



Visit us online

Visit bcbsfepdental.com to discover everything BCBS FEP Dental has to offer.



Contact us

Call **1-855-504-BLUE (2583)** (TTY: 711), 8 a.m. to 8 p.m. ET, Monday to Friday.



Enroll

Visit BENEFEDS.gov or call **1-877-888-FEDS (3337)** (TTY: 711, International: 1-571-730-5942).



Discover BCBS FEP Dental resources anytime

Scan this QR code with your smartphone's camera to explore our library.



HERE FOR YOU

@fepblue



bcbsfepdental.com



Committed to supporting the dental health of retired military families at home and abroad



Apple, the Apple logo, iPad and iPhone are registered trademarks of Apple Inc.

Google Play and the Google Play logo are trademarks of Google LLC.

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

The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield companies.

The Blue Cross® and Blue Shield® words and symbols, BCBS FEP Dental® and Blue365® are all trademarks owned by Blue Cross Blue Shield Association.

BLUDENEXT2026

BLUE CROSS BLUE SHIELD FEP DENTAL

2026 DENTAL COVERAGE SUMMARY



Helping you and your family
smile with confidence.
HERE FOR YOU.



FEP Dental®

bcbsfepdental.com



Table of Contents

The value of quality dental care 2

What you get with BCBS FEP Dental 4

How to get started with enrollment. 5

Understanding BCBS FEP Dental benefits 7

How to find your 2026
BCBS FEP Dental premium 11

Over 500,000 dentists & their locations 13

See how BCBS FEP Dental can
help you save on services 15

How to coordinate dental benefits with
your health insurance 17

How to file a claim with BCBS FEP Dental 19

Understanding pre-treatment estimates
& alternate benefits 20

Helpful tools & resources from
BCBS FEP Dental. 21

Your dental savings checklist 24



GET TO KNOW BCBS FEP DENTAL

Blue Cross Blue Shield FEP Dental is a Federal Employees Dental and Vision Insurance Program (FEDVIP) plan available to active and retired federal and USPS employees, retired uniformed service members and their families. With our comprehensive dental coverage, we can help you and your family smile with confidence.

HERE FOR YOU.

The value of quality dental care

This booklet provides a closer look at everything our dental plan has to offer. But first, it's essential to understand how your oral health affects your overall health. These two aspects of well-being are closely linked and can impact each other in significant ways.

The link between oral health and overall wellness

Poor oral health doesn't just affect your mouth—it can have serious consequences for your entire body. Conditions such as heart disease, stroke and pneumonia can be complicated by poor oral health. Additionally, gum disease has been linked to pregnancy complications, including premature birth and low birth weight.

How chronic conditions can affect your oral health

Conditions like anemia and Sjögren's syndrome, and diseases such as diabetes, HIV/AIDS, osteoporosis, GERD and cancer, can all affect your oral health. That's why regular dental checkups are especially important if you're managing any of these health issues.

The impact of oral health nationwide

- 1 in 5 adults age 20-64 have untreated tooth decay.¹
- Every year, 34 million school hours are lost because of unplanned dental care.⁵
- Gum disease (periodontitis) is a leading cause of tooth loss.²
- Over \$45 billion in U.S. productivity is lost annually due to untreated dental disease.⁶
- Tobacco use, a weakened immune system or poor oral health can increase the risk of gum disease.³

Dental checkups do more than protect your smile

Your dentist can diagnose oral health problems that may indicate underlying health issues (like the ones mentioned above). Early detection can play a crucial role in managing your oral and overall health.

Regular dental cleanings may help prevent more serious health concerns. In fact, doctors recommend cancer patients and organ transplant recipients complete a dental checkup and all dental care work before starting treatment to help reduce the risk of infection.

Sources: 1. Centers for Disease Control and Prevention. Oral Health Surveillance Report: Dental Caries, Tooth Retention, and Edentulism, United States, 2017–March 2020. U.S. Dept of Health and Human Services; 2024. Accessed August 4, 2025. <https://www.cdc.gov/oral-health/php/2024-oral-health-surveillance-report/index.html> 2. Kassebaum NJ, Bernabé E, Dahiya M, Bhandari B, Murray CJ, Marcenes W. Global burden of severe tooth loss: a systematic review and meta-analysis. J Dent Res. 2014;93(7 Suppl):20S–28S. doi:10.1177/0022034514537828 3. Centers for Disease Control and Prevention. Smoking, Gum Disease and Tooth Loss. Accessed August 4, 2025. <https://www.cdc.gov/tobacco/campaign/tips/diseases/periodontal-gum-disease.html#four> 4. Corbella S, Taschieri S, Del Fabbro M, Francetti L, Weinstein R, Ferrazzi E. Adverse pregnancy outcomes and periodontitis: a systematic review and meta-analysis exploring potential association. Quintessence Int. 2016;47(3):193–204. doi: 10.3290/j.qi.a34980 5. Naavaal S, Kelekar U. School hours lost due to acute/unplanned dental care. Health Behav Policy Rev. 2018;5(2):66–73. 6. Righolt AJ, Jevdjevic M, Marcenes W, Listl S. Global-, regional-, and country-level economic impacts of dental diseases in 2015. J Dent Res. 2018;97(5):501–507.

What you get with BCBS FEP Dental



Two routine oral exams and one emergency exam per year



No deductible for in-network services



Benefits that start right away—there’s no waiting period for in-network coverage



An unlimited annual maximum for covered services at in-network dentists with **High Option**



Worldwide coverage with all overseas services at the in-network benefit level



Access to over 100 health and wellness discounts with Blue365®

You can choose from two plan options:

High Option

Best for people who expect more extensive dental work, like crowns, root canals, implants or braces—and want more coverage to help manage those costs.

Standard Option

Great for people who mostly need routine checkups, cleanings and occasional fillings—and want to save with a lower monthly premium.

You can choose to cover:



Self Only



Self + One



Self & Family

What's new for 2026

Extra exam coverage

We cover two routine oral exams. Plus, we now cover one emergency exam if a problem occurs between checkups.

Adult fluoride coverage

Members over age 22 who are at risk for tooth decay can get fluoride varnish twice a year, at no extra cost.



How to get started with enrollment

Who can enroll in BCBS FEP Dental

BCBS FEP Dental is available to active and retired federal and United States Postal Service (USPS) employees, retired uniformed service members and their families.

Federal and USPS employees

If you're an active or retired federal employee or USPS employee, you're eligible if you qualify for the **Federal Employees Health Benefits (FEHB) Program** or the **Postal Service Health Benefits (PSHB) Program**—even if you're not currently enrolled. You can also enroll your spouse and unmarried dependent children up to age 22 if they are not in school, or up to age 23 for full-time students. Children over age 22 who are incapable of self support may also be eligible.



Retired uniformed service members

For uniformed service members, most retirees are eligible. You can also cover your spouse and unmarried children up to age 21 if they are not a full-time student. You can cover children in school full-time up to age 23. Children who are incapable of self-support due to a mental or physical disability that existed before age 22 (non-student) or age 23 (full-time student) may also be eligible.



How to enroll in BCBS FEP Dental

BENEFEDS is the benefits marketplace that eligible participants use to shop for, enroll in and pay for voluntary benefits, including dental and vision plans available through FEDVIP. You can enroll during the annual Federal Benefits Open Season. **There are two ways to enroll:**



Online at [BENEFEDS.gov](https://www.benefeds.gov).
Go to the "Programs" section of the site and select "Enroll" under Dental and Vision.



Call BENEFEDS at 1-877-888-FEDS (3337) (TTY: 711, International: 1-571-730-5942).

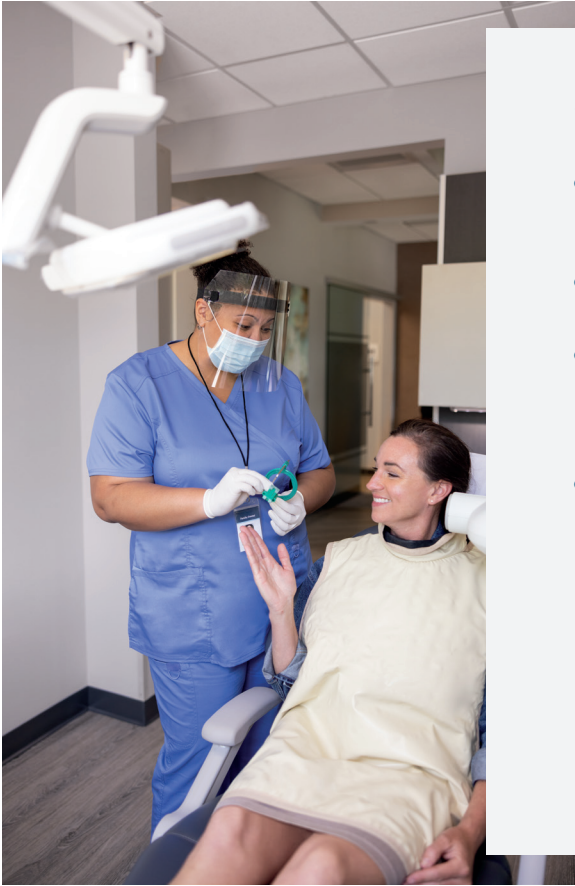
Open Season kicks off November 10 and ends at midnight ET, December 8, 2025.

If it's outside of Open Season, you can enroll if you are a new federal or USPS employee or are newly retired from the uniformed services. You can also change your coverage if you have a qualifying life event (QLE), such as a marriage or adding a family member.
For more information on QLEs, visit [BENEFEDS.gov](https://www.benefeds.gov) and search "QLE."

Understanding BCBS FEP Dental benefits

Determining your coverage for services

The information on these pages will give you a better idea of what’s covered in each class of services (A, B, C and D) as well as some general services we cover. Both **High Option** and **Standard Option** members have access to these benefits as soon as their enrollment begins, with no waiting period. We cover both children and adults for dental care services, except where noted.



Common services BCBS FEP Dental covers:

- **Anesthesia services** provided alongside covered surgical procedures.
- **Athletic mouthguards and occlusal guards.**
- **Nitrous oxide (laughing gas)** for children 5 and under as well as other individuals with a medical condition who may require it.
- **Advanced dental care for every health need**
Having certain medical conditions may put you at higher risk for dental issues. That’s why we offer benefits to meet the needs of all our members, including those who may be at higher risk. These annual benefits include a third routine cleaning, full mouth debridement, one scaling and root planing (deep cleaning) procedure per quadrant and four periodontal maintenance visits.

Class A: Preventive & Diagnostic Services

Class A covers basic services, including oral exams, prophylaxis, sealants and X-rays. We cover these services in full when you see an in-network dentist.

Under Class A, we cover:

- **Two routine oral exams** per year and **one emergency exam** if a problem happens between checkups
- **Diagnostic images (X-rays)**
- **Sealants** for members up to the age of 22
- **Topical fluoride**, including varnish and gel, twice yearly for members up to age 22; **fluoride varnish** twice yearly for at-risk members over age 22.
- Up to **three cleanings per member** each year

SEALANTS: A thin, protecting coating painted on the back teeth to help prevent cavities by blocking out germs and food.

Class B: Minor Restorative Services

Class B covers intermediate services, including restorative procedures such as fillings, periodontal scaling and root planing, tooth extractions and denture adjustments.

Under Class B, we cover:

- **Both tooth-colored and silver fillings**
- **Re-cementing** an existing crown
- **Some endodontic services**, such as pulp caps, pulpotomy, pulpal therapy and pulpal regeneration
- **Periodontal scaling and root planing** (deep cleaning)
- **Existing denture care**, including adjustments, repairs, adding teeth to an existing removable denture, relining and rebasing an existing removable denture, tissue conditioning and re-cementing a fixed partial denture (bridge)
- **Oral surgery**, including extractions

Class C: Major Services

Class C covers major services, including some endodontic services, such as root canals, as well as surgical periodontal service. It also covers major restorative services, such as crowns and bridges, and prosthodontic services, such as complete dentures.

Under Class C, we cover:

- **Porcelain, ceramic or metal crowns**
- **Post and core procedures**
- **Root canals** and related services
- **Surgical periodontal services** (e.g., gingivectomy, gingivoplasty and osseous surgery)
- **Removable dentures** (partial and full) and **fixed partial dentures** (bridges)
- **Implants, implant-supported single crowns, bridges and dentures** if dentally necessary and determined to be the less costly procedure that meets broadly accepted national standards of dental practice



Tip: we recommend getting a pre-treatment estimate before receiving any Class C services. See **page 20** for details.

Class D: Orthodontic Services

Under Class D, we cover orthodontics. This includes traditional braces, clear aligners and retainers for both children and adults.

PERIODONTAL SCALING AND ROOT PLANING: A cleaning procedure using local anesthesia to remove hardened plaque above and below the gum line, down to the bottom of pockets.

FLUORIDE: A mineral that helps strengthen tooth enamel and prevent cavities.

What you pay for common services

Benefit	High Option		Standard Option	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Class A (Basic) Services E.g., exams, preventive cleanings, X-rays, sealants	You pay nothing .	You pay 10% .	You pay nothing .	You pay 40% .
Class B (Intermediate) Services E.g., oral surgery, fillings, deep cleanings	You pay 30% .	You pay 40% .	You pay 45% .	You pay 60% .
Class C (Major) Services E.g., crowns, bridges, implants, root canals, dentures	You pay 50% .	You pay 60% .	You pay 65% .	You pay 80% .
Class D (Orthodontic) Services Adults & Children	We pay 50% up to \$3,500 lifetime max per person.	We pay 50% up to \$3,500 lifetime max per person.	We pay 50% up to \$2,500 lifetime max per person.	We pay 50% up to \$1,250 lifetime max per person.
Annual Deductible for Class A, B and C Services Does not apply to Class D (Orthodontics)	You pay no deductible .	You pay \$50 per person.	You pay no deductible .	You pay \$75 per person.
Annual Maximum Benefits for Class A, B and C Services Does not apply to Class D (Orthodontics)	No benefit limit.	We pay up to \$3,000 per person.	We pay up to \$1,500 per person.	We pay up to \$750 per person.



For both **High Option** and **Standard Option**, Classes A, B and C are covered at **100%** for children age 13 and under when visiting an in-network dentist.



Save more when you stay in-network

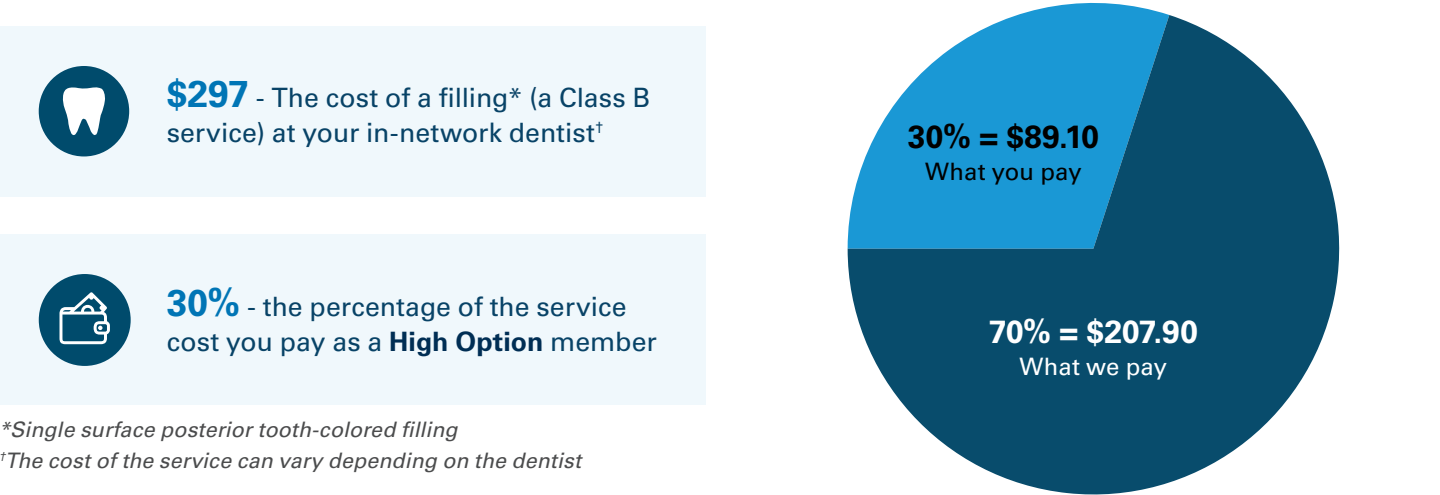
Using a dentist in our network can save you money. We negotiate lower rates with providers in our network for our members. This means your share of the cost, or coinsurance, is calculated based on these reduced rates—putting more savings in your pocket.

DEDUCTIBLE: *The set amount you need to pay before we start paying our portion of your service.*

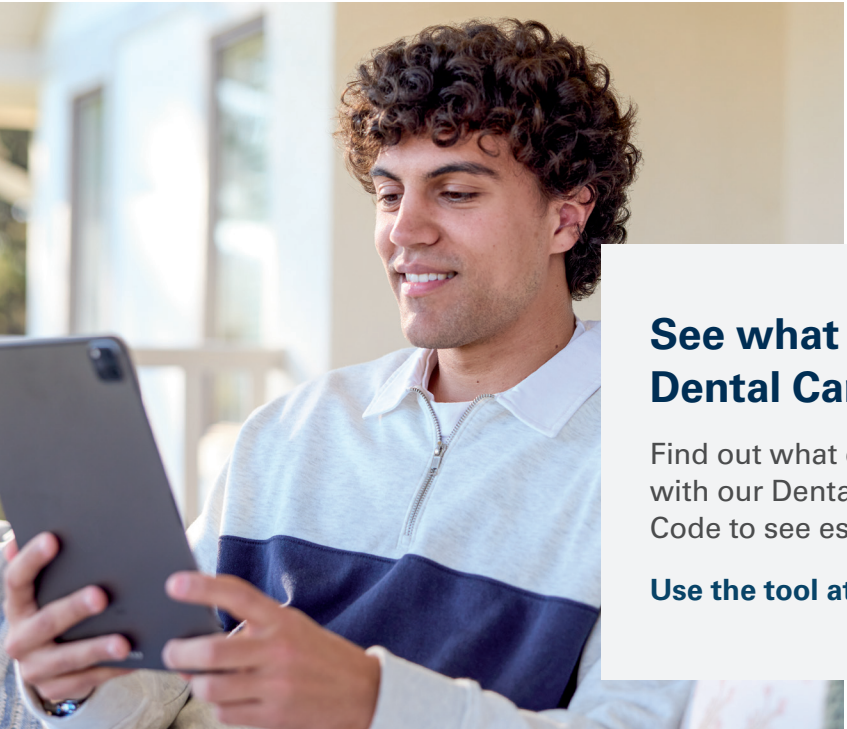
Understanding your share of dental costs

How much you pay is called your coinsurance. To figure out what you’ll pay, find the Class for your service in the table to the left or in the BCBS FEP Dental brochure.

Here’s an example of how your coinsurance works:



COINSURANCE: *The percentage you pay for a covered service after we’ve paid our portion.*



See what you’ll pay with the Dental Care Pricing Tool

Find out what dental services may cost in your area with our Dental Care Pricing Tool. Just enter your ZIP Code to see estimated costs before you receive care.

Use the tool at bcbsfedental.com/pricetool.

How to find your 2026 BCBS FEP Dental premium

BCBS FEP Dental premiums are based on where you live. To find your premium, use the charts below or the online premium finder tool mentioned on the next page.

1 Find your rating area

Start by finding your state and/or ZIP Code in the chart below.

State	First 3 digits of your ZIP Code	Rating Area
AK	Entire state	5
AL	Entire state	1
AR	Entire state	2
AZ	855, 859-860, 863-865	2
AZ	850-853	3
AZ	Rest of state	1
CA	900-908, 910-928, 930-931, 933-935	4
CA	939-952, 954, 956-959	5
CA	Rest of state	2
CO	Entire state	4
CT	060-063	5
CT	Rest of state	4
DC	Entire area	3
DE	Entire state	2
FL	330-334, 349	2
FL	Rest of state	1
GA	Entire state	1
GU	Entire area	1
HI	Entire state	3
IA	500-514, 516, 520-528	3
IA	Rest of state	2
ID	Entire state	4
IL	600-609, 613	2
IL	612	3
IL	Rest of state	1
IN	463-464	2
IN	Rest of state	1
KS	664-665, 667-679	2
KS	Rest of state	1

State	First 3 digits of your ZIP Code	Rating Area
KY	Entire state	1
LA	Entire state	1
MA	010-011, 013-027, 055	5
MA	Rest of state	3
MD	205-212, 214, 216-217	3
MD	Rest of state	2
ME	039-042	5
ME	Rest of state	2
MI	480-485	2
MI	Rest of state	1
MN	550-551, 553-555, 563	4
MN	Rest of state	3
MO	726	2
MO	Rest of state	1
MS	Entire state	1
MT	Entire state	1
NC	270-274, 278, 280-282, 284-289	2
NC	275-277, 283	3
NC	Rest of state	1
ND	Entire state	5
NE	Entire state	2
NH	030-033, 038	5
NH	Rest of state	3
NJ	070-079, 085-089	4
NJ	Rest of state	2
NM	Entire state	1
NV	897	5
NV	Rest of state	2
NY	120-123, 128	3
NY	005, 100-119, 124-126	4
NY	063	5

State	First 3 digits of your ZIP Code	Rating Area
NY	Rest of state	2
OH	Entire state	1
OK	Entire state	1
OR	970-973	4
OR	Rest of state	2
PA	189-196	2
PA	172-174	3
PA	180-181, 183	4
PA	Rest of state	1
PR	Entire area	1
RI	Entire state	5
SC	Entire state	2
SD	Entire state	1
TN	Entire state	1
TX	Entire state	1
UT	Entire state	2
VA	201, 205, 220-227	3
VA	Rest of state	1
VI	Entire area	1
VT	Entire state	5
WA	980-985	5
WA	Rest of state	4
WI	540	4
WI	Rest of state	3
WV	254	3
WV	Rest of state	1
WY	834	4
WY	Rest of state	2
INTL	International	1

2 Find the cost of your 2026 premium for your plan and enrollment type.

Then match the number in the rating area column to the premium chart below to see the cost for your plan and enrollment type.

Rating Area	High Option: Bi-weekly Premiums			Standard Option: Bi-weekly Premiums		
	SELF ONLY	SELF + ONE	SELF & FAMILY	SELF ONLY	SELF + ONE	SELF & FAMILY
1	\$19.51	\$39.02	\$58.53	\$10.50	\$20.99	\$31.49
2	\$21.86	\$43.72	\$65.59	\$11.50	\$22.99	\$34.49
3	\$23.79	\$47.57	\$71.36	\$13.06	\$26.12	\$39.18
4	\$25.77	\$51.54	\$77.30	\$14.10	\$28.20	\$42.30
5	\$28.84	\$57.69	\$86.53	\$15.56	\$31.13	\$46.69

Rating Area	High Option: Monthly Premiums			Standard Option: Monthly Premiums		
	SELF ONLY	SELF + ONE	SELF & FAMILY	SELF ONLY	SELF + ONE	SELF & FAMILY
1	\$42.27	\$84.54	\$126.82	\$22.75	\$45.48	\$68.23
2	\$47.36	\$94.73	\$142.11	\$24.92	\$49.81	\$74.73
3	\$51.55	\$103.07	\$154.61	\$28.30	\$56.59	\$84.89
4	\$55.84	\$111.67	\$167.48	\$30.55	\$61.10	\$91.65
5	\$62.49	\$125.00	\$187.48	\$33.71	\$67.45	\$101.16

PREMIUM: *The set amount you pay your dental plan in exchange for coverage.*



Find your premium with our Premium Finder tool

Scan this QR code with your smartphone’s camera or visit bcbsfedental.com/premiumfinder and enter your ZIP Code to see costs based on your rating area.



Over 500,000 dentists & their locations across 50 states

With the BCBS FEP Dental plan, finding a dentist near you is easy. Get access to more in-network dentists, right in your neighborhood.



How to access dental care—wherever you are

In-Network Dentists

We are a Preferred Provider Organization (PPO), which means we work with a network of dentists who accept our set rates. This is the plan allowance. These **in-network dentists give you the best value** and you'll only need to pay your coinsurance at the time of service.

Out-of-Network Dentists

With BCBS FEP Dental, you can see out-of-network dentists. However, you'll pay your coinsurance plus any amount above our plan allowance. Typically, you'll pay for services upfront and submit a claim for reimbursement.

Overseas Dentists

Whether you're traveling for work, on vacation, or living abroad, you're covered overseas at the in-network level. You'll pay the dentist upfront and submit a claim for reimbursement. Find English-speaking dentists in 100+ countries at bcbsfedental.com/internationalservices.



3 different ways to find an in-network dentist:



Online at
[bcbsfedental.com/
findadentist](https://bcbsfedental.com/findadentist)



On the **BCBS FEP
Dental app** under the
"Find a Dentist" icon



Call customer
service toll-free at
1-855-504-BLUE (2583)
8 a.m. to 8 p.m. ET, M-F

How to nominate a dentist to join our network

You can nominate a dentist by either calling customer service or filling out the form at bcbsfedental.com/nominateadentist.

We'll work to contract with the dentist. Please know that this process can take some time.

See how BCBS FEP Dental can help you save on services

 **Marcus is currently enrolled in the BCBS FEP Dental High Option plan.** He is proactive about his dental health. This year, he will schedule 2 exams, 2 routine cleanings, get 1 set of X-rays, 2 fillings and have 1 crown placed. Here's how his out-of-pocket costs compare, in addition to his premium:

	2 dental exams	2 routine cleanings	1 set of X-rays	2 fillings ¹	1 porcelain crown	Total out-of-pocket cost for care in 2026
Average cost without BCBS FEP Dental	\$134	\$345	\$180	\$400	\$1,540	\$2,599
What Marcus pays with High Option*	\$0	\$0	\$0	\$94	\$535	\$629
2026 SAVINGS:						 \$1,970

 Marcus will **save \$1,970 with High Option in 2026**—making it a great choice for his more extensive dental care needs.

 **Dana is currently enrolled in the BCBS FEP Dental Standard Option plan.** She stays on top of preventive care, gets 2 fillings and doesn't need major dental work. Here's how her out-of-pocket costs compare, in addition to her premium:

	2 dental exams	2 routine cleanings	1 set of X-rays	2 fillings ¹	Total out-of-pocket cost for care in 2026
Average cost without BCBS FEP Dental	\$134	\$345	\$180	\$400	\$1,059
What Dana pays with Standard Option*	\$0	\$0	\$0	\$140	\$140
2026 SAVINGS:					 \$919

 Dana will **save \$919 with Standard Option in 2026**—perfect for her routine care and occasional fillings.

*Assumes visits to in-network providers.
¹Anterior tooth colored, one surface each.

100+ exclusive discounts to help your family thrive 365



With BCBS FEP Dental coverage, you get access to health and wellness deals through our discount program, **Blue365®**. From gym memberships to fresh meal kits and even travel deals, check out what savings you can find on Blue365.

Find discounts related to:



Apparel and Footwear



Dental Care



Fitness



Hearing and Vision



Home and Family



Nutrition



Personal Care



Travel

Sign up at blue365deals.com/fep to start saving.

How to coordinate dental benefits with your health insurance

Your health insurance coverage may include some dental coverage. If this is the case, your health plan must pay their portion first, and then we will pay our portion. This is called **coordination of benefits**.

When your health insurance plan covers dental services

Federal Employees Health Benefits (FEHB) Program & Postal Service Health Benefits (PSHB) Program
The BCBS FEP Dental network is separate from your FEHB or PSHB medical plan network. If your medical plan includes dental benefits, confirm if your dentist is in-network for both plans at provider.fepblue.org and bcbsfepdental.com/findadentist.

For example, **FEP Blue Basic** and **FEP Blue Standard** cover certain dental services like oral exams, X-rays and preventive care. **FEP Blue Focus** does not. Your medical plan must pay their portion first, and then we pay our portion. Be sure to bring both your medical and dental member ID cards to your appointment.

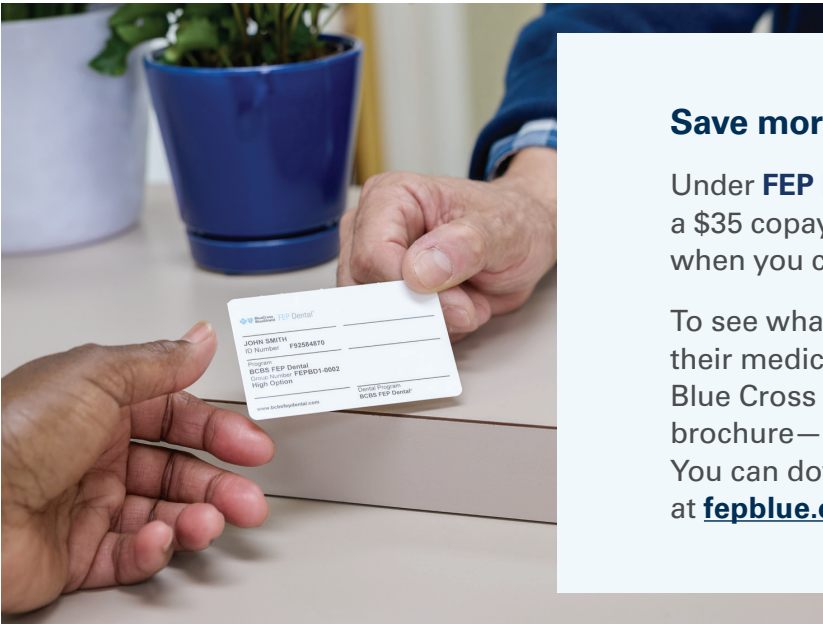


How coordination works with FEP medical plans

We will seamlessly coordinate your benefits if you also have BCBS FEP Dental coverage and:



When we coordinate benefits for you, there’s no need for you to submit a claim as long as you provide both your medical and dental member ID cards to your dentist. Your medical **FEP Blue Basic** or **FEP Blue Standard** is always primary to **BCBS FEP Dental**, so your dentist should submit the initial claim to your FEP medical plan. Your FEP medical plan will then automatically transfer the claim to BCBS FEP Dental to pay secondary.



Save more with BCBS FEP Dental

Under **FEP Blue Basic** medical coverage, there is a \$35 copay for dental exams, but this is waived when you combine with BCBS FEP Dental coverage.

To see what dental services FEP covers under their medical plans, please see section 5(g) of the Blue Cross and Blue Shield Service Benefit Plan brochure—**FEP Blue Standard** and **FEP Blue Basic**. You can download the FEHB and PSHB brochures at fepblue.org/brochure.

Other coordination scenarios

You may need to file the claims yourself if your coverage is in one of these categories:

- You have a different, non-FEP, FEHB or PSHB medical plan that includes dental coverage

Your dentist is out-of-network with your FEP medical plan (regardless of whether they are in- or out-of-network with BCBS FEP Dental)

In these situations, you should ask your dentist if they will submit your claims on your behalf. This may help reduce the number of claims you must submit yourself.

- You **will need** to submit a claim to both your non-FEP 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 medical plan and BCBS FEP Dental for you.

Whether it’s you or your dentist submitting your claims, make sure that the claim is always sent to your medical insurance first if your medical coverage includes dental benefits. Your medical insurance is primary to BCBS FEP Dental. Once you receive an Explanation of Benefits (EOB) from your medical insurance, you or your dentist can submit your claim to BCBS FEP Dental. Include a copy of the EOB from your medical insurance with the submission.

!

Please do not submit a BCBS FEP Dental claim until your medical insurance has paid their portion and you receive an EOB. We will have to deny your claim if you submit it beforehand.

How to file a claim with BCBS FEP Dental

If you need to file a dental claim, be sure to submit it within 24 months of receiving care—along with any receipts associated with your claim and your medical Explanation of Benefits (EOB), if provided. Save time by filing online or through the [BCBS FEP Dental app](#).

Submitting your claims online

- 1

Download the claim form at [bcbsfedental.com/claimform](#) or through the BCBS FEP Dental app. Complete all the fields and print and/or save your form
- 2

To submit the form online: Log in to your member account at [bcbsfedental.com](#). Select the **My Claims** tab and click "Submit a Claim."

To submit through the BCBS FEP Dental app: Select **My Claims** from the app menu and click "Submit a Claim."
- 3

Upload, or take a clear photo of your claim form and supporting documents using the app.

If another insurance carrier already paid for a portion of your service, you'll also need to include and submit the EOB from that carrier.
- 4

Click "Submit" once your documents are uploaded.
- 5

After your claim has been processed: The EOB will appear in the **My Claims** tab of your online member account.

It can take up to 14 days to process your claim. Please submit only one claim form for each submission to ensure we process your claim correctly.



Submitting your claims by mail

Download and print your claim form at [bcbsfedental.com/claimform](#) or call us at **1-855-504-BLUE (2583)** to request that we mail you a paper form. Then, mail your completed form, receipts and medical EOB (when applicable) to:

BCBS FEP Dental Claims
P.O. Box 75, Minneapolis, MN 55440-0075

Understanding pre-treatment estimates & alternate benefits

Pre-treatment estimates

If your dentist recommends major or extensive dental services, we highly recommend that you ask for a **pre-treatment estimate**. We will then provide you with an EOB to let you know what procedures we cover and an estimate of how much you will pay for them based on your benefit plan. Request a pre-treatment estimate before you receive any of the recommended services, so you can ensure they fall within your budget.

Your dentist can submit pre-treatment estimate requests directly to us. We recommend that your dentist include any supporting documents, such as chart notes, a comprehensive treatment plan and dental X-rays taken before your procedure (called **preoperative radiographs**).



You can learn more about pre-treatment estimates online at [bcbsfedental.com/pretreatment](#). To request an estimate, call **1-855-504-BLUE (2583)**.

Alternate benefits

Sometimes, more than one treatment may be available to treat your dental condition. In these situations, we may approve an **alternate benefit** if there's a less costly covered procedure that meets broadly accepted national standards of dental practice.

If you and your dentist choose to move forward with a more expensive treatment(s), you will pay the difference between what we pay and what your dentist charges. To avoid unexpected costs, ask your dentist to request a pre-treatment estimate for you before receiving services or treatment.

For more information, visit [bcbsfedental.com/brochuresresources](#).



It's important to ask your dentist about your treatment options and what each service might cost. This will help you understand all of your options and make decisions regarding your care.

Helpful tools and resources from BCBS FEP Dental

We have a variety of online tools and resources that can help you find the right coverage, an in-network dentist, out-of-pocket estimates and more.



AskBlueSM BCBS FEP Dental Plan Finder

Need help deciding if **High Option** or **Standard Option** is the right fit for you? Use our simple product selection tool to get a plan recommendation based on you and your family’s dental care needs. It only takes a few minutes. Access the tool today at askblue.bcbsfepdental.com or via the BCBS FEP Dental app.



Find a Dentist

Use our Find a Dentist tool to find an in-network dentist with ease. Search using your current location or specify another region to search. You can also save locations to your favorites list. Find a dentist today at bcbsfepdental.com/findadentist or via the BCBS FEP Dental app.



BCBS FEP Dental Premium Finder

Want to quickly find out your bi-weekly or monthly premium? Enter your ZIP Code into our premium finder and you’ll get the **High Option** and **Standard Option** premiums for your rating area. Use the tool at bcbsfepdental.com/premiumfinder.



Dental Dictionary

We define some dental terms within this guide so you can better understand your coverage. You can find all of these and more definitions at bcbsfepdental.com/dentaldictionary.



Dental Care Pricing Tool

Find estimated out-of-pocket costs for your dental treatments based on where you live—all you need is your ZIP Code. Use the tool today at bcbsfepdental.com/pricetool.



Dental Learning Hub

You and your family can learn more about various dental conditions and health topics in our vast Dental Learning Hub. Read through our articles at bcbsfepdental.com/oralhealthtips.



Live Chat Feature

Through our secure member portal, you can use our live chat feature to speak to a BCBS FEP Dental representative. Visit bcbsfepdental.com then click “Member Login” in the top right corner.

Discover more on our website

Visit bcbsfepdental.com to view important information related to your dental coverage, see your full benefit brochure, register for the member portal to see claims information and more.

We also encourage you to follow us on social media at [@fepblue](https://twitter.com/fepblue).

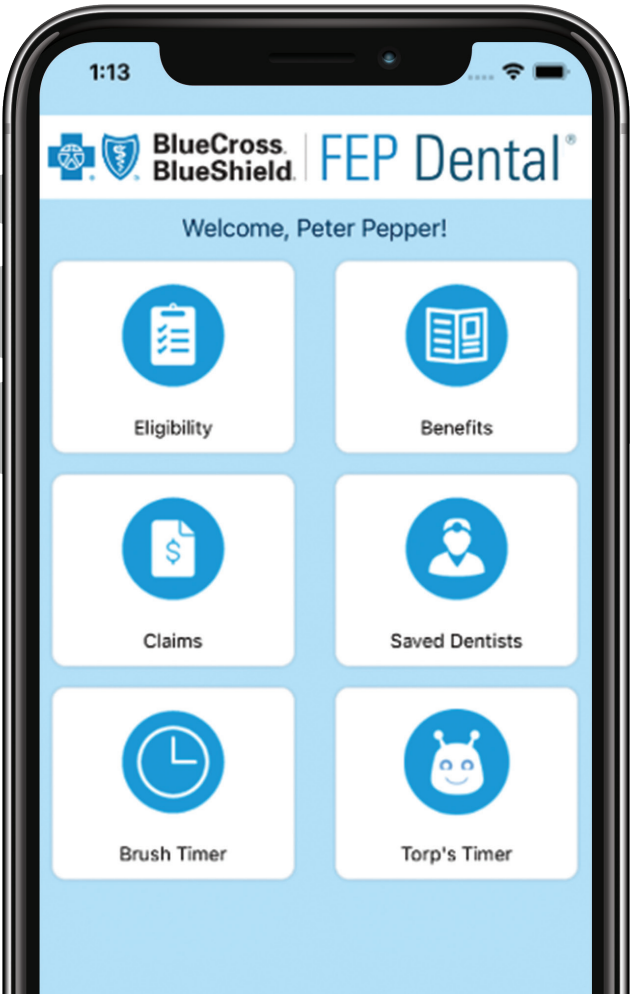


Download the BCBS FEP Dental app to manage your dental care

The BCBS FEP Dental mobile app gives you quick access to your dental coverage. To unlock all app features, simply register for a BCBS FEP Dental member account.

With the app, you can:

- Use dentist search tools to find in-network dentists with ease**
Search using your current location or specify another region to search. You can also save clinics to your personal favorites list.
- See your benefit, coverage and claims information on the go**
View your plan type, benefit levels, deductibles and maximums. Check the status of your family’s most recent dental claims.
- Use the Premium Finder**
Dental plan premium costs are based on where you live. Find yours with our easy-to-use tool.
- View your digital member ID card**
Show your member ID card at the dentist’s office without getting out your wallet. You can also email your member ID card right from the app and have the ability to order replacement cards with just a few taps.
- Appointment reminder**
You can add scheduled dental appointments and set reminders so you never miss an appointment.
- Submit a claim**
You can easily submit your dental claims for out-of-network dentists in the app.
- Find an event**
Look for upcoming virtual and in-person events to learn more about dental health and coverage.
- Torp’s Timer**
This two-minute interactive timer is fun for children of all ages and encourages proper brushing and flossing.



You can download the BCBS FEP Dental app today on the App Store® or Google Play™.



Your dental savings checklist

Investing in your overall oral health has lifelong benefits. As your dental insurer, your health and well-being are important to us. Here are some tips to help you save on your dental care:

- ☐ Always show both your health insurance and your BCBS FEP Dental member ID cards at your dental appointments. This helps make sure your claims get paid properly.
- ☐ Look for an in-network dentist with our Find a Dentist tool at bcbsfedental.com/findadentist.
- ☐ Get annual preventive dental checkups. Keeping up with your oral health could help prevent more serious issues.
- ☐ Ask questions. Never be afraid to ask your dentist questions if you don’t understand your treatment plan or if you want more information or other treatment options.
- ☐ You can get estimated costs for dental services in your area with our online Dental Care Pricing Tool. Try it at bcbsfedental.com/pricetool.
- ☐ Avoid surprise bills by getting a pre-treatment estimate. This can help you know what’s covered under your plan. Visit bcbsfedental.com/pretreatment to get started.
- ☐ When necessary, get a second opinion from another dentist for suggested services.
- ☐ Use our Blue365 discount program to save on dental health and wellness-related items.