

KNOW BEFORE YOU GO

How to avoid surprise bills



FEP Dental[®]

bcbsfedental.com

Do you or a loved one have a dental visit in the near future? If so, you'll want to get the most out of your Blue Cross and Blue Shield FEP Dental coverage.

Preventive care

Keeping your dental costs down starts with consistent preventive care at home. Be sure to brush and floss every day. Maintaining a healthy mouth may prevent the need for future expensive procedures.



Brushing and **flossing** prevent plaque and tartar buildup, which helps reduce the risk of cavities and gum disease.

Scheduling routine cleanings and exams with your dentist are key. Early detection of issues can reduce the need for more invasive, costly treatments and save you time in the dentist's chair.

Shop around for the right providers



In-network vs. out-of-network care

Preferred (in-network) dentists agree to accept our payment as payment in full for their services. You will only be responsible for your portion of our allowance (coinsurance) when applicable.

Non-preferred (out-of-network) dentists do **not** agree to accept our payment as payment in full for their services. You will need to pay a larger portion of our allowance (coinsurance). You'll also need to meet a deductible for out-of-network services.

Pricing for dental services can vary significantly from one provider to the next—even in the same area. Use the **Dental Care Pricing Tool** at bcbsfedental.com/pricetool to ensure quoted costs are within the estimated range.

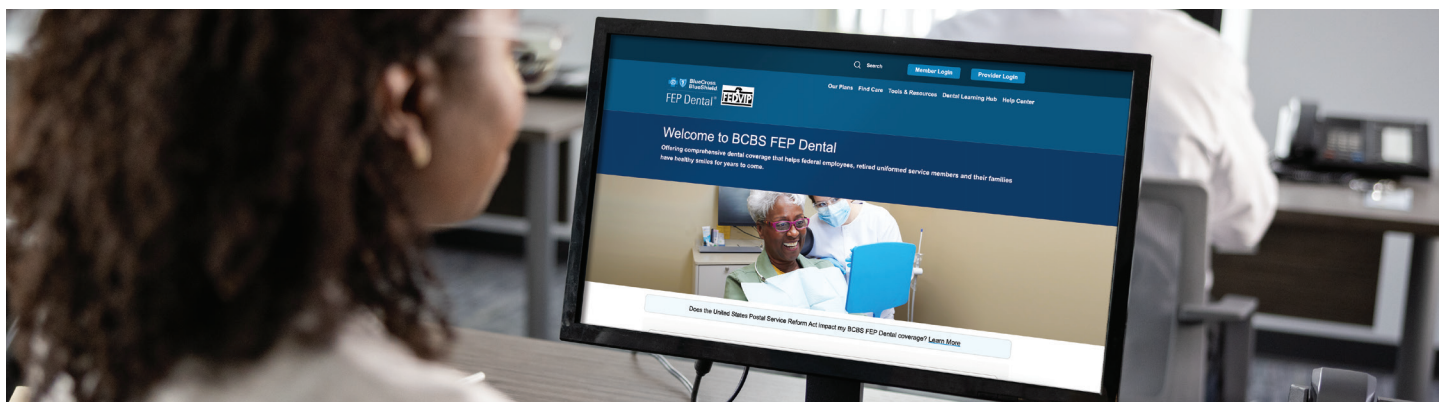
Talk to your dentist about your treatment plan

It's important to know what you're getting into before starting treatment. Review your treatment plan with your dentist and ask about possible options. Your out-of-pocket costs can vary based on your treatment choices, so reviewing them can help you avoid surprise bills.

Once you agree on a treatment plan, request that your dentist submit a pre-treatment estimate to learn what services may be covered by your dental plan.

Making the most of your dental appointment

No one likes surprise bills. Avoid the unexpected by following these steps for your appointments:



1 Review your benefits

Visit bcbsfepdental.com to make sure your service is covered before scheduling an appointment. Not sure what class your procedure falls under? Search by visiting bcbsfepdental.com/brochure.

2 Find a Preferred dentist

Use our online directory at bcbsfepdental.com/findadentist or via the **BCBS FEP Dental app**. Download it on the App Store® or Google Play™.

3 Request a pre-treatment estimate

We **strongly** encourage you to ask for pre-treatment estimates for all major and extensive services. A pre-treatment estimate outlines the proposed services along with your anticipated out-of-pocket costs based on your benefits.

4 Coordinate your dental benefits with your medical plan

Remember to bring and present your health insurance card and your BCBS FEP Dental member ID card when you go to your dental appointments to ensure you receive prompt payment under each program.

Helping you make the most informed decisions



Visit bcbsfepdental.com for tools and resources that can help you make the most of your coverage. For questions about potential out-of-pocket costs, please call Blue Cross Blue Shield FEP Dental Customer Service at **1-855-504-BLUE (2583)**, 8 a.m. – 8 p.m. ET, Monday – Friday (TTY: 711).



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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