:** Are my dental benefits changing?

**A:** There will be no impact or changes to the level of dental benefits as a result of the transition. The level of benefit is governed by the collective bargaining agreement, including enhancements achieved during the negotiation of the 2019-2023 PEF/State Agreement, such as:

- a higher annual maximum allowance of \$3,000 per person
- an increase to \$3,000 for the orthodontic lifetime maximum per child
- inclusion of a \$600 implant allowance
- long overdue coverage for precious/upgraded metal fillings

These previously negotiated enhanced contractual benefits will continue. With the new vendor network, members who didn’t before, but now have access to in-network dentists should see a reduction in out-of-pocket costs.



**Q:** When will I get my new Anthem ID card?

**A:** In early September, Anthem Blue Cross mailed a welcome letter and new benefit ID card. If you did not receive your welcome letter and ID card, you can call the dedicated Anthem NYS Dental Plan toll-free number at 1-833-821-1949. On the back of the physical ID card, there was a small error, the claims address zip code was missing a digit; it should be 55440. You can view an updated digital version of your card on the secure portal at <https://www.anthembluecross.com/account-login/> or via the Sydney app. To find out more about the Sydney app please visit the Anthem portal or scan the QR Code listed at the bottom of this document.

**Q:** How do I find a provider?

**A:** Go to: <https://www.anthembluecross.com/mcr/nys-dental> Select “New York State Dental Plan” under Search for a Dental Provider, this will automatically direct you to the **XPO Dental Complete Network** where you can search for in-network providers by city/county/zip code and by doctor name or specialty type. Once you have entered in your search criteria and are viewing the list of providers, you may additionally click “accepting new patients” if you are looking to change or find a new provider. You can also contact Anthem customer service: 1-833-821-1949

**Q:** How do I find out if my current provider participates in the Anthem network?

**A:** To find out if your current provider participates in the Anthem XPO Complete Network, reach out to your provider and ask if they participate in the NYS XPO Dental Complete Network or visit <https://www.anthembluecross.com/mcr/nys-dental>. There are some situations where a provider may not be listed, so you can also call the dedicated Anthem NYS Dental Plan toll-free number, 1-833-821-1949 to check participating status. If your provider is interested in joining the Anthem NYSHIP network they can call 1-866-947-9398 to speak to a designated Anthem representative about joining the XPO Dental Complete Network. Also, you can complete the NYS Dental Plan Provider Nomination Form available at <https://www.anthembluecross.com/content/dam/digital/docs/anthembluecross/dental/nys-dental-plan-dentist-nomination-form.pdf> and submit the form to the email address on the form.

**Q:** Will orthodontia benefits continue to be paid out if my dependent is in the course of treatment?

**A:** Yes, orthodontia claims with a date of service prior to 10/1/24 will be paid by EmblemHealth. Orthodontia claims with a date of service of 10/1/24 or after will be paid by Anthem Blue Cross. Orthodontia benefits will continue to be paid out monthly.



**Q:** Will my deductible and/or plan limitations and maximums restart with the change from EmblemHealth to Anthem Blue Cross as of October 1st?

**A:** No. As the dental insurance plan year runs with the calendar year, your deductible, plan limitations and plan maximums do not restart as of the October 1st start date.

**Q:** My dentist indicated that Anthem Blue Cross is not paying NYSHIP dental claims yet. Does this affect my coverage?

**A:** No, you are not without coverage. During a mid-year change like the October 1st start date, when switching from one insurance carrier to another insurance carrier, it is common for there to be delays in the initial processing of claims while up-to-date information is transferred to the new carrier. EmblemHealth is required to transfer information regarding claims incurred as of September 30, 2024 so that Anthem Blue Cross can then accurately process claims incurred as of October 1. The State is working with both carriers to make sure members can be paid as soon as possible.

**Q:** What if I can't find an in-network dental provider near my home address?

**A:** If you are having difficulty finding a participating dental provider near your home address, please reach out to the dedicated Anthem NYS Dental Plan toll-free number at 1-833-821- 1949 for assistance. If no in-network providers are available, please request that they refer you to an out-of-network provider through their "limited access program" in which, if eligible, you can be covered as if using an in-network provider. Call Anthem Blue Cross about this before receiving treatment from the out-of-network provider. If there are any problems with this, please contact PEF Health Benefits at 518-785-1900 x 283.

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**You can also use the QR code below to access the  
Anthem NYS Dental Plan from your mobile device:**

