

2023 DENTAL COVERAGE SUMMARY



TOGETHER, WE CAN
HELP YOU SMILE MORE

bcbsfedental.com



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Why dental care is important

Many medical conditions are linked to oral infections. Others may negatively impact oral health. These include:

- Anemia
- Cancer
- Celiac disease
- Colitis
- Diabetes
- Gastroesophageal reflux disease (GERD)
- Human immunodeficiency viruses (HIV)
- Kidney disease
- Leukemia
- Osteoporosis
- Pregnancy & birth complications
- Sexually transmitted infections (STIs)
- Sjögren's syndrome

Your dentist may be the first to notice an issue that may point to other health problems.



Let's look at some interesting facts

- ✓ 1 in 4 adults aged 20 to 64 currently has cavities.
- ✓ Gum disease (periodontitis) is a leading cause of tooth loss.
- ✓ Using tobacco, a weakened immune system and poor oral health can increase your risk for gum disease.
- ✓ Gum disease appears more frequently and severe among people who have diabetes.
- ✓ Research suggests that heart disease, clogged arteries and stroke might be linked to the inflammation and infections that oral bacteria can cause.
- ✓ Gum disease has been linked to premature birth and low birth weight.
- ✓ Certain bacteria in your mouth can be pulled into your lungs, causing pneumonia and other respiratory diseases.
- ✓ Research shows that osteoporosis is linked with periodontal disease and tooth loss.
- ✓ Every year, 34 million school hours are lost because of unplanned dental care.
- ✓ Over \$45 billion in U.S. productivity is lost every year due to untreated dental disease.

Sources: <https://www.cdc.gov/oralhealth/fast-facts/index.html>
<https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>



BCBS FEP Dental supports all members

If you have a serious health condition, such as diabetes, heart disease, end-stage renal (kidney) disease, head and neck cancer, a suppressed immune system or are pregnant, we can support your dental health needs.

That's because BCBS FEP Dental covers a wide variety of services, including:

- Periodontal maintenance
- Periodontal scaling and root planing
- Oral evaluations
- Palliative treatments
- Fluoride and sealants
- Extensive removal of plaque and tartar buildup (full mouth debridement)

Who we are

Blue Cross Blue Shield FEP Dental provides comprehensive dental benefits that help you and your family have healthy smiles for years to come. This booklet gives you a closer look at everything our dental plan has to offer.

Let's start with the basics

We have two plan options:



High Option



Standard Option

We have three different enrollment types:



Self Only



Self + One



Self
& Family



Who can enroll

BCBS FEP Dental is available to federal employees, retired federal employees, retired uniformed service members and their families.



Federal employees

If you're an active or retired federal employee, you're eligible if you currently qualify for the **Federal Employees Health Benefits (FEHB) Program**—even if you're not currently enrolled. You can also enroll your spouse and unmarried children under age 22. Children over 22 who are incapable of 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 who are under 21 if they are not in school. You can cover children in school full-time up to age 23.

Are you eligible?



We're proud to offer dental coverage to eligible federal and U.S. Postal Service (USPS) employees and their families, annuitants, survivor annuitants and compensationers as well as certain retired uniformed service members and their families. Learn more about eligibility at [BENEFEDS.com](https://www.benefeds.com).

Why choose BCBS FEP Dental

With BCBS FEP Dental, you get:



Fully-covered, in-network preventive care, including up to three dental cleanings a year



No deductible for in-network services



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



An unlimited annual benefit with High Option—there's no limit to the amount we cover for the year



Worldwide coverage, with covered in-network overseas dental services



Access to health and wellness discounts with Blue365®

How to enroll

BENEFEDS is a portal that eligible participants use to enroll in the Federal Employees Dental and Vision Insurance Program (FEDVIP). You can enroll during the annual federal health benefits Open Season.

Open Season is November 14 through midnight December 12, 2022, ET. If it's outside of Open Season, you can enroll if you are a new federal employee or are newly retired from the uniformed services. You can also enroll if you have a Qualifying Life Event (QLE), such as a marriage or divorce.

There are two ways to enroll:



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



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

2023 Benefit information

Your cost for dental services varies. How much you pay is called your cost share. To figure out what you'll pay, look for your service in the class listing below. More detailed procedure definitions are on [page 19](#).



Dental Care Pricing Tool

Want to know what you'll pay for your dental services before you receive care? Use our Dental Care Pricing Tool. You can enter your ZIP Code to find estimated dental procedure costs for services in your area. Use it today at bcbsfedental.com/pricetool.

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, 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, gum scaling	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	You pay 50% up to \$3,500 lifetime maximum per person.	You pay 50% up to \$3,500 lifetime maximum per person.	You pay 50% up to \$2,500 lifetime maximum per person.	You pay 50% up to \$1,250 lifetime maximum 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.



Here are our new benefits for 2023:

- For High Option members, you pay nothing for in-network class B and C services for children 13 and under. Standard Option members already receive this benefit.
- We cover all overseas services at the in-network level for all members.

To see a full list of changes, download our brochure at bcbsfedental.com/brochure.

Find your BCBS FEP Dental premium

Start by finding your state and/or ZIP Code in the first chart. Then, match the number in the rating area column to the premium chart on the next page.

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	Rest of state	2
AL	Entire state	1	LA	Entire state	1	OH	Entire state	1
AR	Entire state	2	MA	010-011, 013-027, 055	5	OK	Entire state	1
AZ	855, 859-860, 863-865	2	MA	Rest of state	3	OR	970-973	4
AZ	850-853	3	MD	205-212, 214, 216-217	3	OR	Rest of state	2
AZ	Rest of state	1	MD	Rest of state	2	PA	189-196	2
CA	900-908, 910-928, 930-931, 933-935	4	ME	039-042	5	PA	172-174	3
CA	939-952, 954, 956-959	5	ME	Rest of state	2	PA	180-181, 183	4
CA	Rest of state	2	MI	480-485	2	PA	Rest of state	1
CO	Entire state	4	MI	Rest of state	1	PR	Entire area	1
CT	060-063	5	MN	550-551, 553-555, 563	4	RI	Entire state	5
CT	Rest of state	4	MN	Rest of state	3	SC	Entire state	2
DC	Entire area	3	MO	726	2	SD	Entire state	1
DE	Entire state	2	MO	Rest of state	1	TN	Entire state	1
FL	330-334, 349	2	MS	Entire state	1	TX	Entire state	1
FL	Rest of state	1	MT	Entire state	1	UT	Entire state	2
GA	Entire state	1	NC	270-274, 278, 280-282, 284-289	2	VA	201, 205, 220-227	3
GU	Entire area	1	NC	275-277, 283	3	VA	Rest of state	1
HI	Entire state	3	ND	Rest of state	1	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
			NY	063	5			

2023 BCBS FEP Dental premiums

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	\$18.02	\$36.05	\$54.07	\$9.19	\$18.38	\$27.58
2	\$20.19	\$40.38	\$60.57	\$10.07	\$20.15	\$30.22
3	\$21.98	\$43.97	\$65.95	\$11.45	\$22.89	\$34.31
4	\$23.81	\$47.62	\$71.43	\$12.36	\$24.70	\$37.03
5	\$26.65	\$53.29	\$79.94	\$13.65	\$27.31	\$40.96

Rating Area	High Option: Monthly Premiums			Standard Option: Monthly Premiums		
	Self Only	Self + One	Self & Family	Self Only	Self + One	Self & Family
1	\$39.04	\$78.11	\$117.15	\$19.91	\$39.82	\$59.76
2	\$43.75	\$87.49	\$131.24	\$21.82	\$43.66	\$65.48
3	\$47.62	\$95.27	\$142.89	\$24.81	\$49.60	\$74.34
4	\$51.59	\$103.18	\$154.77	\$26.78	\$53.52	\$80.23
5	\$57.74	\$115.46	\$173.20	\$29.58	\$59.17	\$88.75



Try our online premium finder tool

You can also easily find your premium by visiting bcbsfedental.com/premiumfinder and entering your ZIP Code to view premiums based on your area.



Determining your coverage for services

The information on these pages will give you a better idea of what's covered in each coverage class: 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 your enrollment begins. We cover both children and adults for dental care services, except where noted.



Many of these terms are defined in the back of this booklet so you can better understand your coverage. You can also find all these definitions by visiting bcbsfedental.com/dentaldictionary.



Some general services we cover

- Anesthesia services provided alongside covered surgical procedures
- Athletic mouthguards and occlusal guards

Class A: Preventive & Diagnostic Services



Class A covers basic services, including oral exams, prophylaxis, diagnostic evaluations, sealants and X-rays. We cover these services in full at in-network providers.

Under Class A, we cover:

- Up to three cleanings per member each year
- Topical fluoride twice a year for members up to the age of 22
- Sealants for members up to the age of 22
- A range of diagnostic services, such as certain oral evaluations and X-ray images

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 of an existing crown or post and core
- Some endodontic services, such as pulp caps, pulpotomy, pulpal therapy and pulpal regeneration
- Periodontal scaling and root planing
- Existing denture care, including adjustments, repairs, adding teeth to an existing removable denture, reline or rebase 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 periodontal services such as surgery to treat gingivitis (gingivectomy). 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
- Root canals and related services
- Surgical periodontal services (e.g., gingivectomy, gingivoplasty, osseous surgery and some bone and tissue grafts)
- Removable dentures (full and partial) and fixed partial dentures (bridges)
- Implants and implant-supported single crowns, bridges and dentures

Class D: Orthodontic Services

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

BCBS FEP Dental provider network

BCBS FEP Dental members get access to a large, nationwide network with **more than 498,000** dental provider access points.

You have three ways to get the dental care you need:



In-Network Providers

We are a Preferred Provider Organization or PPO. That means we have a network of providers who accept our negotiated rate (allowance) as payment in full for their services. We call these our in-network providers. We encourage you to use these providers to get the most value from your plan.



Out-of-Network Providers

You can also visit out-of-network providers. You'll pay a greater percentage of our allowance if you go to an out-of-network provider (e.g., instead of 30% of our allowance, you pay 40% of the allowance). You may also need to pay the difference between what we pay and what the provider charges.



Overseas Providers

Need to see a dentist while in another country? You're covered overseas at the in-network level. You pay the dentist and then submit a claim to us for reimbursement. Use our overseas provider directory to see a list of English-speaking dentists in approximately 100 countries.

You can find an in-network provider three different ways:

- 1 Online at bcbsfedental.com/findadentist
- 2 Via the **BCBS FEP Dental app** under the "Find a National Provider" icon
- 3 By calling customer service toll-free at **1-855-504-2583** (weekdays 8 a.m. to 8 p.m. ET)



Do you have a dental provider you want to join our network?

You can nominate a provider by either calling customer service or filling out the form at bcbsfedental.com/nominateaprovider. We'll work to contract with the provider. Please know that this process can take some time.

Combining your health insurance coverage with BCBS FEP Dental

If you have health insurance coverage through the Federal Employees Health Benefits (FEHB) Program, your medical insurance must pay their portion first, and then we will pay our portion. This is called **coordination of benefits**. Make sure you share both your FEHB member ID card and your BCBS FEP Dental member ID card at your dental appointment.



Let's look at an example of how coordination works

Your in-network dentist charges **\$100** for a filling (a Class B service)

Your FEHB plan provides **\$15** in coverage for fillings

Our maximum allowed amount for fillings is **\$60**. Based on our contract with your provider, they'll accept **\$60** as payment in full for their services rather than their rate of **\$100**. We pay **70%** of **\$60** (or **\$42**)

That means you pay: $\$60 - \$42 - \$15 =$ **\$3**

What if you're a Blue Cross and Blue Shield Federal Employee Program (FEP) member?

If your FEHB plan is BCBS FEP, both Standard Option and Basic Option include some dental coverage. Your provider should not charge you your FEP cost shares (e.g., the Basic Option \$30 copay for dental cleanings). We cover those amounts.

We will work internally to ensure we make the correct payments.


How we combine with non-FEP health insurance

If your FEHB plan is administered by a non-BCBS FEP health plan, your claim is sent to that FEHB plan to be processed as the primary carrier. Once the claim finishes processing, you need to file copies of the FEHB plan explanation of benefits (EOB) and the claim to BCBS FEP Dental for processing as the secondary plan.

Filing your dental claims

When you visit an in-network provider, you don't need to file a claim. Your provider will file it on your behalf.

If you visit an out-of-network provider or receive care overseas, you will need to file a claim, along with any receipts associated with your claim, within 24 months of receiving care. Save time by submitting your claim online or, beginning in 2023, via the **BCBS FEP Dental app**.

- 1 To get started, download the claim form on your computer at bcbsfedental.com/claimform. Complete all the fields and print and/or save your form.
- 2 To submit the form online, log in to your secure member account at bcbsfedental.com. Navigate to **Submit a Claim** in the **My Documents** tab.
 To submit via app, open your **BCBS FEP Dental app**, select **My Claims** from the app menu and then **Submit a Claim**.
- 3 Attach, or via the app, take a photo of your claim form and associated receipts following the instructions.
If another insurance carrier already paid for a portion of your service, you'll also need to submit an Explanation of Benefits (EOB) from that carrier.
- 4 Click submit once you upload all your documents.

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



Submit your claims by mail

If you prefer completing the process by mail, you can request we mail you a form by calling **1-855-504-BLUE (2583)**. Then mail your completed form to:

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

Alternate benefits

In some cases, more than one procedure may be available to treat your dental condition. An alternate benefit is when we find that there's a less costly covered benefit that can treat your condition.

In these situations, we will cover the less costly service. If you and your dentist choose to move forward with the more expensive service, you will pay the difference between what we pay and what your provider charges. This could mean unexpected costs for you.

Did you know?

Regular dental cleanings may help prevent other health concerns. Doctors recommend that cancer patients and organ transplant patients have a dental checkup and all dental work completed before any medical procedure begins. This helps reduce the risk of infection afterward.



If your dentist recommends dental services, you can ask for a **pre-treatment estimate** (also known as a pre-determination of benefits). This will tell you the services we will cover and how much you will pay for them based on your benefit plan. Request this before you receive any of the recommended services, so you can ensure they fall within your budget.

We highly recommend getting this estimate. Your dental care provider can submit pre-treatment estimate requests directly to us. For extensive services, we also recommend that your dentist sends us 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)**.

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 take your health insurance and your BCBS FEP Dental member ID cards with you to your dental appointments. This helps make sure your claims get paid properly.



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.



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.



You can get estimated costs for dental services in your area with our online Dental Care Pricing Tool. Try it at bcbsfedental.com/pricetool.



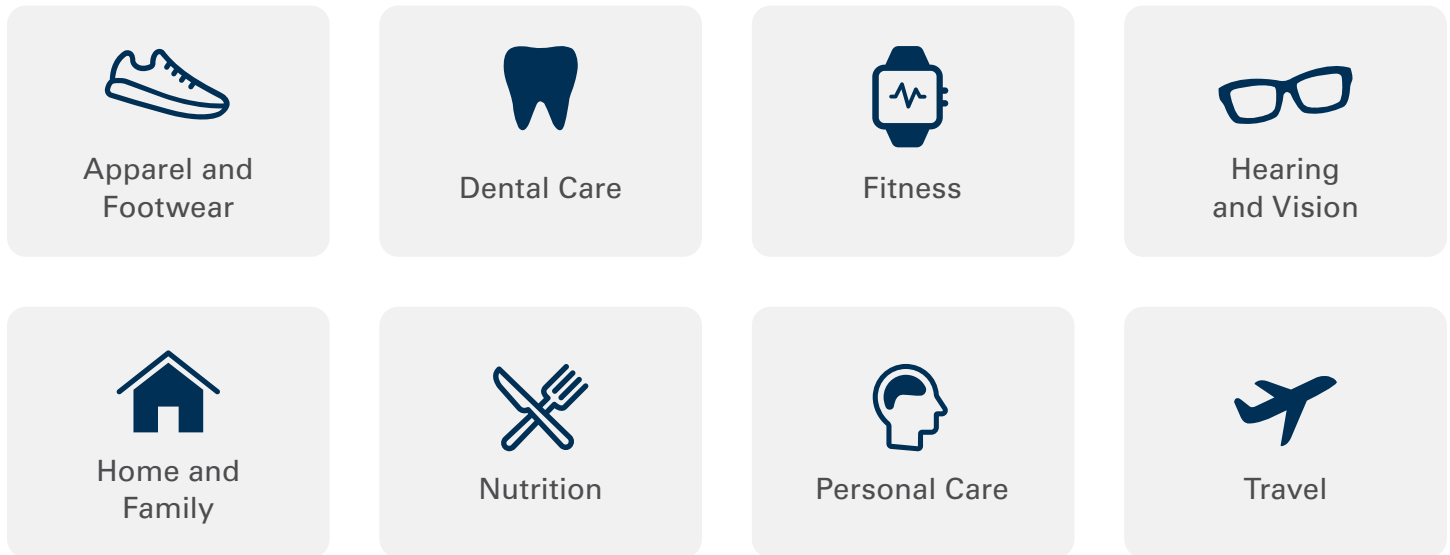
When necessary, get a second opinion on your services.



Use our Blue365[®] discount program to save on health, including dental health and wellness-related items.

Take advantage of Blue365®

With BCBS FEP Dental coverage, you have access to exclusive health and wellness deals through the Blue365 program. You can receive discounts related to:



If you sign up to receive emails from Blue365, you'll get deals delivered straight to your inbox. You can also access all the deals online 24/7 at blue365deals.com/fep.

See some of the national retailers we partner with through Blue365:*

Dental



Health & Wellness



Lifestyle



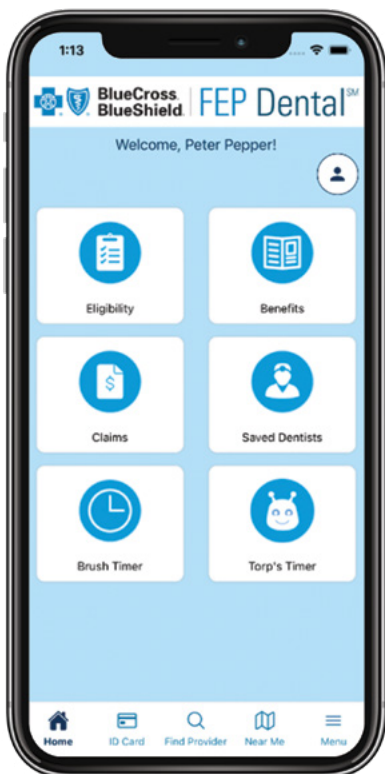
*Retailers are subject to change at any time. Always see the most up-to-date list at blue365deals.com/fep.

Download the BCBS FEP Dental app

The BCBS FEP Dental mobile app keeps your dental care coverage at your fingertips. You can download it today on the App Store® or Google Play™.

With the app, you can:*

- **Use dentist search tools to find in-network providers 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.
- **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.
- **Use the Premium Finder**
Dental plan premium costs are based on where you live. Find yours with our easy-to-use tool.
- **Find an event**
Look for upcoming virtual and in-person events to learn more about dental health and coverage.
- **And much more**
Nominate a provider, use our interactive tooth brushing timer, access international services, contact us right from your app and more.



2023 new mobile app features

Order ID Cards

You can access your member ID card electronically and have the ability to order replacement cards right from your mobile app

Torp's Timer

This two-minute interactive timer is fun for children of all ages and encourages proper brushing and flossing

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 providers in the app

Stay tuned for more new features in the future as we make your dental information even easier to access.

**You must register for a BCBS FEP Dental account to access many of the app's features.*

Other tools and resources

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 your dental care needs. It only takes a few minutes. Access the tool today at askblue.bcbsfedental.com or via the BCBS FEP Dental app.

Find a Dental Provider

Use our Find a Provider 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 bcbsfedental.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 and Standard Option premiums for your rating area. Use the tool at bcbsfedental.com/premiumfinder.

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 bcbsfedental.com/pricetool.



There's more to do and discover on our website

Visit bcbsfedental.com to stay up to date on the latest dental health topics, see your full benefit brochure, register to see claims information and more. We also encourage you to follow us on [Facebook](#) and [Twitter](#) @bcbsfedental.

Helpful dental care definitions

Here are some terms that you may see associated with your dental care coverage. For more definitions go to bcbsfedental.com/dentaldictionary.

Caries

More commonly known as tooth decay, these are caused by a breakdown of the tooth enamel. This is the result of bacteria on teeth that break down foods and produce acid that destroys tooth enamel and results in tooth decay.

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of our allowance for the service. You pay coinsurance plus any deductibles you owe. For example, if our allowance for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. We pay the rest of the allowed amount.

Deductible

The amount you owe for covered health care services before we begin to pay. For example, if your deductible is \$50, we won't pay our portion of your service until you've met that amount. The deductible does not apply to all services.

Fluoride

Fluoride is commonly used in dentistry to strengthen the outer layer of your teeth (enamel) and helps to prevent cavities. It's also added in small amounts to public water supplies in the U.S. and many other countries. This process is called water fluoridation.

In-network dental providers

We have a network of dental providers who accept our allowance as payment in full for dental services. Our dental network includes access to more than 498,000 provider points of access nationwide.

Lifetime maximum coverage

Lifetime maximum is the maximum dollar amount a dental plan will pay toward the cost of orthodontic dental services for an individual's lifetime.

Maximum annual coverage

An annual maximum is the most a dental plan will pay toward the cost of dental services within a specific period, usually a calendar year. If your annual maximum is \$1,500, we will pay our portion of your bill(s) up to that amount for any covered dental services received that year.

Open Season

All actively working or retired federal employees and eligible uniformed service members can enroll in, change or cancel their dental plan during Open Season. It's the second Monday of November through the second Monday of December each year.

Orthodontic services

Orthodontic services include things like braces, retainers and other specialty dental treatments to help straighten teeth. We cover both children and adults.

Out-of-network dental providers

When you go to a dental provider who doesn't have a contract with us, they're out of network. If you choose to see an out-of-network dental provider, your out-of-pocket costs will be higher.

Periodontal Evaluations

A comprehensive periodontal evaluation is an annual oral checkup to examine your teeth, gums, bite, plaque and risk factors and check for any signs of oral diseases or development of diseases.

Periodontal Scaling

This is when your dentist removes all the plaque and tartar (hardened plaque) above and below the gum line, making sure to clean all the way down to the bottom of the pocket.

Premium

Your premium is the specific amount you're responsible for paying to your dental plan in exchange for coverage.

Prophylaxis

This is when a dentist or hygienist cleans the teeth by removing plaque, tartar and stains to minimize risk for decay and gingivitis.

Pulp caps

- **Direct pulp cap** is a procedure the dentist does after removing decay and the tooth pulp is exposed. The pulp is covered with a material that protects and promotes healing.
- **An indirect pulp cap** is a procedure to prevent nearly exposed tooth pulp from additional injury and becoming further inflamed. It is a type of sedative placed on top of a thin layer of dentin.

Pulpal Regeneration

This is used to restore diseased or damaged dental pulp and to assist in healing.

Pulpal Therapy

This is a pediatric dental treatment used to treat and preserve a child's natural tooth that has been affected by an injury or tooth decay.

Pulpotomy

Removal of a portion of the pulp, including the diseased aspect, with the intent of maintaining the vitality of the remaining pulpal tissue by means of a therapeutic dressing.

Qualifying Life Event

You might be able to change your dental plan outside of Open Season if you have a qualifying life event (QLE). These include getting married, having a baby, getting divorced or a change in employee status.

Root planing

This is a procedure that smooths out your teeth roots to help your gums reattach to your teeth.

Sealants

Dental sealants are thin coatings that, when painted on the chewing surfaces of the back teeth (molars), can prevent cavities (tooth decay) for many years. Sealants protect the chewing surfaces from cavities by covering them with a protective shield that blocks out germs and food.

Unexpected dental needs

Any dental issues or concerns that are not planned, including tooth aches, bleeding gums, tooth falling out, sensitive tooth, crown or filling falling out, mouth pain, chipped or cracked tooth, cavity, impacted tooth, clenching or grinding of teeth and wisdom teeth problems.

Unlimited coverage

Unlike annual maximum, unlimited coverage does not have a maximum dollar amount a dental plan will pay toward the cost of dental services within a specific period. High Option has unlimited coverage.



Visit us online

Visit bcbsfedental.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.com or call **1-877-888-3337**.



Proudly supporting our
**Uniformed Service Retirees
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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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