



BlueCross  
BlueShield

FEP Dental<sup>SM</sup>

[bcbsfedental.com](http://bcbsfedental.com)  
1-855-504-BLUE (2583)









**2021 DENTAL COVERAGE**  
Blue Cross Blue Shield FEP Dental

**NEW FOR  
2021**

FEP BlueDental is now **Blue Cross Blue Shield FEP Dental**.  
And we're still offering the same great dental coverage you and your family need.

**WITH BCBS FEP DENTAL, YOU GET:**

-  Free preventive care when you visit in-network dentists
-  NO deductible for in-network services
-  NO waiting periods for any services
-  An unlimited annual benefit under High Option
-  Worldwide dental coverage
-  Access to health and wellness discounts with Blue365®



**See a summary of 2021 BCBS FEP Dental benefits below:**

| Benefits   | High Option  |                                 | Standard Option                                      |  |
|--|--|---------------------------------|--|--|
|  | IN-NETWORK   | OUT-OF-NETWORK                  | IN-NETWORK   | OUT-OF-NETWORK                                       |
| <b>Class A (Basic) Services</b><br>e.g., exams, cleanings, X-rays, sealants                              | 100%   | 90%                             | 100%   | 60%  |
|  | <b>THREE CLEANINGS A YEAR COVERED</b>                |                                 | <b>THREE CLEANINGS A YEAR COVERED</b>                |  |
| <b>Class B (Intermediate) Services</b><br>e.g., oral surgery, fillings, gum scaling                      | 70%  | 60%                             | 55%  | 40%  |
| <b>Class C (Major) Services</b><br>e.g., crowns, bridges, implants, root canals, dentures                | 50%  | 40%                             | 35%  | 20%  |
| <b>Annual Deductible for Class A, B and C Services</b><br>Does not apply to Class D (Orthodontics)       | No deductible  | \$50 per person                 | No deductible  | \$75 per person                                      |
| <b>Annual Maximum Benefits for Class A, B and C Services</b><br>Does not apply to Class D (Orthodontics) | <b>UNLIMITED MAXIMUM PER PERSON</b>                  | <b>\$3,000</b> per person       | <b>\$1,500</b> per person                            | <b>\$750</b> per person                              |
| <b>Class D (Orthodontic) Services</b><br>Adults & Children   | <b>50% up to \$3,500</b> lifetime maximum per person | <b>50% up to</b> allowed amount | <b>50% up to \$2,500</b> lifetime maximum per person | <b>50% up to \$1,250</b> lifetime maximum per person |
|  | <b>NO WAITING PERIOD</b>                             |                                 | <b>NO WAITING PERIOD</b>                             |  |



**Need help choosing between High and Standard Option?**

Use **AskBlue BCBS FEP Dental Plan Finder**, our new product selection tool at [askblue.bcbsfedental.com](http://askblue.bcbsfedental.com).

**Open Season is November 9 through midnight December 14, 2020, Eastern time.**

# FIND YOUR BCBS FEP DENTAL PREMIUM

1. To find your premium, locate your state and/or zip code in the rating area table below.

| 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           |
|       |                                    |             | MI    | 480-485                         | 2           | PA    | Rest of state                   | 1           |
| CA    | Rest of state                      | 2           | MI    | Rest of state                   | 1           | PR    | Entire area                     | 1           |
| CO    | Entire state                       | 4           | MN    | 550-551, 553-555, 563           | 4           | RI    | Entire state                    | 5           |
| CT    | 060-063                            | 5           | MN    | Rest of state                   | 3           | SC    | Entire state                    | 2           |
| CT    | Rest of state                      | 4           | MO    | Entire state                    | 1           | SD    | Entire state                    | 1           |
| DC    | Entire area                        | 3           | MS    | Entire state                    | 1           | TN    | Entire state                    | 1           |
| DE    | Entire state                       | 2           | MT    | Entire state                    | 1           | TX    | Entire state                    | 1           |
| FL    | 330-334, 349                       | 2           | NC    | 270-274, 278, 280-282, 284-289  | 2           | UT    | Entire state                    | 2           |
| FL    | Rest of state                      | 1           | NC    | 275-277, 283                    | 3           | VA    | 201, 203, 205, 220-227          | 3           |
| GA    | Entire state                       | 1           | NC    | Rest of state                   | 1           | VA    | Rest of state                   | 1           |
| GU    | Entire area                        | 1           | ND    | Entire state                    | 5           | VI    | Entire area                     | 1           |
| HI    | Entire state                       | 3           | NE    | Entire state                    | 2           | VT    | Entire state                    | 5           |
| IA    | 500-514, 516, 520-528              | 3           | NH    | 030-033, 038                    | 5           | WA    | 980-985                         | 5           |
| IA    | Rest of state                      | 2           | NH    | Rest of state                   | 3           | WA    | Rest of state                   | 4           |
| ID    | Entire state                       | 4           | NJ    | 070-079, 085-089                | 4           | WI    | 540                             | 4           |
| IL    | 600-609, 613                       | 2           | NJ    | Rest of state                   | 2           | WI    | Rest of state                   | 3           |
| IL    | 612                                | 3           | NM    | Entire state                    | 1           | WV    | 254                             | 3           |
| IL    | Rest of state                      | 1           | NV    | 897                             | 5           | WV    | Rest of state                   | 1           |
| IN    | 463-464                            | 2           | NV    | Rest of state                   | 2           | WY    | 834                             | 4           |
| IN    | Rest of state                      | 1           | NY    | 120-123, 128                    | 3           | WY    | Rest of state                   | 2           |
| KS    | 664-665, 667-679                   | 2           | NY    | 005, 100-119, 124-126           | 4           | INTL  | International                   | 1           |
| KS    | Rest of state                      | 1           | NY    | 063                             | 5           |       |                                 |             |

2. Then, match the appropriate rating area to your enrollment type in the premium table at the bottom of the page.

| High Option Premiums |           |         |            |          |               |          |
|----------------------|-----------|---------|------------|----------|---------------|----------|
| Rating Area          | Self Only |         | Self + One |          | Self & Family |          |
|                      | BI-WEEKLY | MONTHLY | BI-WEEKLY  | MONTHLY  | BI-WEEKLY     | MONTHLY  |
| 1/INTL               | \$17.31   | \$37.51 | \$34.63    | \$75.03  | \$51.94       | \$112.54 |
| 2                    | \$19.40   | \$42.03 | \$38.77    | \$84.00  | \$58.16       | \$126.01 |
| 3                    | \$21.12   | \$45.76 | \$42.23    | \$91.50  | \$63.35       | \$137.26 |
| 4                    | \$22.88   | \$49.57 | \$45.72    | \$99.06  | \$68.59       | \$148.61 |
| 5                    | \$25.60   | \$55.47 | \$51.17    | \$110.87 | \$76.77       | \$166.34 |

| Standard Option Premiums |           |         |            |         |               |         |
|--------------------------|-----------|---------|------------|---------|---------------|---------|
| Rating Area              | Self Only |         | Self + One |         | Self & Family |         |
|                          | BI-WEEKLY | MONTHLY | BI-WEEKLY  | MONTHLY | BI-WEEKLY     | MONTHLY |
| 1/INTL                   | \$9.16    | \$19.85 | \$18.32    | \$39.69 | \$27.49       | \$59.56 |
| 2                        | \$10.04   | \$21.75 | \$20.09    | \$43.53 | \$30.13       | \$65.28 |
| 3                        | \$11.42   | \$24.74 | \$22.83    | \$49.47 | \$34.22       | \$74.14 |
| 4                        | \$12.33   | \$26.72 | \$24.64    | \$53.39 | \$36.94       | \$80.04 |
| 5                        | \$13.62   | \$29.51 | \$27.25    | \$59.04 | \$40.87       | \$88.55 |

# GETTING THE MOST OUT OF YOUR DENTAL BENEFITS

## Save by using in-network providers

BCBS FEP Dental has over **375,000** provider points of access nationwide. Find a provider at [bcbsfedental.com](http://bcbsfedental.com) or by calling **1-855-504-2583**.

## SEE HOW THE SAVINGS ADD UP

|                            | Without BCBS FEP Dental | High Option* | Standard Option* |
|----------------------------|-------------------------|--------------|------------------|
| Two Dental Exams           | \$120                   | \$0          | \$0              |
| Three Cleanings            | \$295                   | \$0          | \$0              |
| One Set of X-rays          | \$170                   | \$0          | \$0              |
| Two Fillings               | \$350                   | \$65         | \$97             |
| One Root Canal (molar)     | \$1,570                 | \$450        | \$580            |
| One Crown (porcelain)      | \$1,540                 | \$435        | \$565            |
| <b>TOTAL OUT-OF-POCKET</b> | <b>\$4,045</b>          | <b>\$950</b> | <b>\$1,242</b>   |

\*Assumes you visit in-network providers.

## Access wellness discounts with Blue365®

Blue365 is a discount program that is only offered to Blue Cross Blue Shield members. Get discounts on items such as electric toothbrushes and teeth whitening products. You can also receive discounts on non-dental-related products, such as gym memberships, hearing aids, travel, healthy eating and much more. Visit [blue365deals.com/fep](http://blue365deals.com/fep) to learn more.

## STAY UP TO DATE ON YOUR COVERAGE



Download our BCBS FEP Dental app on the App Store® or Google Play™ today. In addition, follow us on our new Facebook and Twitter pages @bcbsfedental.



### Learn more about BCBS FEP Dental

Online: [bcbsfedental.com](http://bcbsfedental.com)

Phone: **1-855-504-2583**  
(8 a.m. to 8 p.m. EST, M-F)



### Ready to enroll?

Online: [BENEFEDS.com](http://BENEFEDS.com)

Phone: **1-877-888-3337**  
(8 a.m. to 9 p.m. EST, M-F)

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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