



Dental Agent Guide

Individual and Family

Florida Blue 
Your local Blue Cross Blue Shield

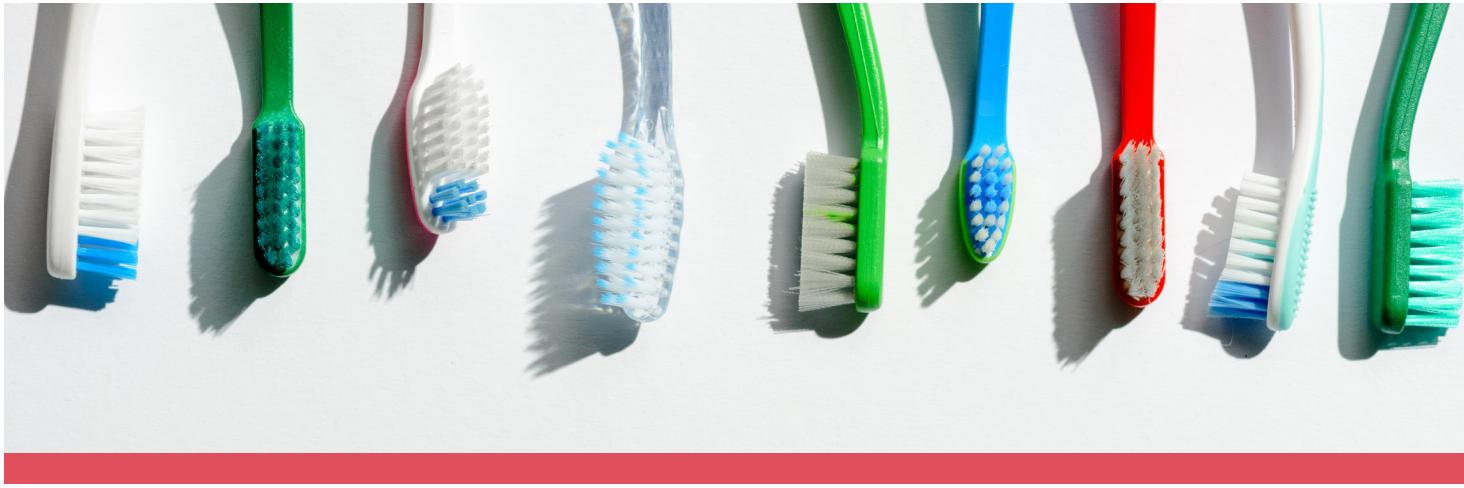


Table of Contents

I. Introduction

II. Our dental plans

- Overview
- BlueDental ChoiceSM and Copayment
- BlueDental CareSM

III. Enrollment

IV. BlueDental PPO plan features

- Network advantage: size, quality, effective discounts
- Oral Health for Overall HealthSM
- Maximum Rollover
- BlueDental Loyalty
- Orthodontic and cosmetic discount programs
- Convenient single sign-on for health and dental

V. Collateral

- Sales collateral
- Member education

VI. Sales and service contacts

Introduction

More value, more options with BlueDental

A BlueDental plan is more than a dental plan; it provides members with 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

- Local expertise, which ensures high-quality, credentialed network providers
- BlueDental Loyalty provides extra services after reaching membership milestones
- A broad PPO network in Florida and nationwide
- Excellent member service metrics



More savings

- Top-ranked effective discounts on PPO plans²
- Oral Health for Overall Health program can lower members' medical costs³
- 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
- Single sign-on for health and dental benefits for members, including through the Florida Blue mobile app



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 consumers high-quality care at the best possible price. Our range of plan options includes:

	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	<ul style="list-style-type: none"> Large local network National network 	<ul style="list-style-type: none"> Smaller local network National network 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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:

- [No. 1- and No. 2-ranked effective discounts](#) in Florida for the 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
- [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

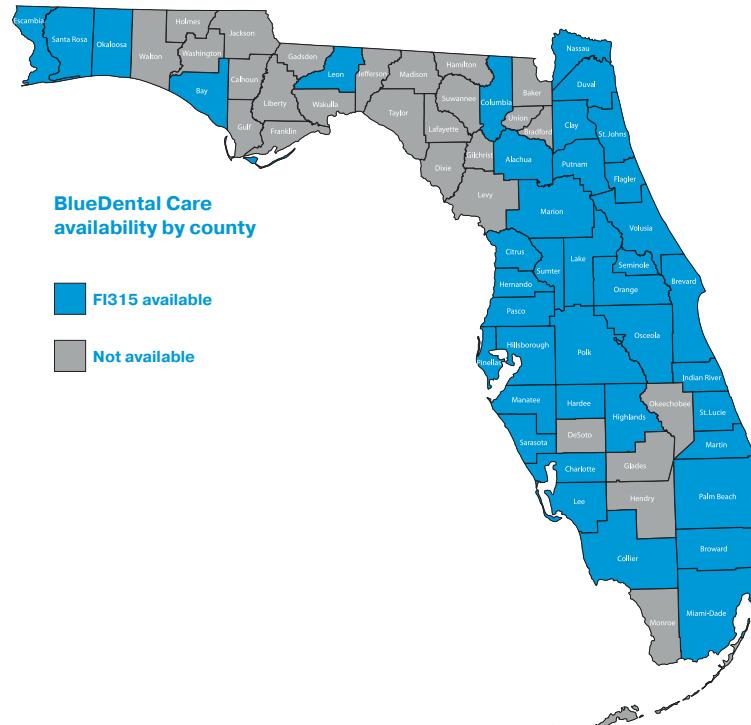
Plan benefit	BlueDental Care FI315
Deductible	None
Annual maximum	None
Waiting periods	None
Out-of-network benefits	None
Out-of-area emergency care	Up to \$100 per member, per year if over 100 miles out of area
Specialist coverage	Members receive a 25% reduction from the participating specialist's usual 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

Availability:



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

Enrollment

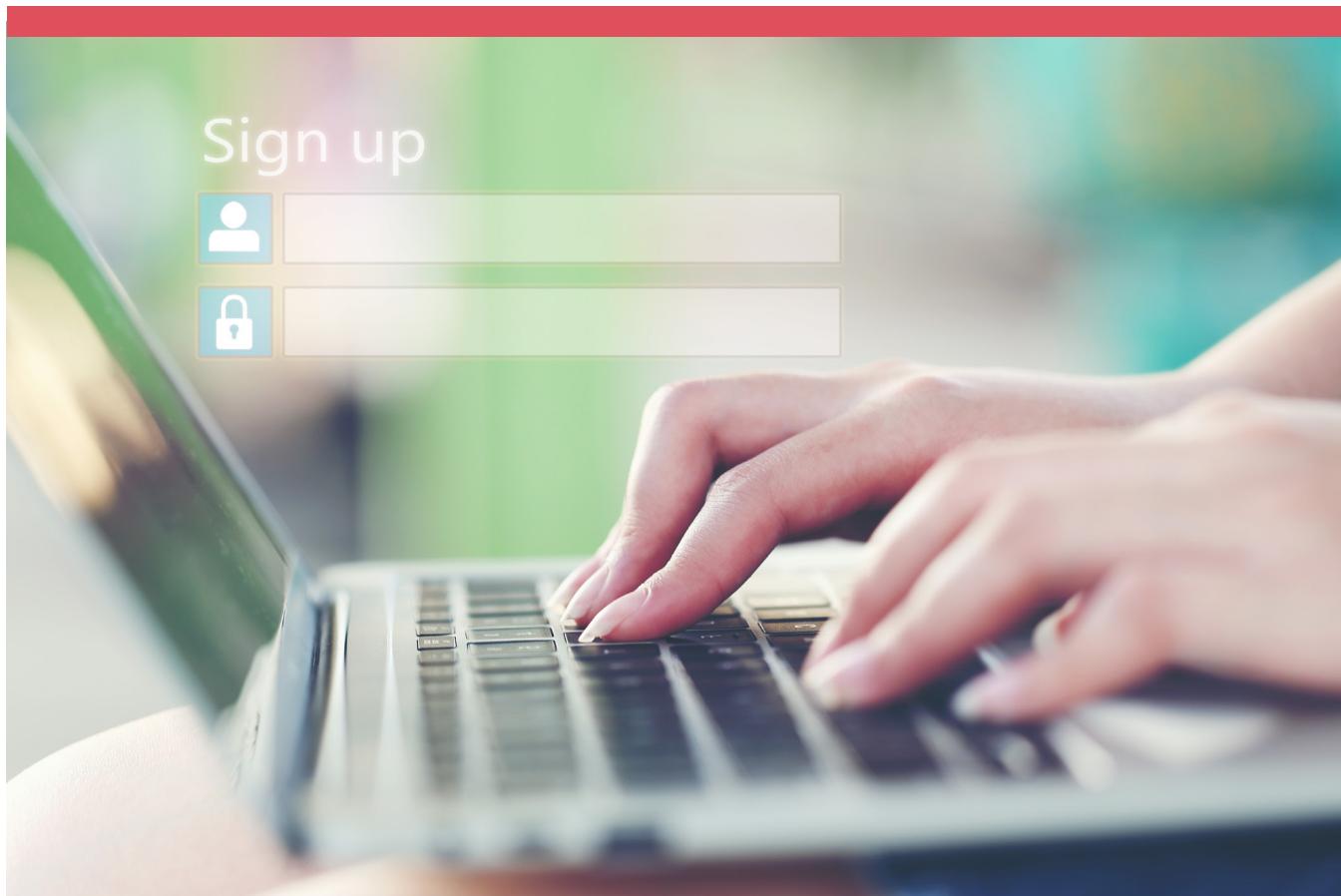
You can conveniently enroll individuals in BlueDental Choice, Copayment, and Care plans through SalesConnect. If you're enrolling a person in health, you don't need any additional information for dental, except proof of prior coverage in order to waive the waiting period.

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 plan off exchange may be enrolled in dental anytime during the year—no special enrollment period is required.



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 nearly 8,000 unique dentists in Florida. Nationally, our network includes over 70,000 unique providers.

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 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.



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. Program benefits include preventive and periodontal services, outreach and education, as well as specialized medical care programs.

The condition-specific benefits 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.

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	✓	✓	



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 shown in the first step below.

Here's how it works⁵:

- 1 If the member uses less than \$500 of their annual maximum, then the \$350 rollover amount is applied to the next year.
- 2 In year two, the total benefit is now the \$1,000 annual maximum + \$350 in rollover dollars, or \$1,350.
- 3 In year three (if the member qualifies again), the benefit level becomes \$1,350 + \$350 = \$1,700.
- 4 The annual maximum plus rollover dollars can ultimately add up to \$2,000 in plan benefits—the total amount the plan will pay for the member's dental care.



**Your dental benefit
dollars can add up**

BlueDental Loyalty

Our BlueDental Loyalty program 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.

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)	Your 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



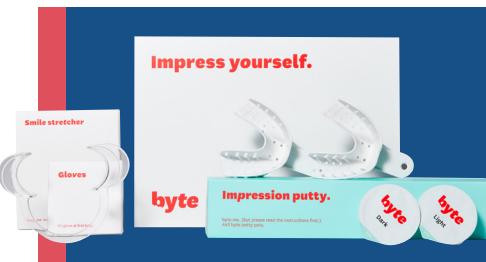
Orthodontic and cosmetic discount programs

BlueDental members are eligible for significant discounts on orthodontic and cosmetic procedures.

BlueDental discounts on Byte Clear Aligners

All BlueDental members can now receive significant discounts on Byte® Clear Aligners—an affordable teeth-straightening alternative to fixed braces that can cost thousands less than in-office orthodontia treatment.

Byte's FDA-cleared orthodontic aligners are prescribed by a network of licensed orthodontists and dentists. They can be worn either all day or at night. Members receive step-by-step instructions, from how to submit impressions to treatment and maintenance guidance. They can use FSA or HSA funds to purchase them.

A photograph showing the contents of a Byte orthodontic aligner kit. It includes a white smile stretcher, a pair of gloves, a red and white "Impression putty" container, and three circular Byte aligners. To the right of the image is a promotional table for Byte preferred rate savings.

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

You can find additional details about this new program at floridabluedental.com/agents/byte.

Orthodontic discount program

Members who prefer in-office orthodontia treatment and have a BlueDental Choice or Copayment PPO plan will receive 20% off their total case fees if they choose an orthodontist in our orthodontic discount network.⁷ This discount is available to members who do not have orthodontic coverage included in their plan.

Cosmetic dentistry discount program

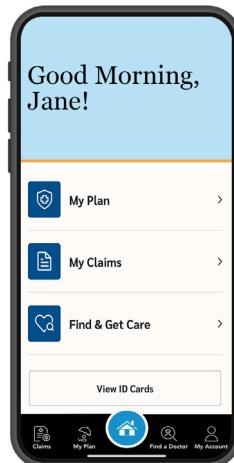
BlueDental Choice and Copayment PPO members can also save money on cosmetic dentistry procedures by visiting a dentist who participates in our cosmetic dentistry discount network.⁷ They receive a 20% savings on the following procedures:

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

Members can learn more about these programs at floridabluedental.com/discounts.

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.



	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, forms, and more	✓	✓
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		✓

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. You can find these materials in the agent toolkit.

Sales collateral



PPO Dental
Plans
95213



BlueDental Care
Prepaid
105716



Retail Kit
67493



CGA Kit
16773

Member education



Importance of
Seeing the Dentist
111590



Network
Overview
95168



Oral Health for
Overall Health
94990



Dental Maximum
Rollover
94352



Dental
Getting Help
95169



Online Account
for Dental
99376/113395



Dental Discount
Programs
99233



Kids Dental
Health
95212



Care Plan
Scenario
105830



Copayment Plan
Scenario
105829



Choice Plan
Scenario
94632

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

Service contacts	BlueDental Choice and Copayment	BlueDental Care
Billing/payments	800-352-2583	877-325-3979 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 69436 Harrisburg, PA 17106-9436	N/A



¹Oliver Wyman Consumer Ancillary Benefits Survey, 2017.

²"Milliman Research Report: 2022 Dental Actuarial Analytics PPO Network Study," June 2023. Our Choice Copayment and Choice PPO networks are ranked No. 1 and No. 2 in Florida for effective discounts. This reflects the actual savings that customers realize as strong discounts combine with high in-network utilization.

³Borah, BJ., Brotman, SG., Dholakia, R., Dvoroznak, S., Jansen, MT., Murphy, EA., Naessens, JM. (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.

⁴A member's plan must include periodontal coverage to receive this benefit.

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

⁶These cleanings are not subject to calendar year maximums, deductibles, or coinsurance copayments when they visit participating providers. Program members who are also enrolled in the Oral Health for Overall Health program may receive a maximum of four cleanings per calendar year. Choice 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 noncovered 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.