

Marc, 43 | U.S. Army Retiree

2027 BLUE CROSS BLUE SHIELD FEP DENTAL

DENTAL PLANS FOR EVERY SMILE

Through the Federal Employees Dental and Vision Insurance Program (FEDVIP), BCBS FEP Dental offers comprehensive coverage for eligible:

- **Active and retired federal employees and their families**
- **Active and retired USPS employees and their families**
- **Retired uniformed service members and their families**

With BCBS FEP Dental, you get:

An **unlimited annual maximum** for covered services at in-network dentists with High Option.

No deductible for in-network services.

Benefits start right away—there are no waiting periods with BCBS FEP Dental.

Up to three routine cleanings per year, and two routine exams plus one problem-focused exam per year.

Worldwide coverage with all overseas services at the in-network benefit level.

Access to over **100 health and wellness discounts** with Blue365®.

Find the plan for you. Our AskBlue℠ BCBS FEP Dental Plan Finder tool makes it easy to compare plan options based on your needs and budget. Scan the QR code or visit **askblue.bcbsfepdental.com** to get started.

Open Season Enrollment Period: November 9 and ends at midnight ET, December 14, 2026.

BlueCross BlueShield | FEP Dental®

FEDVIP

bcbsfepdental.com

FEDVIP is a separate program from your medical coverage, such as Federal Employees Health Benefits (FEHB) Program, Postal Service Health Benefits (PSHB) Program, or TRICARE, and won't be affected by changes to those plans.

Save by using in-network dentists

99% of BCBS FEP Dental members in urban and suburban areas have access to a general or pediatric in-network dentist within 15 miles. That means it's easy to get care that keeps your smile healthy and your wallet happy. Check if your dentist is in-network at **bcbsfepdental.com/findadentist**, on the **BCBS FEP Dental mobile app**, or call **1-855-504-BLUE (2583).**

Your benefits for common services

Benefit	High Option		Standard Option	
	IN-NETWORK	**OUT-OF-NETWORK**	**IN-NETWORK**	**OUT-OF-NETWORK**
Class A (Basic) Services e.g., exams, preventive cleanings, X-rays, sealants	You pay **nothing.**	You pay **10%.**	You pay **nothing.**	You pay **40%.**
Class B (Intermediate) Services e.g., oral surgery, fillings, deep cleanings	You pay **30%.**	You pay **40%.**	You pay **45%.**	You pay **60%.**
Class C (Major) Services e.g., crowns, bridges, implants, root canals, dentures	You pay **50%.**	You pay **60%.**	You pay **65%.**	You pay **80%.**
Class D (Orthodontic) Services Adults & Children	We pay **50%** up to **$3,500** lifetime max per person.	We pay **50%** up to **$3,500** lifetime max per person.	We pay **50%** up to **$2,500** lifetime max per person.	We pay **50%** up to **$1,250** lifetime max per person.
Members with certain health conditions may qualify for **additional annual benefits,** including a third routine cleaning, full mouth debridement (heavy plaque removal), one scaling and root planing (deep cleaning) procedure per quadrant and four periodontal maintenance visits.				
Annual Deductible for Class A, B and C Services Does not apply to Class D (Orthodontics)	You pay **no deductible.**	You pay **$50** per person.	You pay **no deductible.**	You pay **$75** per person.
Annual Maximum Benefits for Class A, B and C Services Does not apply to Class D (Orthodontics)	**No benefit limit.**	We pay up to **$3,000** per person.	We pay up to **$1,500** per person.	We pay up to **$750** per person.

For kids 13 and under visiting an in-network dentist, both High Option and Standard Option cover Class A, B and C services at 100%.

2027 BCBS FEP Dental premiums

Rating Area	High Option: Bi-weekly Premiums			Standard Option: Bi-weekly Premiums		
	SELF ONLY	SELF + ONE	SELF & FAMILY	SELF ONLY	SELF + ONE	SELF & FAMILY
1	$19.51	$39.02	$58.53	$10.50	$20.99	$31.49
2	$21.86	$43.72	$65.59	$11.50	$22.99	$34.49
3	$23.79	$47.57	$71.36	$13.06	$26.12	$39.18
4	$25.77	$51.54	$77.30	$14.10	$28.20	$42.30
5	$28.84	$57.69	$86.53	$15.56	$31.13	$46.69

Rating Area	High Option: Monthly Premiums			Standard Option: Monthly Premiums		
	SELF ONLY	SELF + ONE	SELF & FAMILY	SELF ONLY	SELF + ONE	SELF & FAMILY
1	$42.27	$84.54	$126.82	$22.75	$45.48	$68.23
2	$47.36	$94.73	$142.11	$24.92	$49.81	$74.73
3	$51.55	$103.07	$154.61	$28.30	$56.59	$84.89
4	$55.84	$111.67	$167.48	$30.55	$61.10	$91.65
5	$62.49	$125.00	$187.48	$33.71	$67.45	$101.16

See exactly what you'll pay with our Premium Finder tool.

Scan this QR code with your smartphone's camera or visit **bcbsfepdental.com/premiumfinder** and enter your ZIP Code to view premiums based on your rating area.

BlueCross BlueShield Blue365®

Treat yourself and your health with Blue365

As a BCBS FEP Dental member, you get access to 100+ exclusive discounts through our free health savings program Blue365®. From electric toothbrushes and teeth whitening kits to gym memberships, travel, plus more—there's something for everyone in your family to thrive all year long. Sign up at **blue365deals.com/fep** to start saving.

Ways people like you save on services with BCBS FEP Dental

Chris, 43
Uniformed Service Retiree

They're proactive about care, but face extra treatments from time to time. Here's what their out-of-pocket costs with and without **BCBS FEP Dental High Option** would be**:**

	2 routine exams	3 routine cleanings	1 set of X-rays	1 problem-focused exam	2 fillings[1]	1 porcelain crown	Total out-of-pocket cost for care
Avg. cost without BCBS FEP Dental	$141	$357	$180	$102	$413	$1,550	$2,743
What Chris pays with High Option*	$0	$0	$0	$0	$96	$540	$636

Chris will save $2,107 with High Option in 2027.
A great choice for their more extensive dental care needs.

$2,107

Alex, 26
VA Nurse

They stay on top of preventive care, and don't need major dental work. Here's what their out-of-pocket costs with and without **BCBS FEP Dental Standard Option** would be**:**

	2 routine exams	3 routine cleanings	1 set of X-rays	2 fillings[1]	Total out-of-pocket cost for care
Avg. cost without BCBS FEP Dental	$141	$357	$180	$413	$1,091
What Alex pays with Standard Option*	$0	$0	$0	$144	$144

Alex will save $947 with Standard Option in 2027.
A great choice for their minimal dental care needs.

$947

Ready to enroll?
Go to **BENEFEDS.gov** or call **1-877-888-FEDS (3337)** (TTY: 711, International: 1-571-730-5942)

Looking for more information about BCBS FEP Dental? View and download our Expanded Dental Summary Book at **bcbsfepdental.com/benefitsummary.**

Learn more about BCBS FEP Dental 24/7 at bcbsfepdental.com
or call 1-855-504-BLUE (2583) (TTY: 711) (8 a.m. to 8 p.m. ET, M-F)

@fepblue

Committed to supporting the dental health of retired military families at home and abroad

**Assumes visits to in-network providers. Does not include monthly premium costs.*
[1]Anterior tooth colored, one surface each.
This is a summary of the many features and benefits of BCBS FEP Dental®. For a complete description, please view the benefit brochure. The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield companies.