



Dental Agent Guide

Large Group

Florida Blue 
Your local Blue Cross Blue Shield



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Introduction

More value, more options with BlueDental

A BlueDental plan is more than a dental plan; it allows your clients to offer their employees quality dental coverage that works with Florida Blue medical plans to promote better health.



The brand Floridians trust

- Over 75 years of experience—recognized leader in the industry
- Local presence and commitment
- The Blue brand is preferred 2:1 over competitors¹



Strong dental offering

- A range of plan options to fit every need
- Local expertise, which ensures high-quality, credentialed network providers
- A broad PPO network in Florida and nationwide
- Excellent member service metrics



More savings

- Top-ranked effective discounts on PPO plans²
- Lower medical costs through Oral Health for Overall Health program³
- Discount for cosmetic and orthodontic services
- One of the highest rollover amounts of any dental carrier in Florida



Medical-dental integration

- Improved health with Oral Health for Overall Health—proactive outreach based on medical claims
- Joint enrollment through EnrollPoint
- Single sign-on for health and dental benefits for members



Our dental plans

Overview

As a community-based carrier, Florida Blue understands local markets and offers customized dental products and services designed to meet the needs of all Floridians. Our local presence and focus allows us to offer your clients high-quality care at the best possible price. Our range of plan options includes:

	BlueDental Choice SM Plus	BlueDental Choice SM	BlueDental Choice SM Copayment	BlueDental Care
Plan type	PPO	PPO	PPO	Prepaid/Dental HMO
Target market	Employers seeking to offer a premium plan with low out-of-pocket costs	Employers aiming to offer value and broad access to dentists and rich benefits	Employers who want a low-cost PPO plan	Employers with cost-conscious employees looking for an economical plan
Network	Largest local network Expanded national network	Large local network National network	Smaller local network National network	Limited local network No national network
Out-of-network coverage	Yes	Yes	Yes	No
Key advantage	Out-of-network benefits based on a percentage of usual and customary charges, helping members in rural areas where dental networks may be more limited	Strong PPO network with benefits that incentivize in-network utilization, lowering premiums	Low-cost PPO network with fixed copayments	No deductible, annual maximum, or waiting period

BlueDental PPO plan features:

- [No. 1- and No. 2-ranked effective discounts](#) in Florida for the Choice Copayment and Choice networks²
- Medical-dental integration through [Oral Health for Overall Health](#)
- One of the highest [Maximum Rollover](#) amounts of any dental carrier in Florida
- [Discounts](#) on braces and cosmetic dental work
- [Responsive customer service](#) by phone, online, or in-person at Florida Blue Centers
- 24/7 access to dental benefits through member account at floridablue.com
- No referrals or authorizations are needed to see a specialist

BlueDental Choice, Choice Plus and Choice Copayment plans

	BlueDental Choice & BlueDental Choice Plus		BlueDental Choice Copay	
Plan benefit	In-network	Out-of-network	In-network	Out-of-network
Plan-year maximum	\$500 to unlimited		\$750, \$1,000, or \$1,500	
Individual deductible (basic and major)	\$0 to \$150		\$0 or \$50	\$50
Family deductible	2X, 3X, or no limit		3X	
Benefit reimbursement	Fee schedule	Choice: allowable charge Choice Plus: usual and customary or 60th, 70th, 80th, 90th percentile	Fee schedule	Allowable charge
Diagnostic and preventive services	Plan pays 40%-100% coinsurance		Cleaning copay: \$0 or \$10 Other services: Copay schedule	Plan pays 100%, 80%, or 70% coinsurance
Basic services	Plan pays 0%-100% coinsurance		Copay schedule	Plan pays 80%, 60%, or 50% coinsurance
Major services	Plan pays 0%-100% coinsurance		Copay schedule	Plan pays 50%, 40%, or 35% coinsurance
Flexibility of services	<ul style="list-style-type: none">• Bitewing X-rays: preventive or basic• Full-mouth panoramic X-rays: preventive or basic• Sealants: preventive or basic• Space maintainers: preventive or basic• Endodontics: basic or major• Surgical and nonsurgical periodontics: basic or major		Not available	
Orthodontia	Optional rider (minimum 5 child/family units enrolled)			
Waiting period on major/ortho services	None			
Maximum Rollover	Optional rider			
Oral Health for Overall Health	Included			
Orthodontic and cosmetic discounts	Included ⁴			
Minimum participation requirement	True group: greater of 4 employees or 50% of eligibles Voluntary: greater of 4 employees or 30% of eligibles			
Employer contribution	True group: minimum 50%-100% employer contribution Voluntary: 0-49% employer contribution			

BlueDental Care prepaid plan

Our low-cost BlueDental Care prepaid plan provides preventive services at little or no cost when members visit a dentist in our Care network. Other services are available at a set copayment.

Plan details

	FD310	FD305	FS305	FS295
Adult/child cleanings	2-cleaning limit per 12 calendar months		2-cleaning limit per 12 calendar months	
Specialist coverage	25% discount for covered services when visiting a participating specialist		Included	
Orthodontia coverage	Optional		Included	
Dental implants	N/A		Optional	Included
Capped lab fees	No cap	Not to exceed \$200	Not to exceed \$200	
Participation requirements	4 eligible employees with 4 enrolled		4 eligible employees with 4 enrolled without implants; 10 eligible employees with 10 enrolled with implants	100 eligible employees with 10 enrolled

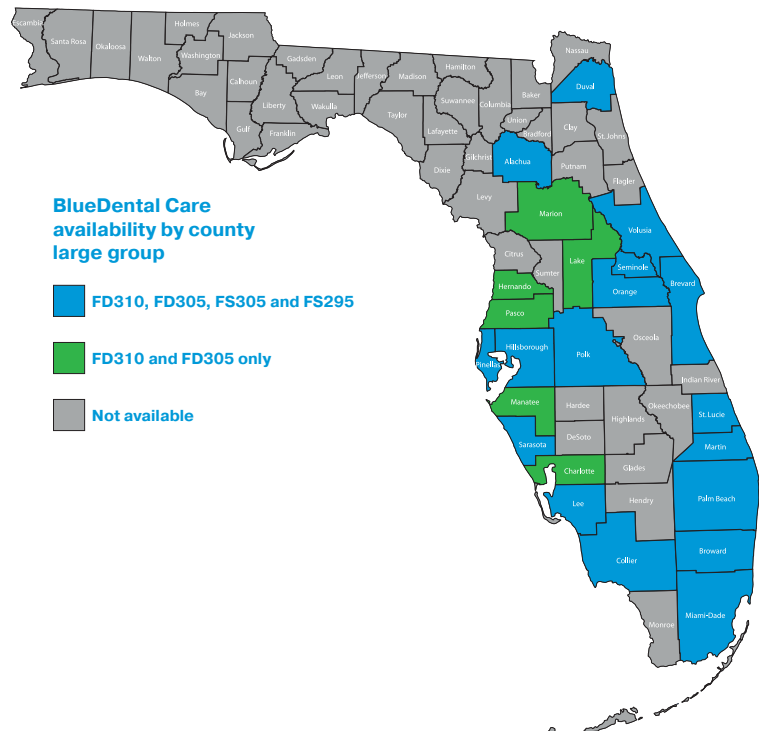
Features

- 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
- Members must select a provider when they enroll

Availability:



Quoting and enrollment

To get a quote for a large group, please contact your Florida Blue representative.

EnrollPoint

Our user-friendly, web-based enrollment tool, EnrollPoint, simplifies the benefit administration process and is designed to meet all of your group clients' benefit and enrollment needs. It removes the guesswork from employee eligibility dates and plan eligibility and improves accuracy by replacing error-prone paper applications.

Your groups can make changes anytime, anywhere via a secure site (there is no need to download software), including changes to:

- New-hire benefit elections
- New-hire declinations
- Terminations
- Life event changes
- Address changes
- Rehires

Employers can easily enroll and administer their Florida Blue dental plans, and their employees can make their health and ancillary selections.

BlueDental PPO plan features

Network advantage: size and savings

A large and growing network in Florida and nationwide

Our national network is large, and it's growing. Members can choose from 7,000 dentists at more than 33,000 dental offices in Florida. Nationally, our network has nearly 100,000 unique providers offering services at over 350,000 access points.

The quality you expect from Blue

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.

Effective discounts: the most important measure of a network

BlueDental Copay and Choice PPO plans feature top-rated effective discounts in Florida.² Effective 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 clients and their employees realize through their group dental plan. 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.



Oral Health for Overall Health

Dental health has a significant, direct impact on our overall health. If your clients have health and dental coverage with Florida Blue, their employees 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. Program benefits include preventive and periodontal services, outreach and education, as well as specialized medical care programs.

The Evidence-based Dental BenefitsSM members receive not only improve oral health, they can also help program members manage their medical conditions and potentially lower future medical and dental care costs. 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

Oral Health for Overall Health makes financial sense not only for members, but also for employers as they look to increase productivity, lower absenteeism costs, and promote overall employee health and satisfaction.

Dental-only members or members who are pregnant can easily enroll online.

Eligible medical conditions	Two additional cleanings or periodontal maintenance visits, plus:	
	Scaling covered 100%	Cancer 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	✓	



Be sure to check out our [Oral Health for Overall Health resource page](#). It features a video that provides a helpful overview of the program, as well as other valuable learning tools and resources.

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. For example, a member with a \$1,000 plan maximum can reach up to \$2,000 in annual benefits through rollover. 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).

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 works ⁶:

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

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

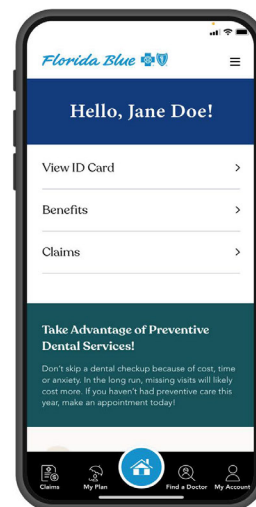
Members who choose an orthodontist in our orthodontic discount network⁷ will receive 20% off their total case fees. This discount is available to members who do not have orthodontic coverage included in their plan.

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:

- Get a replacement dental ID card
- Find a dentist in their network
- Keep track of their deductibles, maximums, and copayments
- View claims history
- Check Maximum Rollover balance
- View and print explanation of benefits
- Check dependent info



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

**Members can easily find a dentist at
floridabluedental.com/find-a-dentist.**

Collateral

We know that your clients have choices, which is why we want to make sure that you have access to the information and resources you need to help them understand the many advantages of BlueDental plans. Contact your Florida Blue sales representative if you're interested in the material below or for more information.

Group collateral



Large Group
Dental Overview
92224



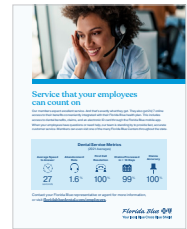
Dental
Network
90744



Oral Health
Overall Health
16784



Dental Maximum
Rollover
92225



Dental Member
Service
92226

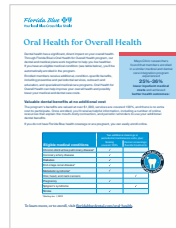
Member collateral



Importance of
Seeing the Dentist
94632



Network
Overview
95168



Oral Health
Overall Health
94990



Dental Maximum
Rollover
94352



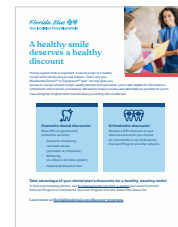
Kids Dental
Health
95212



Dental
Getting Help
95169



Online Account
for Dental
99376



Dental Discount
Programs
99233

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	Greg Sutton , National, large group, and public greg.sutton@fclife.com Al Alonso , Mid-market, Southeast alfonso.alonso@fclife.com Glenn Davis , Mid-market, Central, and North glenn.davis@fclife.com Billy Ward , Mid-market, Tampa, and Southwest billy.ward@fclife.com
Form 5500 Schedule A requests	fclschedulearequest@fclife.com
Commissions	commissions-fcl@fclife.com

Service contacts	Choice/Choice Copayment	Care/Prepaid
Underwriting (prospects)	uwgroupprfp@lsvusa.com	
Underwriting (in-force groups)	uwgrouplexistingbusin@lsvusa.com	
Enrollment, membership, and billing	866-946-2583 (phone) 904-997-5471 (fax) grpemb@bcbsfl.com Remit payments to: Florida Combined Life Dept. 1158 P.O. Box 121158 Dallas, TX 75312	877-325-3979 (phone) 904-376-8425 (fax) fclbilling@cbbcbcsfl.com Remit payments to: Florida Combined Life P.O. Box 211778 Kansas City, MO 64121
Customer service	888-223-4892	877-325-3979
Claims	Electronic submissions: Payer ID: 76031 Paper submissions: Florida Combined Life Dental Claims Department P.O. Box 1047 Elk Grove Village, IL 60009	N/A



¹Oliver Wyman Consumer Ancillary Benefits Survey, 2017.

²Milliman Research Report: 2021 Dental Actuarial Analytics PPO Network Study," June 2022. Our Choice Copayment and Choice PPO networks are ranked No. 1 and 2 in Florida for effective discounts. This reflects the actual savings that customers realize as strong discounts combine with high in-network utilization.

³Borah, B.J., Brotman, S.G., Dholakia, R., Dvornick, 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.

⁴Orthodontic discount is available only for groups without orthodontic coverage in their plan.

⁵A member's plan must include periodontal coverage to receive this benefit.

⁶Rollover cap amounts vary by plan. See your policy for details specific to your plan.

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.

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. These companies 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.