



# BlueDental Choice<sup>SM</sup> and Choice Plus

## Your path to savings

Your BlueDental Choice or Choice Plus plan helps you achieve good oral and overall health, and it also saves you lots of money in out-of-pocket costs. The example below shows how your plan might work in a given year.

**1** You go to the dentist twice during the year for routine checkups:

Procedures	Cost without insurance <sup>1</sup>	You pay	You SAVE
2 dental exams and cleanings	\$391	\$0	<b>\$391</b>



**2** Your dentist finds a couple of cavities, which will require fillings:

Procedures	Cost without insurance <sup>1</sup>	You pay	You SAVE
2 fillings	\$531	\$57 coinsurance <sup>2</sup> + \$50 one-time deductible	<b>\$474</b>



**3** You crack a tooth, and your dentist tells you that you'll need a crown:

Procedure	Cost without insurance <sup>1</sup>	You pay	You SAVE
Crown	\$1,293	\$454 coinsurance <sup>3</sup>	<b>\$839</b>

**In summary, if you didn't have a dental plan, you would owe your dentist over \$2,200.  
Your BlueDental plan saved you more than \$1,600!**

Cost of all procedures without insurance <sup>1</sup>	Total out-of-pocket cost	Your TOTAL SAVINGS
\$2,215	\$561	<b>\$1,654</b>

### Annual maximum

In this example, claims paid for your dental services were within your plan's annual maximum of \$1,000<sup>4</sup>—this is the yearly benefit that your plan will pay for services

### Maximum Rollover

In the example above, the total amount of dental claims submitted was nearly \$600. In years when you don't use as much of your plan benefits (less than \$500), our Maximum Rollover feature let's you keep a portion of your unused benefit dollars for use in the future. This gives you added coverage for any unexpected dental expenses that may come up

**Learn more about how your plan works at**  
**[floridabluedental.com/member-resources](http://floridabluedental.com/member-resources).**

<sup>1</sup>Cost estimate based on data published by FAIR Health, the largest private, independent healthcare claims data repository in the U.S. Retrieved from [fairhealth.org](https://fairhealth.org) (2021, April).

<sup>2</sup>Based on 20% coinsurance for a BlueDental Choice plan purchased by an individual (or family); if you have a dental plan through your employer, please check your policy to confirm your coinsurance rate.

<sup>3</sup>Based on 50% coinsurance for a BlueDental Choice plan purchased by an individual (or family); if you have a dental plan through your employer, please check your policy to confirm your coinsurance rate.

<sup>4</sup>The annual maximum for all individually purchased and most employer-based BlueDental Choice and Choice Plus plans is \$1,000, but some employer-based plans have different maximums. Please check your policy to confirm your plan's annual maximum.

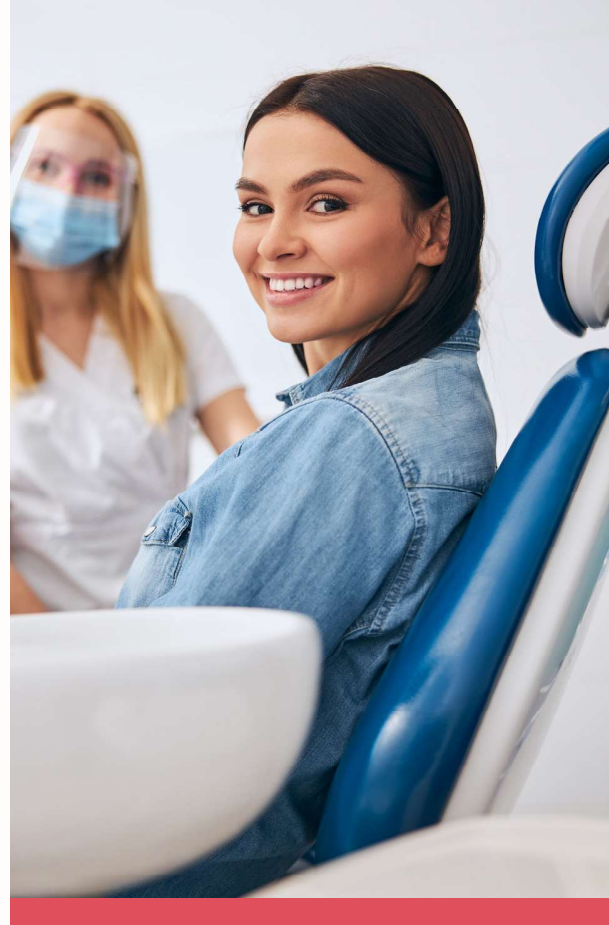
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Español, Kreyol Ayisien: [floridablue.com/languageservices](https://floridablue.com/languageservices)

# 24/7 access to your dental benefits: It's fast, easy, and secure

Your Florida Blue member account provides all your dental and medical benefit information in one secure place. You can log in at [floridablue.com](https://floridablue.com) or through the Florida Blue mobile app.



Dental plan information at your fingertips...	floridablue.com	Florida Blue mobile app
View deductibles, maximums, and copayments	✓	✓
Look up your coverage for dental services	✓	✓
Check your Maximum Rollover balance (if your plan includes this benefit)	✓	✓
Access your ID card, statements, forms, and more	✓	✓
Pay your dental plan premium	✓	✓
View your claims history and explanation of benefits documents	✓	✓
Search for in-network dentists near you	✓	✓
Account settings, email, and language preferences	✓	✓
Map dental providers near you		✓
Log in with the touch of your finger		✓



**Easily manage  
your dental and  
health plans  
at [floridablue.com](https://floridablue.com)  
or our mobile app**

# Get started today!



## Visit [floridablue.com](https://floridablue.com)

- ▶ Click **Log in** and then **New Member Registration**  
If you're a new member, select **Manage my plan** and have your **Member ID** handy  
If you're a caregiver, select **Care for a loved one** and have your **Welcome ID** handy
- ▶ Once you've completed registration, check your email to **verify your identity**
- ▶ Create your account by entering a **User Name** and **Password**
- ▶ Log in to **get started!**



## Download Florida Blue app

- ▶ Search for **Florida Blue** on the **Apple App Store** or **Google Play Store**
- ▶ Log in with your **user ID** and **password** from your online account

Messaging and data rates may apply when using the app.

Dental plans are offered by Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of Florida Blue and an Independent Licensee of the Blue Cross and Blue Shield Association.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227.

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resewva yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227.

# Have questions about your dental coverage?

We're here to help you make the most of your dental plan. Whether you're looking for general information, details about your plan coverage, or advice on treatments, here are three key resources to help you on the path to better dental health.

## 1 Access our online tools and resources

From a personalized account to educational articles, we offer tools and resources to help you maximize your benefits. To learn more, go to [floridabluedental.com/members](https://floridabluedental.com/members).

### General Information

- › Dental provider directory
- › Dental insurance guides
- › Health and wellness resources
- › Oral Health for Overall Health<sup>SM</sup> program



### Your Dental Coverage Details

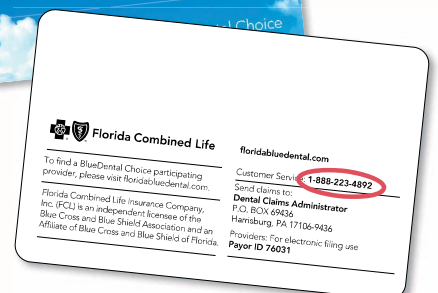
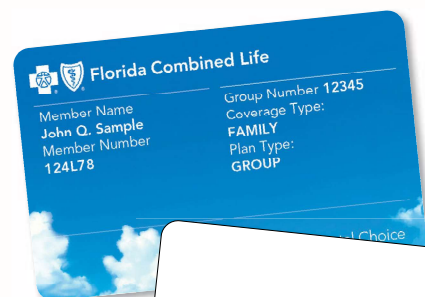
- › Review covered services
- › View claims history
- › Access and print explanation of benefits statements
- › View Maximum Rollover status (for BlueDental PPO plans)
- › Print a temporary ID card

## 2 Consult with your dentist

Your dentist is your partner in achieving better oral health. If you have questions about a treatment plan or your dental health in general, be sure to ask at your next appointment or call anytime. Your dentist can help you understand your benefits and estimate your costs in advance.

## 3 Call us

If you have additional questions or concerns, our customer service representatives are standing by to help. Simply call the number on the back of your ID card to get answers to your questions.



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# Healthy teeth, healthy kids

Teaching kids about dental health is important to their long-term overall health. Regular dental cleanings and checkups should start very early in life—often earlier than most people think! Here are a few tips to keep your kids' teeth strong and healthy.



## Prevention—the best offense is a good defense

Did you know tooth decay can occur as soon as your kid's first tooth appears? The American Dental Association recommends scheduling your child's first dental visit after the first tooth appears and no later than the age of 12 months.

Learn more: [floridabluedental.com/prevention-for-kids](http://floridabluedental.com/prevention-for-kids)



## Fluoride is a powerful tool

Fluoride is one of the most important weapons in the fight against cavities. It replaces minerals and reduces tooth decay, helping to rebuild weak teeth and reverse early signs of damage. Talk to your dentist about whether your child might need extra fluoride treatments to help ensure healthy teeth as they grow.

Learn more: [floridabluedental.com/fluoride-for-kids](http://floridabluedental.com/fluoride-for-kids)



## Sealants can stop cavities before they start

Sealants are like a shield for teeth. They are a thin covering painted on the chewing surfaces of back teeth (molars). Sealants protect teeth by blocking out plaque and bacteria. When applied to kids' teeth, sealants can save a lot of money over a lifetime. Getting sealants is quick, easy, and painless! Check your plan's benefits to see if sealants are covered.

Learn more: [floridabluedental.com/sealants-for-kids](http://floridabluedental.com/sealants-for-kids)

## Need dental coverage for your child?

Florida Blue has three affordable BlueDental products for individuals and families who buy their own dental coverage or don't get it through work. You can add your children to your family's dental plan or enroll them in their own plan. You don't have to have a Florida Blue health plan to enroll in a BlueDental plan.

To learn more, call your Florida Blue representative or agent, or call us at 1-888-753-4363 today!

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# Quality dental care where and when you need it

Whether you're due for a routine dental checkup or have a painful dental issue that needs immediate attention, Florida Blue makes it easy to get quality dental care—close to home or anywhere in the U.S.

## Find your dentist of choice in our large provider network

BlueDental PPO plans allow you to use any dental provider for services, but there are advantages to getting care from a dentist in your plan's provider network:

- In-network dentists agree to provide services with lower out-of-pocket costs.
- In-network dentists file claim forms for you, so you don't need to pay upfront and wait to be reimbursed.
- Our networks include only credentialed dentists who meet our high quality standards.

## 24/7 emergency dental care

Emergency rooms are not typically equipped to handle dental emergencies. If you have a dental emergency and can't get hold of your dentist after hours, your BlueDental plan gives you 24/7 access to a dentist by phone or video call.

You'll be connected to a dentist no matter where you are. If necessary, they'll write prescriptions and/or refer you to an in-network dentist near you.

To find an in-network dentist, visit [floridabluedental.com/find-a-dentist](https://floridabluedental.com/find-a-dentist). Be sure to select the plan name shown on your member ID card. For a teledentistry consultation, visit [floridabluedental.com/teledentistry](https://floridabluedental.com/teledentistry).



In-network dentists  
work with us to  
offer more **convenient** and  
**cost-effective care**.



**BlueDental PPO plans\***  
include virtual dental  
visits delivered by  
TeleDentistry.com as  
a covered benefit—  
at no extra cost.

\*TeleDentistry.com is not available on BlueDental Care plans. Self-funded employer groups must opt into this benefit for it to be available to group members.

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# Healthy mouth, healthy body

Dental health is an important part of overall health, especially for those with certain medical conditions (see below). Good oral health routines and regular visits to the dentist help keep bacteria under control and prevent gum disease or infection. Florida Blue's Oral Health for Overall Health program also provides additional dental benefits that can help you live healthier. If you have one of the conditions listed below, talk to your dentist about the importance of maintaining good dental health.

## The mouth-body connection: how oral health affects medical conditions

### Diabetes

High blood sugar can increase the risk for periodontal disease; gum disease can cause additional blood sugar increases.

### Coronary Artery Disease

Oral bacteria can enter the bloodstream, causing plaque to grow on the inner walls of heart arteries; this can lead to a variety of conditions, including infections and heart attacks.

### Stroke

A stroke can occur when plaque breaks off from the wall of a blood vessel and travels to the brain, cutting off its blood supply.

### Head and Neck Cancers

Radiation therapy is part of the standard treatment for head and neck cancers; it can cause dental problems, including mouth sores, tooth decay and gum infection.

### Oral Cancer

Treatment for oral cancer can reduce saliva, leading to dry mouth and making tooth decay more likely.

### Sjögren's Syndrome

This immune system disorder reduces saliva, causing dry mouth and making tooth decay more likely.

### Pregnancy

Hormonal changes during pregnancy can increase the risk of oral health issues, which can result in lower birthweight babies.



Learn more about the impact of dental health on your overall health at  
[floridabluedental.com/oral-health-for-overall-health](https://floridabluedental.com/oral-health-for-overall-health).

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# The benefits of regular dental visits

Brushing and flossing can help you maintain good oral health, but regular visits to your dentist are just as important. Here are some ways you'll benefit from visiting your dentist on a regular basis.

## **Catch problems before they become painful or expensive**

Regular dental visits can identify cavities, gum disease, and other oral issues before they become a painful and costly problem.

## **Look and feel better**

Dental issues can make eating, speaking, sleeping, and everyday activities difficult. Regular checkups can prevent tooth loss, bad breath, and sensitive teeth and make you proud of your smile.

## **Improve your overall health**

Your mouth can offer clues about your total health. Poor oral health can also affect the rest of your body. Your dentist examines your mouth, head, neck, and jaw, in addition to your teeth and gums. They can spot early warning signs of disease in your mouth and elsewhere in your body.

Don't have a dentist? You can find one at [floridabluedental.com/find-a-dentist](https://floridabluedental.com/find-a-dentist).



## **Take advantage of your preventive dental benefits today**

Your BlueDental plan covers two regular exams and cleanings a year at little or no cost when you see a dentist in our network.

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