

# 2022 DENTAL COVERAGE AT A GLANCE



**Blue Cross Blue Shield FEP Dental** is a Federal Employees Dental and Vision Insurance Program (FEDVIP) dental plan offered to federal employees, retired federal employees, retired uniformed service members and their families. Backed by the strength of Blue Cross Blue Shield, we can help you and your family smile with confidence.

## 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®



### Stay up to date on your coverage

Download our **BCBS FEP Dental app** on the App Store® or Google Play™ today. Now you can view a mobile version of your member ID card, check out your benefits, view claims, get oral health tips and more.



BlueCross.  
BlueShield

FEP Dental<sup>SM</sup>



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

# 2022 Benefit Information

**NEW** **New for 2022**  
 With Standard Option, now classes A, B and C are covered at 100% for children age 13 and under when visiting an in-network provider.

## 2022 Comparison of Benefits

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



**Need help choosing between High and Standard Option?**  
 Use the **AskBlue<sup>SM</sup> BCBS FEP Dental Plan Finder**, our product selection tool, at [askblue.bcbsfedental.com](https://askblue.bcbsfedental.com). The tool will ask you a series of questions to help you decide on the right plan.

### Access wellness discounts with Blue365<sup>®</sup>

Blue365 is a discount program that is only offered to Blue Cross Blue Shield 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 [blue365deals.com/fep](https://blue365deals.com/fep) to learn more.

## Find your BCBS FEP Dental premium

1. To find your premium, first find your rating area by locating your state and/or ZIP code.

State	First 3 digits of your ZIP Code	Rating Area	State	First 3 digits of your ZIP Code	Rating Area	State	First 3 digits of your ZIP Code	Rating Area
AK	Entire State	5	KY	Entire state	1	NY	063	5
AL	Entire state	1	LA	Entire state	1	NY	Rest of state	2
AR	Entire state	2	MA	010-011, 013-027, 055	5	OH	Entire state	1
AZ	855, 859-860, 863-865	2	MA	Rest of state	3	OK	Entire state	1
AZ	850-853	3	MD	205-212, 214, 216-217	3	OR	970-973	4
AZ	Rest of state	1	MD	Rest of state	2	OR	Rest of state	2
CA	900-908, 910-928, 930-931, 933-935	4	ME	039-042	5	PA	189-196	2
CA	939-952, 954, 956-959	5	ME	Rest of state	2	PA	172-174	3
CA	Rest of state	2	MI	480-485	2	PA	180-181, 183	4
CA	Rest of state	2	MI	Rest of state	1	PA	Rest of state	1
CO	Entire state	4	MN	550-551, 553-555, 563	4	PR	Entire area	1
CT	060-063	5	MN	Rest of state	3	RI	Entire state	5
CT	Rest of state	4	MO	726	2	SC	Entire state	2
DC	Entire area	3	MO	Rest of state	1	SD	Entire state	1
DE	Entire state	2	MS	Entire state	1	TN	Entire state	1
FL	330-334, 349	2	MT	Entire state	1	TX	Entire state	1
FL	Rest of state	1	NC	270-274, 278, 280-282, 284-289	2	UT	Entire state	2
GA	Entire state	1	NC	275-277, 283	3	VA	201, 205, 220-227	3
GU	Entire area	1	NC	Rest of state	1	VA	Rest of state	1
HI	Entire state	3	ND	Entire state	5	VI	Entire area	1
IA	500-514, 516, 520-528	3	NE	Entire state	2	VT	Entire state	5
IA	Rest of state	2	NH	030-033, 038	5	WA	980-985	5
ID	Entire state	4	NH	Rest of state	3	WA	Rest of state	4
IL	600-609, 613	2	NJ	070-079, 085-089	4	WI	540	4
IL	612	3	NJ	Rest of state	2	WI	Rest of state	3
IL	Rest of state	1	NM	Entire state	1	WV	254	3
IN	463-464	2	NV	897	5	WV	Rest of state	1
IN	Rest of state	1	NV	Rest of state	2	WY	834	4
KS	664-665, 667-679	2	NY	120-123, 128	3	WY	Rest of state	2
KS	Rest of state	1	NY	005, 100-119, 124-126	4	INTL	International	1

2. Then, match your rating area to your enrollment type in the premium tables.

High Option Premiums						
Rating Area	Self Only		Self + One		Self & Family	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
1	\$18.05	\$39.11	\$36.11	\$78.24	\$54.16	\$117.35
2	\$20.22	\$43.81	\$40.44	\$87.62	\$60.66	\$131.43
3	\$22.01	\$47.69	\$44.03	\$95.40	\$66.04	\$143.09
4	\$23.84	\$51.65	\$47.68	\$103.31	\$71.52	\$154.96
5	\$26.68	\$57.81	\$53.35	\$115.59	\$80.03	\$173.40

Standard Option Premiums						
Rating Area	Self Only		Self + One		Self & Family	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
1	\$9.22	\$19.98	\$18.44	\$39.95	\$27.67	\$59.95
2	\$10.10	\$21.88	\$20.21	\$43.79	\$30.31	\$65.67
3	\$11.48	\$24.87	\$22.95	\$49.73	\$34.40	\$74.53
4	\$12.39	\$26.85	\$24.76	\$53.65	\$37.12	\$80.43
5	\$13.68	\$29.64	\$27.37	\$59.30	\$41.05	\$88.94

# Get the most out of your dental benefits





## Save by using in-network providers

BCBS FEP Dental has a large nationwide network with over **488,000** provider access points.

Find a provider at [bcbsfedental.com/findadentist](https://bcbsfedental.com/findadentist), using the **BCBS FEP Dental app** or by calling **1-855-504-2583**.

## See how the savings add up

	What you pay with High Option*	What you pay with Standard Option*	Average cost without BCBS FEP Dental
Two Dental Exams	\$0	\$0	\$120
Three Cleanings	\$0	\$0	\$300
One Set of X-rays	\$0	\$0	\$170
One Root Canal (molar)	\$450	\$580	\$1,570
One Crown (porcelain)	\$435	\$565	\$1,540
<b>What you pay out-of-pocket</b>	<b>\$885</b> 	<b>\$1,145</b> 	<b>\$3,700</b>



### Looking for more information about BCBS FEP Dental?

View and download our new expanded Dental Summary Book at [bcbsfedental.com/brochures](https://bcbsfedental.com/brochures).

Learn more about BCBS FEP Dental at:

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

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

Ready to enroll? Go to:

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

**1-877-888-3337**  
(TTY: 1-877-889-5680)

**Open Season is November 8 through midnight December 13, 2021, Eastern time.**

\*Assumes you visit in-network providers.

Apple, the Apple logo, iPad and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

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<sup>SM</sup>. 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<sup>®</sup> and Blue Shield<sup>®</sup> words and symbols and BCBS FEP Dental<sup>SM</sup> are all trademarks owned by Blue Cross Blue Shield Association.