

# COMBINING YOUR HEALTH COVERAGE WITH BCBS FEP DENTAL



FEP Dental®

[bcbsfedental.com](https://bcbsfedental.com)

Dental insurance and health insurance are separate plans, but did you know your Federal Employees Health Benefits (FEHB) Program medical insurance may offer some dental benefits? There are ways to make sure you maximize all of your benefits to **get the most coverage and save money**.

## Coordination of benefits

Per Federal Employees Dental and Vision Insurance Program (FEDVIP) requirements, your FEHB medical plan pays its portion of your dental service first, and then BCBS FEP Dental will pay our portion second. This is called **coordination of benefits**.



**Always show both your FEHB member ID card and your BCBS FEP Dental member ID card at your dental appointment.**

Keep in mind that the BCBS FEP Dental network is different from your FEHB medical plan network. If you have an FEHB medical plan, it's a good idea to see if your medical plan offers dental benefits and check whether your dentist is in both networks. The Blue Cross and Blue Shield Federal Employee Program (FEP) Basic Option and Standard Option plans do have dental benefits included, so check to see if your dentist is in both networks. You can do that by using FEP's National Doctor and Hospital Finder at [provider.fepblue.org](https://provider.fepblue.org) and BCBS FEP Dental's Find a Dentist tool at [bcbsfedental.com/findadentist](https://bcbsfedental.com/findadentist). That way, you get the best coverage and save on out-of-pocket costs.



## How coordination works with dentists in the FEP medical plan network

- ✓ We will coordinate benefits on your behalf if you use an in-network dentist in your FEP medical plan and also have BCBS FEP Dental. The dentist can be in- or out-of-network for BCBS FEP Dental.
- ✓ There's no need for you to submit a claim as long as you showed both your medical and dental member ID cards to your dentist.
- ✓ Your FEP medical plan will then automatically transfer the claim to BCBS FEP Dental for secondary payment.

To see what dental services FEP covers under the medical plan, please see *section 5(g) of the Blue Cross and Blue Shield Service Benefit Plan brochure – Standard and Basic Options*. You can download it here at [fepblue.org/brochure](https://fepblue.org/brochure). Note that FEP Blue Focus does not have dental benefits.



**Did you know? The \$30 copay for dental cleanings with FEP's Basic Option is waived when you combine it with BCBS FEP Dental coverage.**

## When to file a claim yourself

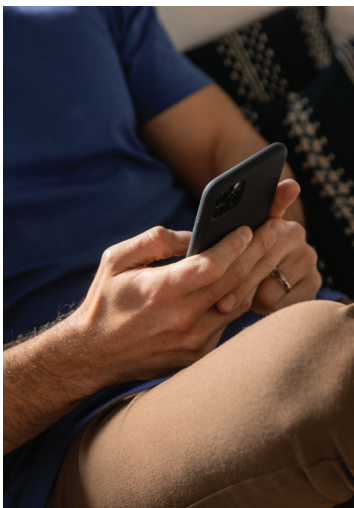
You may need to file the claim yourself if you have a non-FEP FEHB medical plan that includes dental coverage or if your provider is out of the FEP medical plan network. In either case, you should ask your dentist if they will submit your claim on your behalf.

Claims should always be sent to your medical plan first if it includes dental benefits, no matter who is submitting your claims.

- You **will need** to submit a claim to both your non-FEP FEHB medical plan and to BCBS FEP Dental if your dental office will not submit the claim for you.
- You **will need** to submit a claim to your FEP medical plan if your dental office will not submit the claim for you. You will not need to submit the claim to BCBS FEP Dental because your FEP medical plan will automatically transfer the claim to BCBS FEP Dental for secondary payment.
- You **will not need** to submit a claim if your dental office will submit the claim to your FEP medical plan or to both your non-FEP FEHB medical plan and BCBS FEP Dental for you.



**Please do not submit a BCBS FEP Dental claim until your medical plan has paid its portion and you receive an Explanation of Benefits (EOB). We will have to deny your claim if you submit it beforehand.**



## File your claim easily and securely online

Download a claim form at [bcbsfedental/claimform](https://bcbsfedental.com/claimform).

Then you can file your claim online with the BCBS FEP Dental member portal or the BCBS FEP Dental mobile app. Both make filing your claim faster and easier than ever before.

Log in or create an account today at [bcbsfedental.com](https://bcbsfedental.com) or download the app on the App Store® and Google Play™. You must be registered with our member portal in order to submit claims via the portal or mobile app.

The Blue Cross and Blue Shield Federal Employee Program and Blue Cross Blue Shield FEP Dental are separate, independently operated plans with benefits outlined in each of their respective federal brochures.

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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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