Document Number: D24.00.1.3 Chapter: Blue Cross Blue Shield FEP Dental - 2024

## **Table of Contents**

## Blue Cross Blue Shield FEP Dental Table of Contents

## **Table of Contents**

Introduction 1

Table of Contents 2

Changes for 2024 4

FEDVIP Program Highlights 5

A Choice of Plans and Options 5

**Enroll Through BENEFEDS 5** 

**Dual Enrollment 5** 

Coverage Effective Date 5

Pre-Tax Salary Deduction for Employees 5

Annual Enrollment Opportunity 5

Continued Group Coverage After Retirement 5

Compliance with the American Dental Association (ADA) 6

Section 1 Eligibility 6

Federal Employees 6

Federal Annuitants 6

Survivor Annuitants 6

Compensationers 6

TRICARE-eligible individual 6

Family Members 7

Not Eligible 7

Section 2 Enrollment 8

**Enroll Through BENEFEDS 8** 

**Enrollment Types 8** 

**Dual Enrollment 8** 

Opportunities to Enroll or Change Enrollment 9

When Coverage Stops 10

Continuation of Coverage 11

FSAFEDS/High Deductible Health Plans and FEDVIP 11

Section 3 How You Obtain Care 12

Identification Cards/Enrollment Confirmation 12

Where You Get Covered Care 12

Document Number: D24.00.1.3

Chapter: Blue Cross Blue Shield FEP Dental - 2024

Plan Dentists 12

In-Network 12

Out-of-Network 12

**Emergency Services 12** 

Pre-treatment Estimate 12

Alternate Benefit 13

**Dental Review 13** 

**FEHB First Payor 13** 

Coordination of Benefits (COB) 14

Rating Areas 14

Limited Access Area 14

Section 4 Your Cost For Covered Services 15

Deductible 15

Coinsurance 15

Annual Benefit Maximum 16

Lifetime Benefit Maximum 16

In-Network Services 16

**Out-of-Network Services 16** 

Plan Allowance 16

Calendar Year 16

**Emergency Services 16** 

In-Progress Treatment 16

Section 5 Dental Services and Supplies Class A Basic 17

Class B Intermediate 20

Class C Major 25

Class D Orthodontic 34

**General Services 36** 

Section 6 International Services and Supplies 38

Section 7 General Exclusions - Things We Do Not Cover 39

Section 8 Claims Filing and Disputed Claims Processes 41

Section 9 Definitions of Terms We Use in This Brochure 42

Discounts 44

**Tool and Resources 45** 

Summary of Benefits 46

Stop Health Care Fraud! 48

Rate Information 50

Rates 51