



Dental Agent Guide

Medicare | 2024

Florida Blue 
Your Health Solutions Partner

MEDICARE

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Introduction

A wide range of dental coverage options for seniors

Florida Blue provides many Medicare Advantage plan options that include dental coverage. Florida Blue also offers three individual stand-alone BlueDental plans that can be sold alongside original Medicare coverage. These dental plans include:

- High-quality, credentialed network providers
- Top-ranked effective discounts on the network that supports the BlueDental Copayment and all BlueMedicare plans¹
- Single sign-on for health and dental benefits for members, including through the Florida Blue mobile app
- Medical-dental integration that drives improved health through Oral Health for Overall Health
- Excellent member service

Dental coverage through Medicare Advantage

- Preventive dental coverage on all plans when care is provided by a Medicare Advantage network provider
- All Medicare Advantage plans include specialist coverage
- Limited out-of-network coverage on BlueMedicare Value, Select, and Patriot plans
- Members may visit dentists in the Medicare Advantage provider network

Stand-alone BlueDental plans

- Rich PPO benefits through BlueDental Choice and Copayment plans
- A broad BlueDental Choice network
- BlueDental Loyalty feature provides extra services after reaching membership milestones
- Discount for cosmetic and orthodontic services
- Maximum Rollover feature with one of the highest rollover amounts of any dental carrier in Florida



II

Quality, savings and convenience

Network quality and effective discounts

Our provider relations team has the local expertise to ensure that our networks include only dentists credentialed to meet Florida Blue's high standards of quality. This thorough credentialing process enhances patient experience and protection.

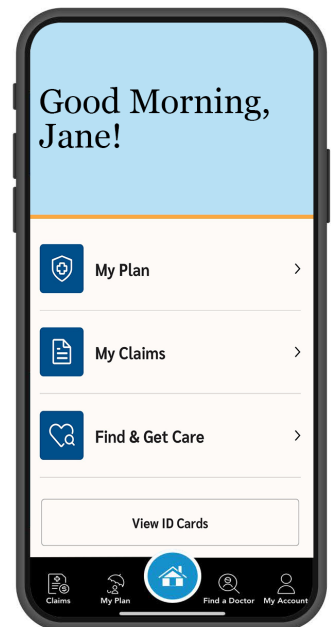
The dental provider network behind our BlueMedicare plans features top-rated effective discounts in Florida.¹ These discounts are determined by the number of members a plan has, the percentage of members who choose in-network dentists, and the discounts on services an insurance carrier negotiates with providers. They reflect the actual savings that our members realize. Members save more by visiting in-network dentists, and effective discounts reflect the total realized savings. Quality dentists attract more patients, and when more people choose to get care in-network, everyone saves more money.

Convenient single sign-on for health and dental

Members have 24/7 access to their dental and medical benefit information in one secure place online at their Florida Blue member account or through the mobile app.

They can easily:

- Find a dentist in their network
- Keep track of their deductibles, maximums, and copayments
- View claims history
- View and print explanation of benefits
- Check dependent info
- Get a replacement dental ID card (stand-alone plans only)



Excellent member service

Members can get additional help by visiting one of the many conveniently located Florida Blue Centers, or they can call our helpful customer support team. Florida Blue consistently excels in responsiveness, first-call resolution, claims accuracy, and turnaround time.

Oral Health for Overall Health

Dental health has a significant, direct impact on our overall health. If members have health and dental coverage with Florida Blue, they can benefit from our unique, integrated health and dental program, Oral Health for Overall Health.

Medical-dental integration for better health

Our health and PPO dental plans work together by analyzing medical claims to identify employees with eligible medical conditions (see chart below) and then automatically enrolling them in Oral Health for Overall Health. The program provides additional benefits to members with eligible medical conditions that can reduce the severity of these conditions and lower the medical costs associated with them.²

Benefits include preventive and periodontal services, outreach and education, as well as specialized medical care programs. Plus:

- There are no out-of-pocket expenses when visiting a participating dentist
- There are no waiting periods
- These additional benefits don't count toward the plan's annual maximum

Dental-only members can easily enroll online.



Eligible medical conditions	Two additional cleanings or periodontal maintenance visits, plus:		
	Periodontal scaling covered 100%	Enhanced cleaning to remove excess plaque buildup	Oral health screenings; fluoride treatments
Chronic obstructive pulmonary disease	✓	✓	
Coronary artery disease	✓	✓	
Diabetes	✓	✓	
End-stage renal disease	✓	✓	
Metabolic syndrome	✓	✓	
Oral, head, and neck cancers		✓	✓
Pregnancy	✓	✓	
Sjögren's syndrome		✓	✓
Stroke	✓	✓	

III

Medicare Advantage PPO plans

Dental plan	PPO 10	PPO 68
BlueMedicare plan name	Select and Patriot	Value
Plan IDs	H5434-002 H5434-038 H5434-040 H5434-041 H5434-042 H5434-044	H5434-023 H5434-024 H5434-025 H5434-026 H5434-030 H5434-031 H5434-032 H5434-033 H5434-034 H5434-035 H5434-036 H5434-039
Annual maximum	None	
Out-of-pocket costs: preventive	\$0	
Out-of-pocket costs: comprehensive	\$0	
Out-of-network coverage	Reimbursed 55% of nonparticipating rates	
Included benefits	All plans cover dental exams, cleanings, and X-rays	
	<ul style="list-style-type: none"> • Extractions • Denture adjustments 	<ul style="list-style-type: none"> • Fluoride treatment • Extractions • Crown • Fillings • Root canals • Dentures and adjustments • Periodontal services
Features	Oral Health for Overall Health	

Medicare Advantage HMO plans

Dental plan	HMO 10	HMO 68	HMO 8D	HMO 66	HMO 64	HMO 62
BlueMedicare plan name	Classic	Classic and Classic Plus	Complete	Premier	Premier	Premier
Plan IDs	H1035-018	H1035-017 H1035-019 H1035-020 H1035-021 H1035-046 H1035-047	H1035-027 H1035-028 H1035-029 H1035-031 H1035-032	H1035-023 H1035-034 H1035-045 H1035-048	H1035-024	H1035-025 H1035-026 H1035-033
Annual maximum	None					
Out-of-pocket costs: preventive	\$0					
Out-of-pocket costs: comprehensive	\$0					
Out-of-network coverage	No out-of-network benefits					
Included benefits	All plans cover dental exams, cleanings, and X-rays					
	<ul style="list-style-type: none"> • Extractions • Denture adjustments 	<ul style="list-style-type: none"> • Fluoride treatment • Extractions • Crown • Fillings • Root canals • Dentures and adjustments • Periodontal services 				
Features	Oral Health for Overall Health					

Medicare Advantage Allowance Plans

Dental plan	HMO 61P	HMO 61T	HMO 61S	HMO 61V	HMO 61D
BlueMedicare plan name	BlueMedicare Complete (HMO)	BlueMedicare Preferred (HMO)	BlueMedicare Premier (HMO)	BlueMedicare Premier (HMO)	BlueMedicare Total (HMO D-SNP)
Plan IDs	H1035-050	H1035-052	H1035-022	H1035-043	H1035-030
Annual allowance	\$3,500	\$4,000	\$3,000	\$3,500	\$6,000
Out-of-pocket costs: preventive	\$0				
Out-of-pocket costs: comprehensive	\$0				
Out-of-network coverage	No out-of-network benefits				
Included benefits	All preventive and comprehensive services covered up to the annual allowance except implants, cosmetic dentistry (including orthodontia such as braces and Invisalign®), veneers, and teeth whitening				
Features	Oral Health for Overall Health				

BlueMedicare Select and Patriot (PPO 10)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Extractions (simple)	2 total	\$249	\$0
Denture adjustments	2 total	\$116	\$0

BlueMedicare Value (PPO 68)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Fluoride treatment	2 total	\$60	\$0
Periodontal root planing (deep cleanings)	1 per quadrant per 24 months	\$367	\$0
Full mouth debridement	1 per 36 months	\$249	\$0
Fillings	2 total	\$356	\$0
Root canal	1 total	\$1,296	\$0
Crown	1 (only in conjunction with a covered root canal procedure)	\$1,500	\$0
Extractions (simple and surgical)	4 total	\$249	\$0
Dentures (complete or partial)	1 set per 60 months	\$2,112	\$0
Denture adjustment	1 total	\$116	\$0
Denture repairs	2 total	\$231	\$0

BlueMedicare Classic (HMO 10)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Extractions (simple)	2 total	\$249	\$0
Denture adjustments	2 total	\$116	\$0

BlueMedicare Classic and Classic Plus (HMO 68)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Fluoride treatment	2 total	\$60	\$0
Periodontal root planing (deep cleanings)	1 per quadrant per 24 months	\$367	\$0
Full mouth debridement	1 per 36 months	\$249	\$0
Fillings—three-surface white filling	2 total	\$356	\$0
Root canal	1 total	\$1,296	\$0
Crown	1 (only in conjunction with a covered root canal procedure)	\$1,500	\$0
Extractions (simple and surgical)	4 total	\$249	\$0
Dentures (complete or partial)	1 set per 5 years	\$2,112	\$0
Denture adjustment	1 total	\$116	\$0
Denture repairs	2 total	\$231	\$0

BlueMedicare Complete (HMO 8D)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Fluoride treatment	2 total	\$60	\$0
Periodontal root planing (deep cleanings)	1 per quadrant per 24 months	\$367	\$0
Full mouth debridement	1 per 36 months	\$249	\$0
Fillings	2 total	\$356	\$0
Root canal	1 total	\$1,296	\$0
Crown	1 total	\$1,500	\$0
Extractions (simple and surgical)	4 total	\$249	\$0
Dentures (complete or partial)	1 set per 5 years	\$2,112	\$0
Denture adjustment	1 total	\$116	\$0
Denture repairs	2 total	\$231	\$0

BlueMedicare Premier (HMO 66)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Fluoride treatment	2 total	\$60	\$0
Periodontal root planing (deep cleanings)	1 per quadrant per 24 months	\$367	\$0
Full mouth debridement	1 per 36 months	\$249	\$0
Fillings	4 total	\$356	\$0
Root canal	1 total	\$1,296	\$0
Crown	1 total	\$1,500	\$0
Extractions (simple and surgical)	4 total	\$249	\$0
Dentures (complete or partial)	1 set per 5 years	\$2,112	\$0
Denture adjustment	1 total	\$116	\$0
Denture repairs	2 total	\$231	\$0

BlueMedicare Premier (HMO 64)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Fluoride treatment	2 total	\$60	\$0
Periodontal root planing (deep cleanings)	1 per quadrant per 24 months	\$367	\$0
Full mouth debridement	1 per 36 months	\$249	\$0
Fillings	4 total	\$356	\$0
Root canal	2 total	\$1,296	\$0
Crown	2 total	\$1,500	\$0
Extractions (simple and surgical)	4 total	\$249	\$0
Dentures (complete or partial)	1 set per 5 years	\$2,112	\$0
Denture adjustment	1 total	\$116	\$0
Denture repairs	2 total	\$231	\$0

BlueMedicare Premier (HMO 62)

Covered services	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
Periodic oral evaluation (exam)	2 total	\$66	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$123	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral—complete mouth X-rays or panoramic image	1 set per 36 months	\$198	\$0
Dental cleaning	2 total	\$113	\$0
Comprehensive			
Fluoride treatment	2 total	\$60	\$0
Periodontal root planing (deep cleanings)	1 per quadrant per 24 months	\$367	\$0
Full mouth debridement	1 per 36 months	\$249	\$0
Fillings	8 total	\$356	\$0
Root canal	4 total	\$1,296	\$0
Crown	4 total	\$1,500	\$0
Extractions (simple and surgical)	8 total	\$249	\$0
Dentures (complete or partial)	1 set per 5 years	\$2,112	\$0
Denture adjustment	1 total	\$116	\$0
Denture repairs	2 total	\$231	\$0

BlueMedicare Complete (HMO 61P)
 BlueMedicare Preferred (HMO 61T)
 BlueMedicare Premier (HMO 61S)
 BlueMedicare Premier (HMO 61V)
 BlueMedicare Total (HMO 61D)

One-year scenario	Dental allowance deduction	Market rate ³
First preventive visit (D0120, D0274, D1206, D1110)	\$123	\$262
Deep cleanings (D4341 x 4)	\$472	\$1,468
Crown, including core buildup and pin retention (D2740, D2950, D2951)	\$715	\$1,887
Molar root canal (D3330)	\$560	\$1,296
Two removable partial dentures (D5211 and D5212)	\$1,362	\$3,762
Total	\$3,232	\$8,675

IV

Stand-alone dental plans

Seniors with original Medicare coverage can choose from several robust stand-alone plans that offer valuable benefits and features—including two PPO plans and a prepaid plan that functions like an HMO.

	BlueDental Choice	BlueDental Copayment	BlueDental Care
Plan type	PPO	PPO	Prepaid/Dental HMO
Target market	Consumers who value broad access to dentists and rich benefits	Consumers who want a low-cost PPO plan	Cost-conscious consumers looking for an economical plan
Network	Large local network National network	Smaller local network National network	Limited local network No national network
Out-of-network coverage	Yes	Yes	No
Key advantages	<ul style="list-style-type: none"> • Our largest PPO network • Affordable coinsurance on basic and major services • No out-of-pocket expenses for preventive services, including sealants for kids 	<ul style="list-style-type: none"> • Low-cost PPO network • Fixed copayments for in-network services • Limited out-of-pocket expense for preventive services 	No deductible, annual maximum, or waiting period
Monthly rates	<ul style="list-style-type: none"> • \$36.04 (age 0-18) • \$34.47 (age 19-63) • \$52.77 (age 64+) 	<ul style="list-style-type: none"> • \$21.55 (age 0-18) • \$25.35 (age 19-63) • \$39.31 (age 64+) 	<ul style="list-style-type: none"> • \$11.99 (plus \$35 enrollment fee and \$1 monthly payment fee)

BlueDental PPO plan features:

- [#1- and #2-ranked effective discounts](#) in Florida for the Copayment and Choice networks¹
- Medical-dental integration through [Oral Health for Overall Health](#)
- One of the highest Maximum Rollover amounts of any dental carrier in Florida
- [BlueDental Loyalty](#) program
- [Discounts](#) on braces and cosmetic dental work
- [Responsive customer service](#) by phone or in person at Florida Blue Centers
- 24/7 access to dental benefits through member account at floridablue.com and mobile app
- No referrals or authorizations are needed to see a specialist

BlueDental Choice and Copayment plans

Plan benefit	BlueDental Choice Q and QF		BlueDental Copayment Q and QF	
	In-network	Out-of-network	In-network	Out-of-network
Plan-year maximum (adult plans)	\$1,000		\$1,000	
Out-of-pocket maximum (pediatric plans)	One child: \$400; more than one child: \$800			
Adult deductible	\$50 (basic and major)		\$50 (basic and major)	
Pediatric deductible	\$50 (basic and major)		\$25 (preventive, basic, and major)	
Diagnostic and preventive services	100%	80%	Cleaning copay: \$10 (adult plans) Other services: Copay schedule	Plan pays 80%
Basic services	80%	60%	Copay schedule	Plan pays 60%
Major services	50%	30%	Copay schedule	Plan pays 40%
Orthodontia and implants	Included as major services on pediatric plans (medically necessary, preauthorization required)			
Waiting periods	Pediatric: none Adult: 6-month waiting period for basic and major services (can be waived with proof of prior coverage)			
Oral Health for Overall Health	Included			
Orthodontic and cosmetic discounts	Included			
Additional adult benefit programs				
BlueDental Loyalty	Included			
Maximum Rollover	Included			

Benefit summaries, sample policies, and copay schedules can be found at floridabluedental.com.

BlueDental Care

Plan benefit	BlueDental Care FI315
Deductible	None
Annual maximum	None
Waiting periods	None
Out-of-network benefits	None
Out-of-area emergency care	Up to \$100 per member, per year if over 100 miles out of area
Specialist coverage	Members receive a 25% reduction from the participating specialist's usual fee for covered dental care services
Preventive services	Oral evaluations, X-rays, cleanings, fluoride and sealants for children, oral cancer screening
Basic services	Amalgam and resin-based restorations, root canals, extractions, periodontal services
Major services	Crowns, dentures, bridges
Other services	Teeth whitening

The BlueDental Care benefit summary and copay schedule can be found at floridabluedental.com.

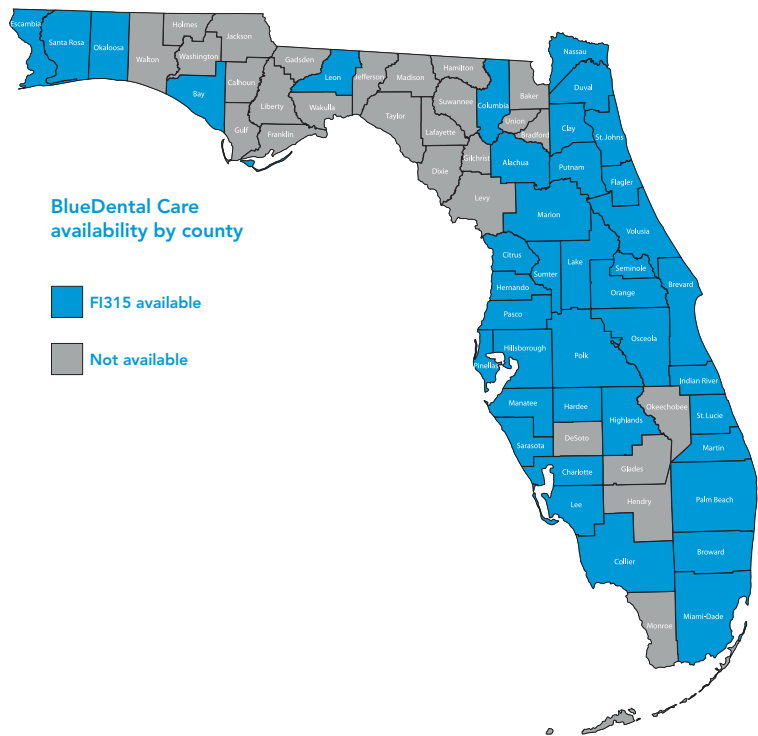
Features

- No annual maximum
- No deductibles
- No or low copay on most preventive services

Limitations

- Available in limited service areas in Florida (see map)
- No out-of-network coverage in Florida or coverage outside of Florida
- Excludes specialist coverage (a 25% discount is available)
- Members must select their provider when they enroll
- Requires a one-year contract

Availability:



Enrollment

You can conveniently enroll individuals in BlueDental Choice, Copayment, and Care plans through SalesConnect. If you're enrolling a person in a health plan, you don't need any additional information for dental, except proof of prior coverage, in order to waive the waiting period.

Waiting periods

Please be aware that BlueDental Choice and Copayment plans have a six-month waiting period for adults. If the applicant has 12 consecutive months of prior coverage credit (no partial credit available) with no more than a 90-day break in coverage between the previous coverage and the new individual dental plan coverage effective date, the waiting period may be waived. The enrollee will need to show proof of prior coverage.

Other important information

- Effective dates are on the first of each month
- Members who want to change from one individual dental plan to another can do so during their anniversary/renewal period
- Individuals who purchase an individual off-exchange plan may be enrolled in dental anytime during the year—no special enrollment period is required



Stand-alone PPO plan features

Maximum Rollover: member dental benefits go further

BlueDental plans offer one of the highest per-year rollover amounts

Maximum Rollover allows members to save a portion of their unused benefit dollars for use in future years to cover unexpected procedures or out-of-pocket costs for major services. Our plans offer a higher rollover amount per year—\$350—than most other carriers (\$250 is the typical rollover amount for carriers offering this benefit). A member can reach up to \$2,000 in annual benefits through Maximum Rollover.

There are no fees and no paperwork to complete. Plus, rollover dollars don't expire, so dental benefit dollars can add up over time.

Eligibility:

1. Have a BlueDental PPO dental plan that includes Maximum Rollover on the last day of the year
2. Receive at least one covered service, such as a routine cleaning, during the year
3. Total claims paid during the calendar year do not exceed the payment threshold listed in the second column of the chart below

Here's how it works⁵:

If your dental plan's annual maximum benefit amount is:	And, if your total claims don't exceed this amount:	We'll roll over this amount to use next year and beyond:	You can earn up to this amount of rollover dollars:
\$500	\$200	\$150	\$500
\$750	\$300	\$200	\$500
\$1,000	\$500	\$350	\$1,000
\$1,250	\$600	\$450	\$1,250
\$1,500	\$700	\$500	\$1,250
\$2,000	\$800	\$600	\$1,500
\$2,500	\$900	\$700	\$1,500
\$3,000+	\$1,000	\$750	\$1,500



Your dental benefit dollars can add up

BlueDental Loyalty

BlueDental Loyalty provides adult individual PPO plan members with extra services over time, including additional cleanings,⁶ after reaching membership milestones. Membership status is categorized by color (see chart below).



BlueDental Loyalty helps members:

- Smile with confidence: Additional cleanings can help members have whiter, brighter smiles and fresher breath
- Get assistance faster: An exclusive loyalty member phone line provides members with an even higher level of service
- Improve their health: More cleanings help ensure better dental and overall health
- Save money: Cleanings can help protect members from needing more costly treatments later



Status	Perks
Blue (6 months)	The plan's waiting period ends
Silver (1 year)	Concierge customer service, including a dedicated loyalty program member phone number
Gold (2 years)	One additional cleaning
Platinum (3 years)	Two additional cleanings

Cosmetic and orthodontic discount programs

BlueDental Choice and Copayment PPO members are also eligible for significant discounts on orthodontic and cosmetic procedures.

Cosmetic dentistry discount program

Members can save money on cosmetic dentistry procedures by visiting a dentist who participates in our cosmetic dentistry discount network.⁷ They receive a 20% savings on the following procedures:

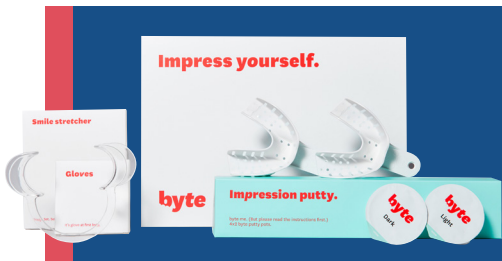
- Cosmetic contouring
- Laminate veneer (porcelain or composite)
- Whitening (in office or at-home system)
- Implants

Orthodontic discount program

Members who choose an orthodontist in our orthodontic discount network will receive 20% off their total case fees. This discount is available to members who do not have orthodontic coverage included in their plan.

NEW program offers discounts on Byte Clear Aligners

All BlueDental plans now offer special discount rates on Byte[®] All-day or At-night Clear Aligners. This affordable at-home teeth straightening treatment uses discreet, FDA-cleared orthodontic devices that can be worn all day or at night. They cost thousands less than braces on average and yield faster results. No in-office visits are necessary.



Impress yourself.

Byte Smile stretchers, gloves, impression putty, and clear aligners.

BlueDental members can receive:

- \$200 off All-day aligners
- \$400 off At-night aligners
- \$80 off the impression kit
- 15% off Byte accessories, including BrightByte[®], a professional-grade teeth whitening foam

Sales and service contacts

We're available to address any questions or concerns you may have regarding an existing or potential account. The directory below includes important contacts for all sales- or service-related support.

Sales contacts	
Sales	<p>Jeff Scully, Regional Vice President 727-215-3455 jeffrey.scully@fclife.com</p> <p>Jason Skiba, Sales Executive, Central and North 941-224-1579 jason.skiba@fclife.com</p> <p>Amelie Campuzano, Sales Executive, Tampa, Southeast, and Southwest 305-609-8925 amelie.campuzano@fclife.com</p>
	<p>Florida Blue Agent Service Center 800-267-3156</p>

Service contacts	Medicare Advantage	BlueDental Choice and Copayment	BlueDental Care
Billing/Payments	800-926-6565	800-352-2583	877-325-3979 badams12@compbenefits.com Florida Combined Life P.O. Box 211778 Kansas City, MO 64121
Customer Service	888-223-4892 (TTY: 1-800-955-8770) Monday-Friday from 8 a.m. to 8 p.m. ET		877-325-3979
Claims	<p><i>Electronic submissions:</i> Payer ID: 76031</p> <p><i>Paper submissions:</i> Florida Combined Life Dental Claims Department P.O. Box 69436 Harrisburg, PA 17106-9436</p>		N/A



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¹“Milliman Research Report”: 2022 Dental Actuarial Analytics PPO Network Study 2023. Our BlueDental Copayment network is ranked #1 in Florida for effective discounts. This reflects the actual savings that customers realize as strong discounts combine with high in-network utilization.

²*Borah, B.J., Brotman, S.G., Dholakia, R., Dvoroznak, S., Jansen, M.T., Murphy, E.A., Naessens, J.M. (2022, March) “Association Between Preventive Dental Care and Healthcare Cost for Enrollees With Diabetes or Coronary Artery Disease: 5-Year Experience.” *Compendium* 2022:43(3):130-139.

³Based on data published by FAIR Health, the largest independent health care claims data repository in the U.S. Retrieved from [fairhealth.org](https://www.fairhealth.org) (2023, August).

⁴In network only. If you receive services from an out-of-network dentist (not in the Medicare Advantage Dental Network), you will need to pay your dentist up front, and we will then reimburse you 55% of the nonparticipating rates.

⁵Rollover cap amounts vary by plan. See your policy for details specific to your plan.

⁶Choice PPO QF and Copayment QF members 19 years of age and older are automatically enrolled. The program does not include individual non-ACA or prepaid members or group PPO or prepaid members.

⁷Certain dentists have voluntarily agreed to offer a 20% discount off their usual charge for non-covered cosmetic or orthodontic services. These dentists are identified by an affiliation to either the Cosmetic Dental Discount Program or Orthodontic Discount Program. Because these dentists are neither contractually nor legally bound to offer these discounts, we recommend that you contact the provider to inquire about the continued availability of any discount prior to scheduling an appointment.

All benefits are not available on all plans.

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