

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.

Ready to enroll? Go to: [BENEFEDS.gov](https://www.benefeds.gov) or call 1-877-888-FEDS (3337) (TTY: 711, International: 1-571-730-5942)

Looking for more information about BCBS FEP Dental? View and download our expanded Dental Summary Book at [bcbsfedental.com/benefitssummary](https://www.bcbsfedental.com/benefitssummary).

Learn more about BCBS FEP Dental at [bcbsfedental.com](https://www.bcbsfedental.com) or call 1-855-504-BLUE (2583) (TTY: 711) (8 a.m. to 8 p.m. ET, M-F)

@fepblue

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

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

2026 COVERAGE AT A GLANCE



BCBS 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 comprehensive dental coverage, you and your family can smile with confidence because we're always **HERE FOR YOU.**

With BCBS FEP Dental, you get:



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.

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



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

FEDVIP is a separate program from your medical coverage, such as Federal Employees Health Benefits (FEHB) Program, Postal Service Health Benefits (PSHB) Program, or TRICARE, and won't be affected by changes to those plans.

What's new for 2026

EXTRA EXAM COVERAGE

We cover two routine oral exams, plus 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.



Save by using in-network dentists

99% of BCBS FEP Dental members in urban and suburban areas have access to a general or pediatric in-network dentist within 15 miles. That means it's easy to get care that keeps your smile healthy and your wallet happy. Check if your dentist is in-network at bcbsfedental.com/findadentist, on the **BCBS FEP Dental mobile app**, or call **1-855-504-BLUE (2583)**.

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 kids 13 and under visiting an in-network dentist, both High Option and Standard Option cover Class A, B and C services at 100%.

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.

2026 BCBS FEP Dental premiums

Rating area: _____

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



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 view premiums based on your rating area.

Find the plan for you

Choosing the right plan starts with finding what best fits your life and budget. Our **AskBlueSM BCBS FEP Dental Plan Finder tool** makes it easy to compare your plan options.

1. Access the AskBlue tool at bcbsfedental.com.
2. Answer a few questions about yourself and your dental needs.
3. Get a personalized recommendation on the plan that may work best for you.
4. Find other tools and resources to help you get the most out of your coverage.



Blue365

Treat yourself and your health with Blue365

As a Blue Cross Blue Shield member, you get access to 100+ exclusive discounts through our free health savings program Blue365. From electric toothbrushes and whitening kits to gym memberships, travel, plus more—there's something for everyone in your family to thrive all year long. **Sign up at blue365deals.com/fep to start saving.**