

KNOW BEFORE YOU GO

How to avoid surprise bills



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

Preventive care

One of the best ways to keep your dental costs down is practicing proper preventive care. At home, brush and floss every day. Keeping your mouth healthy may prevent the need for future expensive procedures.



Flossing prevents plaque and the cavities that follow it.



Brushing keeps your teeth and gums healthy.

Schedule **routine cleanings and exams** with your dentist.

Shop around for the right providers

Pricing for dental services can vary significantly from one provider to the next in the same area. Shop around to ensure quoted rates are reasonable.

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 these terms. You will need to meet a deductible for out-of-network services. You'll also pay a larger coinsurance amount.



Talk to your dentist to lower your dental bill

Understand your treatment plan. Patients should know what they're getting into before starting a treatment plan. It's best to review the entire plan to confirm all the services are necessary and covered by your dental plan.

Setting up your dental appointment

No one likes surprise bills. Avoid the unexpected by following these steps before your next appointment:

1

Review your benefits

Visit bcbsfedental.com to make sure your service is covered before scheduling an appointment.

2

Find a Preferred dentist

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

3

Coordinate dental benefits with your medical plan

Bring your health insurance and your BCBS FEP Dental ID cards to your dental appointments to ensure you receive prompt payment under each program.

4

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 services you will receive along with your anticipated out-of-pocket cost for these services based on your benefits.

5

Ask questions

Contact our customer service representatives with any questions about potential out-of-pocket costs.



Prepare for your next dental visit

Call customer service to confirm whether your dentist is in our network.

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

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