

BlueMedicare Preferred HMO

Dental benefit summary

Dental issues can become more common as we age, even if we brush and floss daily. Your dentist can find problems before they require major, costly dental or medical procedures. Maintaining good oral health is also essential to good overall health.

New in 2026

Cosmetic dental discounts

Effective January 1, 2026, your BlueMedicare plan will also include a 20% discount on dental services your Medicare Advantage plan doesn't cover.¹ So, if your teeth are discolored, worn, chipped, or broken, you'll be able to enjoy extra savings on cosmetic dental procedures that can help improve the appearance of your smile. The discount applies to the following general or restorative services:

- Cosmetic contouring
- Laminate veneer (porcelain or composite)
- Whitening
- Implant/abutment/crown

To take advantage of this smile-enhancing program, visit **floridabluedental.com/find-a-dentist** and select **Cosmetic Discount** under **Plan Name** to locate a participating provider near you.



BlueMedicare Preferred's \$3,000 dental allowance gives you the freedom to get the dental care you need. Your benefits go even further because we negotiate significant discounts with dentists in our network.

Getting care

You can find an in-network dentist at **floridabluedental.com/find-a-dentist**. Be sure to select your BlueMedicare plan from the drop-down list of plans and let your dentist's office know that your plan is in the Medicare Advantage Dental Network.



Member service

If you need assistance, please call our member service team. They're available Monday-Friday from 8 a.m. to 8 p.m. Eastern time.

1-888-223-4892
(TTY: 1-800-955-8770)

Where this plan is available

BlueMedicare Preferred is exclusively available in Hillsborough and Polk counties.

We've got you covered

The chart below lists several services covered by the BlueMedicare Preferred plan. It shows the significant savings on dental services you may use throughout the year. Because of the deep discounts offered by our network providers, the amount charged to your plan (“dental allowance deduction”) is a fraction of the market rate. In the scenario below, your plan’s allowance would easily cover the services you need, with no out-of-pocket cost. These discounts still apply, even if you exhaust your plan’s annual allowance.

One-year scenario	Dental allowance deduction ²	Market rate ³
First preventive visit (D0120, D0274, D1206, D1110)	\$139	\$330
Deep cleanings (D4341 x 4)	\$496	\$1,188
Crown, including core buildup and pin retention (D2740, D2950, D2951)	\$745	\$1,901
Molar root canal (D3330)	\$560	\$1,432
One removable partial dentures (D5211)	\$530	\$1,543
Total	\$2,470	\$6,394

No specialist referrals needed

Your plan also includes specialist care coverage without needing referrals or authorizations. Check your Evidence of Coverage (EOC) for full details. You can find your EOC by accessing your online member account at [FloridaBlue.com/Medicare](https://floridablue.com/Medicare).

Oral Health for Overall Health

BlueMedicare Preferred also includes Oral Health for Overall HealthSM. If you have an eligible medical condition affected by oral health, this unique and valuable program provides additional dental benefits (see the table below) that can help improve your overall health and save on medical costs. These benefits are available at no extra cost when you visit an in-network dentist.

	Two additional preventive visits; enhanced cleaning	Periodontal scaling covered 100%	Oral health screenings; fluoride treatments
Chronic obstructive pulmonary disease, coronary artery disease, diabetes, end-stage renal disease, metabolic syndrome, pregnancy, and stroke	✓	✓	
Oral, head, and neck cancers and Sjögren’s syndrome	✓		✓

¹Certain dentists have voluntarily agreed to offer a 20% discount off their usual charge for noncovered cosmetic services. These dentists are identified by an affiliation with the Cosmetic Dental 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. The 20% discount does not apply if coverage for implants is included in your dental benefit plan.

²Florida Blue’s Medicare Advantage Dental Network Fees.

³Based on data published by FAIR Health, the largest, independent health care claims data repository in the U.S. Retrieved from fairhealth.org (2025, January).

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