

YOUR GUIDE TO ALTERNATE DENTAL BENEFITS



FEP Dental®

bcbsfepdental.com

With BCBS FEP Dental, you get the flexibility you deserve. Our alternate benefit process ensures you have options, so you can make the best choice for your dental care.

Defining alternate benefits

When there are two or more clinically acceptable dental services available to treat a dental condition, alternate benefits provide coverage for the less costly treatment option. The goal of alternate benefits is to help keep premiums down while also giving members a choice of treatment.



Alternate benefits give you the flexibility to find a treatment option that works best for you while still offering coverage for your care.



If you and your dentist choose a higher-level service, you still get coverage for the amount of the least costly treatment (you are responsible for paying the difference in cost).



Keep in mind that our coverage is based on providing benefits to meet your dental needs, while upgrades or more expensive options may not be fully covered.

How it works

Here's an example: *Your dentist submits a pre-treatment estimate for four implants, custom abutments and prefabricated porcelain/ceramic crowns to replace your top molars.*

After BCBS FEP Dental clinical staff review the documentation, they determine a partial denture meets broadly accepted standards of dental practice in this case. The treatment option is alternated to a partial denture from the more costly option of implants, abutments and implant-supported crowns.

You may choose to proceed with the more costly implants and their related treatments. However, your benefit will be based on the allowance for the less costly partial denture.

Let's say the implants cost **\$1,000** and the partial denture allowed amount is **\$500**. Our benefit equivalent to that of the partial denture would be applied. We cover **50%*** of that **\$500**, meaning we extend the benefit equivalent of **\$250**. If you choose to proceed with the more costly treatment, you would then be responsible for the remaining **\$750**, which includes the difference in cost between the implants, abutments and crowns.

*In this example, 50% of the service is covered, assuming High Option coverage with an in-network dentist.



Tools and resources are here

Dental terminology can seem intimidating, but we're here to help! Visit bcbsfepdental.com/DentalDictionary to find definitions for dental terms and treatments.



Intermediate and major services

Some of the following intermediate and major services are automatically alternated to a less expensive treatment, including:

Inlays	→	Fillings
Prefabricated porcelain/ceramic crowns	→	Prefabricated stainless steel crowns
Overdentures	→	Complete dentures

Major and extensive services

Our licensed dentists review major and extensive services. If it is determined that a service less costly than the one performed by your dentist could have been provided for you, we will pay benefits based on the less costly service. Examples include but are not limited to:

Bridges	→	Partial dentures
Implant services	→	Partial/complete dentures

What you can do

- **Request a pre-treatment estimate:** Ask your dentist to submit a request for a pre-treatment estimate to BCBS FEP Dental before you receive any major or extensive services.
- **Review your Explanation of Benefits (EOB):** We will send an EOB to you and your dentist showing which procedures are covered and an estimate of what we will pay.

Your choice in treatment

Always talk to your dentist about your treatment options before receiving major or extensive services. With the alternate benefits process, you have the power to choose the treatment option that works best for you, with peace of mind knowing the least expensive alternate benefit will still cover your dental needs. But remember, you are responsible for additional charges beyond the alternate benefit plan allowance.



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

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DENALTBEN2024