

# BlueMedicare Premier HMO

## Dental benefit summary

Our BlueMedicare Premier plan includes dental coverage designed with your health and budget in mind.

### Take advantage of your dental benefits

Original Medicare doesn't cover typical dental services, but your BlueMedicare plan does — it covers regular dental checkups that help your dentist find problems before they require major, costly dental procedures.

### 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.<sup>1</sup> 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](http://floridabluedental.com/find-a-dentist) and select **Cosmetic Discount** under **Plan Name** to locate a participating provider near you.

### Where this plan is available

BlueMedicare Premier is available in Brevard, Broward, Charlotte, Clay, Collier, Duval, Hernando, Lee, Manatee, Orange, Pasco, Pinellas, Sarasota, and St. Lucie counties.



### Getting care

You can find an in-network dentist at [floridabluedental.com/find-a-dentist](http://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, you can reach our member service team Monday-Friday from 8 a.m. to 8 p.m. Eastern time.

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

## What's included with your BlueMedicare plan

Covered services <sup>2</sup>	Number of services covered in a calendar-year period	Market rate <sup>3</sup>	You pay <sup>4</sup>
<strong>Preventive</strong>			
Periodic oral evaluations (exams)	2 total	\$132	\$0
Comprehensive oral evaluation (exam)	1 per lifetime, per dentist	\$117	\$0
Bitewing X-rays (1-4 images)	1 set	\$83	\$0
Intraoral — complete mouth X-rays or panoramic image	1 set per 36 months	\$181	\$0
Dental cleanings	2 total	\$241	\$0
Fluoride treatment	1 total	\$60	\$0
<strong>Comprehensive</strong>			
Fillings	2 total	\$747	\$0
Crown (only in conjunction with a covered root canal procedure)	1 total	\$1,357	\$0
Root canal	1 total	\$1,432	\$0
Full mouth debridement	1 per 36 months	\$203	\$0
Periodontal root planing (deep cleanings)	1 per quadrant per 36 months	\$1,188	\$0
Extractions (simple and surgical)	2 total	\$768	\$0
Dentures (complete or partial)	1 set per 60 months	\$3,657	\$0
Denture adjustment	1 total	\$100	\$0
Denture repair	1 total	\$200	\$0
Denture reline	1 total	\$419	\$0

Check your Evidence of Coverage (EOC) for full details. You can find your EOC by accessing your online member account at [FloridaBlue.com/Medicare](http://FloridaBlue.com/Medicare).

## Oral Health for Overall Health

Our unique Oral Health for Overall Health<sup>SM</sup> program provides members with eligible medical conditions with additional dental benefits that can help improve overall health. These benefits are available at no extra cost when you visit an in-network dentist.

	Two additional preventive visits	Periodontal scaling covered 100%	Cancer 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>Certain 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.

<sup>2</sup>For a complete list of covered services, see your Evidence of Coverage.

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

<sup>4</sup>In network only.

HMO coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. View the Discrimination and Accessibility Notice at [floridablue.com/ndnotice](http://floridablue.com/ndnotice), plus information on our free language assistance services. Or call 1-800-352-2583 (TTY: 1-800-955-8770). Puede ver la notificación de discriminación y accesibilidad, además de información sobre nuestros servicios gratuitos de asistencia lingüística en [floridablue.com/es/ndnotice](http://floridablue.com/es/ndnotice). O llame al 1-800-352-2583 (TTY: 1-877-955-8773).

©2025 Blue Cross and Blue Shield of Florida, Inc. DBA Florida Blue. All rights reserved.