

# BlueMedicare Premier

## 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.

Original Medicare doesn't cover dental services unrelated to an illness or injury, but BlueMedicare Premier does. And unlike traditional dental plans, BlueMedicare Premier doesn't limit you to a predefined set of services. When you see a dentist in the Medicare Advantage network, you'll receive an annual \$3,500 allowance that you can use for the dental services you need—X-rays, fillings, crowns, dentures, and more.



BlueMedicare Premier's \$3,500 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.

**Our Medicare Advantage network includes over 4,000 dentists in Florida, giving you more choices to find a dentist who will provide you with quality care.**

### 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).

### Getting care

You can find an in-network dentist at [floridabluedental.com/find-a-dentist](https://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)

### Availability

BlueMedicare Premier is exclusively available in Lake, Marion, and Sumter counties.



## We've got you covered

The chart below lists several services covered by the BlueMedicare Premier 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 <sup>1</sup>	Market rate <sup>2</sup>
First preventive visit (D0120, D0274, D1206, D1110)	\$123	\$262
Deep cleanings (D4341 x 4)	\$472	\$1,468
Crown, including core buildup and pin retention (D2740, D2950, D2951)	\$715	\$1,887
Molar root canal (D3330)	\$560	\$1,296
Two removable partial dentures (D5211 and D5212)	\$1,362	\$3,762
<b>Total</b>	<b>\$3,232</b>	<b>\$8,675</b>

## Oral Health for Overall Health

BlueMedicare Premier also includes Oral Health for Overall Health<sup>SM</sup>. 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.

	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	✓		✓

<sup>1</sup> Florida Blue’s Medicare Advantage Dental Network Fees.

<sup>2</sup> Based on data published by FAIR Health, the largest, independent health care claims data repository in the U.S. Retrieved from fairhealth.org (2023, August).

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