2022 BCBS FEP DENTAL

Guide for Retirees





bcbsfepdental.com

The importance of good oral habits

Regular dental care is vital to a healthy lifestyle. Many problems can develop in the mouth without warning and may require more extensive and expensive treatment if found too late.

With Blue Cross Blue Shield FEP Dental, you can keep your oral health in check thanks to comprehensive dental coverage.



With BCBS FEP Dental, you get:



Free in-network preventive care, including up to three dental cleanings a year



No deductible for in-network services



Benefits starting from day one of your coverage being active



An unlimited annual benefit under **High Option**



Worldwide dental coverage



Access to health and wellness discounts with Blue365®

Your 2022 Monthly Premiums

BCBS FEP Dental premiums are based on the rating area where you live. If you already know your rating area, use the chart below to see your monthly premium.

If you don't know your rating area, you can use the BCBS FEP Premium Finder to quickly find out your monthly premium. Simply enter your ZIP Code and you'll get the High and Standard Option premiums for your rating area. Visit bcbsfepdental.com/premiumfinder.

Rating Area	Standard Option	High Option	Standard Option	High Option	Standard Option	High Option
	Self Only		Self + One		Self & Family	
1	\$19.98	\$39.11	\$39.95	\$78.24	\$59.95	\$117.35
2	\$21.88	\$43.81	\$43.79	\$87.62	\$65.67	\$131.43
3	\$24.87	\$47.69	\$49.73	\$95.40	\$74.53	\$143.09
4	\$26.85	\$51.65	\$53.65	\$103.31	\$80.43	\$154.96
5	\$29.64	\$57.81	\$59.30	\$115.59	\$88.94	\$173.40

2022 Comparison of Benefits

	High (Option	Standard Option			
	You pay					
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK		
Class A (Basic) Services e.g., exams, cleanings, X-rays, sealants	Nothing	10%	Nothing	40%		
Class B (Intermediate) Services e.g., oral surgery, fillings, gum scaling	30%	40%	45%	60%		
Class C (Major) Services e.g., crowns, bridges, implants, root canals, dentures	50%	60%	65%	80%		
Annual Deductible for Class A, B and C Services Does not apply to Class D (Orthodontics)	\$0	\$50 per person	\$0	\$75 per person		
Class D (Orthodontic) Services Adults & Children	50% up to \$3,500 lifetime maximum per person	50% up to \$3,500 lifetime maximum per person	50% up to \$2,500 lifetime maximum per person	50% up to \$1,250 lifetime maximum per person		
Annual Maximum Benefits for Class A, B and C Services Does not apply to Class D (Orthodontics)	Unlimited maximum per person	\$3,000 per person	\$1,500 per person	\$750 per person		



Access wellness discounts with Blue365®

Blue 365 is a discount program that is offered to BCBS FEP Dental members. Get discounts on items, such as electric toothbrushes and teeth whitening products. You can also receive discounts on non-dental-related products, such as gym memberships, hearing aids, travel, healthy eating and much more. Visit **blue 365 deals.com/fep** to learn more.

Open Season typically occurs the second Monday of November through the second Monday of December each year.

Questions? Contact Customer Service:

1-855-504-2583 (TTY: 711) (8 a.m. to 8 p.m. ET, M-F)

Ready to enroll?

Visit <u>BENEFEDS.com</u> or call 1-877-888-FEDS (3337) (TTY: 1-877-889-5680)





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This is a summary of the many features and benefits of BCBS FEP DentalSM. For a complete description, please view the benefit brochure.

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