

2026 GUIDE FOR RETIREES



Keeping up with regular dental visits now can help save you from oral issues later. With comprehensive dental coverage, retired federal employees, retired USPS employees, retired uniformed service members and their families can keep their oral health in check. Which means brighter smiles and better overall health for everyone. It's just another way BCBS FEP Dental is **HERE FOR YOU**.

What you get with BCBS FEP Dental

- New this year**
Members over age 22 who are at risk for tooth decay can get fluoride varnish twice a year, at no extra cost.
- New this year**
We cover two routine oral exams. Plus, we now cover one emergency exam if a problem occurs between checkups.
- 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.
- Access to over 100 health and wellness discounts with Blue365®.
- Worldwide coverage with all overseas services at the in-network benefit level.**
In order to receive in-network benefits, the services must be performed at an international location.

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%.

Download the 2026 brochure at bcbsfedental.com/brochure for full benefit details.

2026 BCBS FEP Dental monthly premiums

Your premium is based on the rating area where you live. If you already know your rating area, use the chart below to see your monthly premium. If you don't know your rating area, scan the QR code below.

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

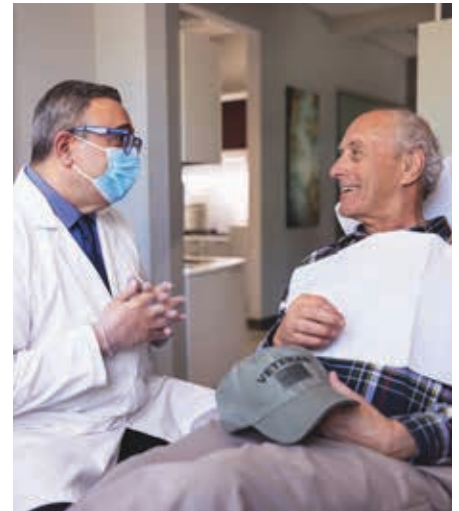


Find your premium easily with our Premium Finder
 Scan the QR code to the left or visit bcbsfedental.com/premiumfinder.
 Enter your ZIP Code to find your premium based on where you live.

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)**.

To avoid any surprises, ask your dentist to submit a pretreatment estimate before any major services. We'll provide an Explanation of Benefits (EOB) to you and your dentist, detailing coverage and payment estimates for the procedures.



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

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

Discover more at bcbsfedental.com
 or call **1-855-504-BLUE (2583)** (TTY: 711) (8 a.m. to 8 p.m. ET, M-F)

bcbsfedental.com



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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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