

BlueMedicare Value PPO

Dental benefit summary

Our BlueMedicare Value 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.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.

Where this plan is available

BlueMedicare Value is available in Bay, Calhoun, Escambia, Franklin, Gadsden, Jefferson, Leon, Liberty, Okaloosa, Santa Rosa, Wakulla, and Walton counties.



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, 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 ²	Number of services covered in a calendar-year period	Market rate ³	You pay ⁴
Preventive			
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
Comprehensive			
Extractions (simple)	1 total	\$237	\$0
Denture adjustment	1 total	\$100	\$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](https://floridablue.com/Medicare).

Oral Health for Overall Health

Our unique Oral Health for Overall HealthSM 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	✓		✓

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.

²For a complete list of covered services, see your Evidence of Coverage.

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).

⁴In network only. **If you receive services from an out-of-network dentist (not in the Medicare Advantage Dental Network), you will need to pay your dentist up front, and we will then reimburse you 50% of the nonparticipating rates.**

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