






PPO dental plans for individuals and families

Did you know that your teeth are a vital part of your overall health? The health of your mouth can affect your quality of life and even certain medical conditions. That’s why so many Floridians turn to Florida Blue for their dental and health coverage. You don’t have to have a Florida Blue health plan to enroll in a BlueDental plan.

Choose from one of our PPO options:

<p>BlueDental CopaymentSM <i>A flexible dental plan with predictable copayments</i></p> <ul style="list-style-type: none"> • Large network of dentists in Florida • Access to dentists nationwide • Limited out-of-pocket expenses for preventive services¹ • Fixed copayments for in-network services 	<p>BlueDental ChoiceSM <i>Premium coverage and the largest network</i></p> <ul style="list-style-type: none"> • One of the largest dental networks in Florida • Access to an extensive network of dentists nationwide • No out-of-pocket expenses for preventive services, including sealants for kids¹ • Affordable coinsurance on basic and major services
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All PPO plans include:

 <p>Top-rated effective discounts in Florida²</p>	 <p>Access to specialists without a referral</p>	 <p>Discounts³ on braces and cosmetic dental work</p>	 <p>24/7 online access to your dental benefits</p>	 <p>Convenient, responsive customer service</p>
<p>Oral Health for Overall HealthSM <i>Additional dental benefits for those with eligible conditions⁴</i></p> <ul style="list-style-type: none"> • Improves overall health and can lower your costs • Florida Blue health members with a qualifying medical condition receive these benefits automatically 	<p>Maximum Rollover <i>Roll over unused benefit dollars for use in future years⁵</i></p> <ul style="list-style-type: none"> • Offset out-of-pocket costs for unexpected procedures • Save your benefit dollars for when you need them most 	<p>BlueDental Loyalty <i>Extra services after reaching membership milestones, including:</i></p> <ul style="list-style-type: none"> • An exclusive customer service phone number • Additional cleanings 		

Questions? Talk to your Florida Blue representative or agent or visit floridabluedental.com.

Dental plans are offered by Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of Florida Blue and an Independent Licensee of the Blue Cross and Blue Shield Association.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvisèd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).

¹When using an in-network provider. Out-of-pocket costs may apply if you visit an out-of-network provider.

²"Milliman Research Report: 2021 Dental Actuarial Analytics PPO Network Study," June 2022. Our Copayment and Choice PPO networks are ranked #1 and #2 in Florida for effective discounts. This reflects the actual savings that customers realize as the discounted rates that we negotiate with our network providers combine with high in-network utilization.

³Certain dentists have voluntarily agreed to offer a 20% discount off their usual charge for non-covered cosmetic or orthodontic services. These dentists are identified by an affiliation to either the Cosmetic Dental Discount Program or Orthodontic 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.

⁴These conditions include diabetes, coronary artery disease, stroke, oral cancer, head and neck cancers, Sjögren's syndrome, COPD, end-stage renal disease, metabolic syndrome, and pregnancy. Learn more about the program at floridabluedental.com/members.

⁵Rollover applies to members age 19 years old or older and active on the last day of the calendar year. To learn more about the program and how to qualify, visit floridabluedental.com/rollover.