

Welcome



Florida
Combined Life

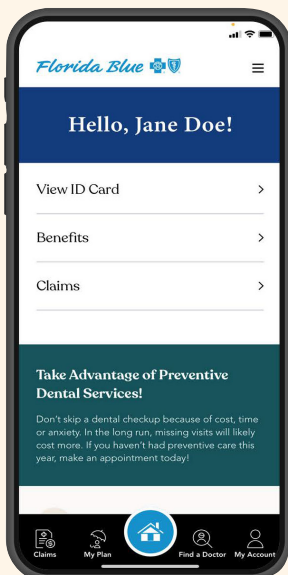
An Independent Licensee of the
Blue Cross and Blue Shield Association



Getting started is easy!

Thank you for choosing BlueDental. Our plans have many features and benefits that will give you peace of mind and make going to the dentist easier. Your BlueDental member ID card is included in this packet. Be sure to bring it each time you visit the dentist. It tells your dentist which plan you have and includes important contact numbers.

24/7 access to your dental benefits that's fast and secure



If you already have a Florida Blue member account, you can log in to view your dental benefits. If you don't have an account, visit **FloridaBlue.com**, click **Log in**, then **Register Now**, and select **Manage My Plan**. Have your member ID card handy.

Your member account includes all your Florida Blue benefit information in one secure place. You can:

- Look up coverage for services
- Get your plan documents
- View claims history
- Keep track of your annual maximum and Maximum Rollover balance
- View and print your explanation of benefits
- Print a temporary member ID card

You can also view your benefits on our Florida Blue mobile app.

Your benefits

Our dental networks can save you money

For the lowest out-of-pocket costs, be sure to select a dentist who participates in the network for your specific plan. Our network dentists agree to reduced fees for our members, which saves you money each time you visit the dentist and helps maximize the value of your plan. To find an in-network provider, go to **floridabluedental.com** and click **Find a Dentist** at the top of the page. **Be sure to select your plan to find a dentist in your plan's network.** Your plan's name is listed on your member ID card.



Make the most of your dental plan and use your preventive benefits

Taking care of your teeth plays an important role in maintaining good overall health. Visiting your dentist at least twice a year for a cleaning and exam will help keep your mouth healthy. They can detect potential issues early and help save you time, money, and possibly pain!

How to submit a claim

When visiting an in-network provider, your dentist will automatically submit your claim. If you choose to visit an out-of-network provider, it is your responsibility to file the claim if they do not. You can download a claim form from **floridabluedental.com/individual-plan-documents** or request one by calling 1-888-223-4892.

You get more with your BlueDental PPO plan

Maximum Rollover

Your member benefits go further with Maximum Rollover.¹ Through this program, you can save a portion of unused benefit dollars for use in future years. Your Maximum Rollover account can keep growing year after year, up to a level set by your plan. Maximum Rollover dollars don't expire, so your dental benefits can add up over time.

BlueDental loyalty

BlueDental ChoiceSM and Copayment plans provide adults age 19 and older with extra services after reaching membership milestones, beginning at just six months. These include an exclusive customer service phone number and additional cleanings that can help you have a brighter, healthier smile. You're automatically enrolled, so it's easy to earn extra perks.

Teledentistry: 24/7 emergency dental care

Emergency rooms aren't typically equipped to handle dental emergencies. If you have a serious and/or painful dental issue after hours and can't get ahold of your dentist, you now have 24/7 access to a dentist by phone or video call.

Cosmetic and orthodontic discounts

You can receive significant discounts on cosmetic and orthodontic services not typically covered by dental insurance.

Learn more about these programs at
floridabluedental.com/plan-features.

Get healthy



Oral Health for Overall Health

BlueDental and Florida Blue medical plans work together to help you live healthier. Our Oral Health for Overall HealthSM program provides eligible members with additional benefits — at no extra cost — that are tailored to specific medical conditions.

- Preventive dental care has been shown to help reduce the severity of certain medical conditions.²
- Program services are covered 100% when visiting an in-network provider.
- There are no waiting periods, and the program is not subject to annual maximums.
- Once enrolled, all you need to do is schedule an appointment with a dentist in your plan's network to take advantage of the program's benefits.

Eligible medical conditions

Chronic obstructive pulmonary disease



Coronary artery disease



Diabetes



End-stage renal disease



Head and neck cancers



Metabolic syndrome



Oral cancer



Pregnancy



Sjögren's syndrome



Stroke



Additional benefits at no extra cost!

Enjoying better overall health starts with a visit to your dentist.

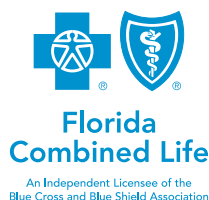
To learn more about your benefits, visit floridabluedental.com.

Questions?

Our customer service associates can help!

Just call 1-888-223-4892, Monday through Friday,
8 a.m. – 8 p.m., or visit **floridabluedental.com**.

For plan documents, enrollment details, and billing
support, you can call us at 1-800-352-2583, Monday
through Friday, 8 a.m. – 6 p.m.



¹Available to adult BlueDental Choice or Copayment QF members; check your policy to see how to qualify.

²Borah, BJ., Brotman, SG., Dholakia, R., Dvoroznak, S., Jansen, MT., Murphy, EA., Naessens, JM. (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.

This is not an insurance Policy and only the actual provisions of an issued Policy control. Florida Combined Life's Policies set forth the rights and obligations of covered persons and Florida Combined Life. Please be aware that certain limitations and exclusions apply, and certain coverage may reduce or terminate due to age or lack of eligibility. Please read your insurance documents carefully.

Florida Blue is a trade name of Blue Cross and Blue Shield of Florida. BlueDental plans are offered through Florida Combined Life Insurance Company, Inc., an affiliate of Florida Blue. Both companies are Independent Licensees of the Blue Cross and Blue Shield Association.