



# Dental Agent Guide

Large Group

*Florida Blue*   
Your Health Solutions Partner



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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 80 years of experience—recognized leader in the industry
- Local presence and commitment



### 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 plans<sup>1</sup>
- Lower medical costs through Oral Health for Overall Health program<sup>2</sup>
- Discount on 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 plans at the best possible price. Our range of plan options includes:

	BlueDental Choice <sup>SM</sup> Plus	BlueDental Choice <sup>SM</sup>	BlueDental Choice <sup>SM</sup> Copayment	BlueDental Care
<b>Plan type</b>	PPO	PPO	PPO	Prepaid/Dental HMO
<b>Target market</b>	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
<b>Network</b>	Largest local network Expanded national network	Large local network National network	Smaller local network National network	Limited local network No national network
<b>Out-of-network coverage</b>	Yes	Yes	Yes	No
<b>Key advantage</b>	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 networks<sup>1</sup>
- 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](http://floridablue.com)
- No referrals or authorizations are needed to see a specialist

## BlueDental Choice, Choice Plus and Choice Copayment plans

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

Plan details	FD310	FD305	FS305	FS295
<b>Adult/child cleanings</b>	2-cleaning limit per 12 calendar months		2-cleaning limit per 12 calendar months	
<b>Specialist coverage</b>	25% discount for covered services when visiting a participating specialist		Included	
<b>Orthodontia coverage</b>	Optional		Included	
<b>Dental implants</b>	N/A		Optional	Included
<b>Capped lab fees</b>	No cap	Not to exceed \$200	Not to exceed \$200	
<b>Participation requirements</b>	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

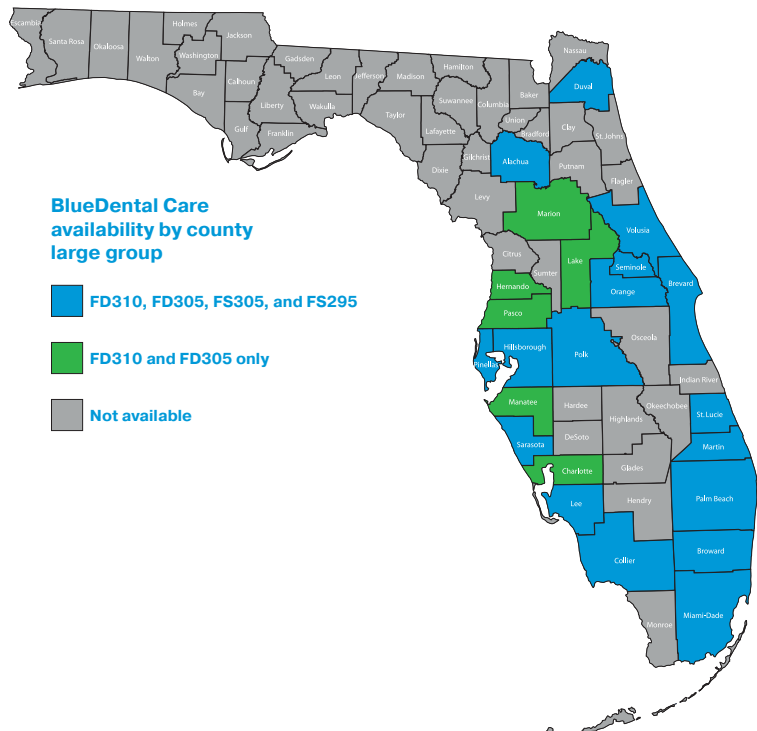
## Features

- 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.

# IV

## BlueDental PPO plan features

### Network advantage: size and savings

#### A large and growing network in Florida and nationwide

Our dental network is large, and it's growing. Members can choose from over 7,000 unique dentists at over 21,000 access points through our Choice Plus network in Florida. Nationally, our Choice Plus network includes nearly 100,000 unique providers at more than 310,000 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 Choice Copayment and Choice PPO plans feature top-rated effective discounts in Florida.<sup>1</sup> 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	✓	✓	



Be sure to check out our [Oral Health for Overall Health](#) resource page. It features overview and training videos 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. Our plans offer a higher rollover amount per year—\$350—than most other carriers (that typically top out at \$250).

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<sup>4</sup>:

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**

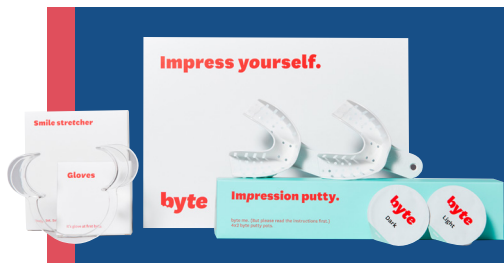
# Orthodontic and cosmetic discount programs

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

## Byte Clear Aligners Discount

All BlueDental PPO 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.



**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](https://floridabluedental.com/agents/byte).

## Orthodontic discount program

Members who have a BlueDental Choice, Choice Plus, or Choice Copayment PPO plan will receive 20% off their total case fees if they choose an orthodontist in our orthodontic discount network.<sup>5</sup> This discount is available to members who do not have orthodontic coverage included in their plan.

## Cosmetic dentistry discount program

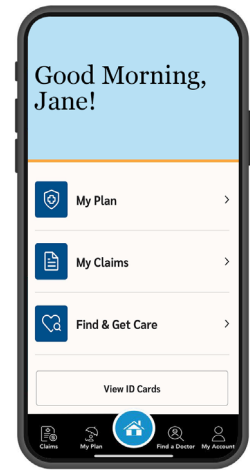
BlueDental Choice and Copayment PPO members can also save money on cosmetic dentistry procedures by visiting a dentist who participates in our cosmetic dentistry discount network.<sup>5</sup> They receive a 20% savings on the following procedures:

- 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](https://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	✓	✓
Manage 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](https://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**



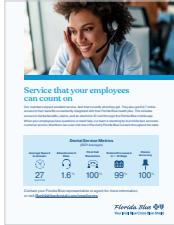
Dental Network  
**90744**



Oral Health for Overall Health  
**16784**



Dental Maximum Rollover  
**92225**



Dental Member Service  
**92226**

## Member collateral



Importance of Seeing the Dentist  
**94632**



Network Overview  
**95168**



Oral Health for Overall Health  
**94990**



Dental Maximum Rollover  
**94352**



Kids Dental Health  
**95212**



Dental Getting Help  
**95169**



Online Account for Dental  
**99376/113395**



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	
<b>Sales</b>	<p><b>Calvin Whitaker</b>, National, Strategic, Public Segments  <a href="mailto:calvin.whitaker@fclife.com">calvin.whitaker@fclife.com</a></p> <p><b>Al Alonso</b>, Mid-market, South Florida  <a href="mailto:alfonso.alonso@fclife.com">alfonso.alonso@fclife.com</a></p> <p><b>Glenn Davis</b>, Mid-market, Central Florida  <a href="mailto:glenn.davis@fclife.com">glenn.davis@fclife.com</a></p> <p><b>Billy Ward</b>, Mid-market, West/Southwest Florida  <a href="mailto:billy.ward@fclife.com">billy.ward@fclife.com</a></p> <p><b>Gary Bello</b>, Mid-market, North Florida  <a href="mailto:gary.bello@fclife.com">gary.bello@fclife.com</a></p>
<b>Form 5500 Schedule A requests</b>	<a href="mailto:fclschedulearequest@fclife.com">fclschedulearequest@fclife.com</a>
<b>Commissions</b>	<a href="mailto:commissions-fcl@fclife.com">commissions-fcl@fclife.com</a>

Service contacts	Choice/Choice Copayment	Care/Prepaid
<b>Underwriting (prospects)</b>	<a href="mailto:uwgroupprfp@lsvusa.com">uwgroupprfp@lsvusa.com</a>	
<b>Underwriting (in-force groups)</b>	<a href="mailto:uwgroupexistingbusin@lsvusa.com">uwgroupexistingbusin@lsvusa.com</a>	
<b>Enrollment, membership, and billing</b>	866-946-2583 (phone) 904-997-5471 (fax) <a href="mailto:grpemb@bcbsfl.com">grpemb@bcbsfl.com</a>  <b>Remit payments to:</b> Florida Combined Life Dept. 1158 P.O. Box 121158 Dallas, TX 75312	877-325-3979 (phone) 904-376-8425 (fax) <a href="mailto:fclbilling@cbbcsfl.com">fclbilling@cbbcsfl.com</a>  <b>Remit payments to:</b> Florida Combined Life P.O. Box 211778 Kansas City, MO 64121
<b>Customer service</b>	888-223-4892	877-325-3979
<b>Claims</b>	<b>Electronic submissions:</b> Payer ID: 76031  <b>Paper submissions:</b> Florida Combined Life Dental Claims Department P.O. Box 69436 Harrisburg, PA 17106-9436	N/A



<sup>1</sup>Milliman Research Report: 2022 Dental Actuarial Analytics PPO Network Study," June 2023. 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.

<sup>2</sup>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.

<sup>3</sup>Orthodontic discount is available only for groups without orthodontic coverage in their plan.

<sup>4</sup>Rollover cap amounts vary by plan. See your policy for details specific to your plan.

<sup>5</sup>Certain 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.