

# BLUE CROSS BLUE SHIELD FEP DENTAL 2025 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 our comprehensive dental coverage, we can help you and your family smile with confidence. **That's the Benefit of Blue.®**

## With BCBS FEP Dental, you get:



In-network covered preventive care paid in full, including up to three 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 for covered services with High Option when seeing in-network dentists—there's no limit to the amount we cover for the year



Worldwide coverage with all overseas services at the in-network benefit level



Access to over 100 health and wellness discounts with Blue365®

# 2025 Benefit Information

In 2025, the new Postal Service Health Benefits (PSHB) Program will impact USPS employees' BCBS FEP medical coverage, not FEDVIP. **BCBS FEP Dental coverage remains unchanged.** If you have questions, visit [fepblue.org/USPS](https://fepblue.org/USPS).



With both our plans, covered preventive services are paid in full at in-network providers and there are no in-network deductibles. We cover two routine oral exams and an additional exam if a problem occurs between checkups. Preventive care is essential for maintaining overall health and catching potential issues early. Regular checkups can help prevent more serious and costly health problems down the line.



## Save by using in-network dentists

BCBS FEP Dental has a large, nationwide network with **over half a million** in-network dentists and their locations. See if your dentist is in our network at [bcbsfepdental.com](https://bcbsfepdental.com), using the **BCBS FEP Dental mobile app** or by calling **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
<b>Class A (Basic) Services</b> e.g., exams, preventive cleanings, X-rays, sealants	You pay <b>nothing</b> .	You pay <b>10%</b> .	You pay <b>nothing</b> .	You pay <b>40%</b> .
<b>Class B (Intermediate) Services</b> e.g., oral surgery, fillings, deep cleanings	You pay <b>30%</b> .	You pay <b>40%</b> .	You pay <b>45%</b> .	You pay <b>60%</b> .
<b>Class C (Major) Services</b> e.g., crowns, bridges, implants, root canals, dentures	You pay <b>50%</b> .	You pay <b>60%</b> .	You pay <b>65%</b> .	You pay <b>80%</b> .
<b>Class D (Orthodontic) Services</b> Adults & Children	You pay <b>50%</b> up to <b>\$3,500</b> lifetime maximum per person.	You pay <b>50%</b> up to <b>\$3,500</b> lifetime maximum per person.	You pay <b>50%</b> up to <b>\$2,500</b> lifetime maximum per person.	You pay <b>50%</b> up to <b>\$1,250</b> lifetime maximum per person.
<b>Annual Deductible for Class A, B and C Services</b> Does not apply to Class D (Orthodontics)	You pay <b>no deductible</b> .	You pay <b>\$50</b> per person.	You pay <b>no deductible</b> .	You pay <b>\$75</b> per person.
<b>Annual Maximum Benefits for Class A, B and C Services</b> Does not apply to Class D (Orthodontics)	<b>No benefit limit.</b>	We pay up to <b>\$3,000</b> per person.	We pay up to <b>\$1,500</b> per person.	We pay up to <b>\$750</b> per person.

For both High Option and Standard Option, Classes B and C are covered at 100% for children age 13 and under when visiting an in-network dentist.



## Compare our products online

Use the **AskBlue<sup>SM</sup> BCBS FEP Dental Plan Finder**, our product selection tool, at [askblue.bcbsfepdental.com](https://askblue.bcbsfepdental.com). The tool will ask you a series of questions to help you decide on the right dental plan for you and your family.

## 2025 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	\$18.95	\$37.90	\$56.84	\$10.19	\$20.39	\$30.58
2	\$21.23	\$42.46	\$63.69	\$11.17	\$22.33	\$33.50
3	\$23.10	\$46.21	\$69.31	\$12.69	\$25.38	\$38.07
4	\$25.03	\$50.05	\$75.08	\$13.70	\$27.40	\$41.10
5	\$28.01	\$56.02	\$84.03	\$15.12	\$30.24	\$45.37

Rating Area	High Option: Monthly Premiums			Standard Option: Monthly Premiums		
	Self Only	Self + One	Self & Family	Self Only	Self + One	Self & Family
1	\$41.06	\$82.12	\$123.15	\$22.08	\$44.18	\$66.26
2	\$46.00	\$92.00	\$138.00	\$24.20	\$48.38	\$72.58
3	\$50.05	\$100.12	\$150.17	\$27.50	\$54.99	\$82.49
4	\$54.23	\$108.44	\$162.67	\$29.68	\$59.37	\$89.05
5	\$60.69	\$121.38	\$182.07	\$32.76	\$65.52	\$98.30



### Find your premium

Scan this QR code with your smartphone's camera or visit [bcbsfepdental.com/premiumfinder](https://bcbsfepdental.com/premiumfinder) and enter your ZIP Code to view premiums based on your rating area.

## Helpful tools and resources

On our website, [bcbsfepdental.com](https://bcbsfepdental.com), you can access tools and resources that help you get the most out of your coverage, including:



Find a Dentist tool



Dental wellness articles



The BCBS FEP Dental member portal with live chat feature



The latest coverage and benefit information

And don't forget to download our **BCBS FEP Dental mobile app** on the App Store® or Google Play™ today. You can view a mobile version of your member ID card, check out your benefits, view and submit claims, get oral health tips and more.





Blue365

### Transform your health and lifestyle with Blue365!

As a Blue Cross Blue Shield member, enjoy incredible savings on electric toothbrushes and teeth whitening products, plus gym memberships, hearing aids, travel, healthy eating and more. Don't miss out—sign up today at [blue365deals.com/fep](https://blue365deals.com/fep) to start saving!

# Get the most out of your dental benefits

## See how much you can save annually with BCBS FEP Dental

	Average cost without BCBS FEP Dental	What you pay with High Option*	What you pay with Standard Option*
Two routine oral exams	\$128	\$0	\$0
One problem-focused oral exam	\$95	\$0	\$0
Three cleanings	\$327	\$0	\$0
One set of X-rays	\$175	\$0	\$0
Two fillings <sup>1</sup>	\$372	\$66	\$98
One root canal (molar)	\$1,570	\$468	\$608
One crown (porcelain)	\$1,540	\$446	\$580
What you pay out-of-pocket	<b>\$4,207</b>	 <b>\$980</b>	 <b>\$1,286</b>

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

Learn more about BCBS FEP Dental at:

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

1-855-504-BLUE (2583) (TTY: 711)

(8 a.m. to 8 p.m. ET, M-F)

Ready to enroll? Go to:

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

1-877-888-FEDS (3337)

(TTY: 1-877-889-5680)

Open Season is November 11 through midnight ET on December 9, 2024.



<sup>1</sup>Anterior tooth colored, one surface each.

\*Assumes you visit in-network providers.

Apple, the Apple logo, iPad and iPhone are registered trademarks of Apple Inc.

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®. 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® and Blue Shield® words and symbols, BCBS FEP Dental® and Blue365® are all trademarks owned by Blue Cross Blue Shield Association.