

Dental Administration Guide for BlueDental ChoiceSM plans

Thank you for selecting a BlueDental Choice, Choice Plus, or Choice Copayment product for your employees' dental care coverage needs. This guide contains information to help you administer your group dental plan.

This guide will explain eligibility, employee and dependent changes, and more.* Your agent or Florida Blue/Florida Combined Life (FCL) representative can review any part of this guide with you and answer questions. If you have employees enrolled in a BlueDental CareSM plan, you will receive a separate Group Administration Guide. We're proud to provide you and your employees with the highest level of personal, professional service.

Plan administration

EnrollPoint

We know that finding ways to be more efficient is always a priority. That's why we offer EnrollPoint, an online Florida Blue tool that allows you to quickly and efficiently manage your group's benefits. With EnrollPoint, you can make changes anywhere, anytime; you don't have to mail paper forms. The site is designed to include your plan's rules and provisions so you can make year-round changes to:

- New-hire benefit elections and declinations
- Terminations
- Life event changes
- Address changes
- Rehires

EnrollPoint advantages include:

- Access to benefit information 24 hours a day
- A user-friendly system that simplifies the benefit administration process and saves time
- Access via a secure site—no need to download software
- Automation that removes the guesswork from employee eligibility dates and plan eligibility
- Improved data accuracy that replaces error-prone paper applications
- Benefit changes that can be seen in real time
- Detailed reports that can be generated on demand or on a schedule

Eligibility (adding employees)

An employee who is hired after the initial enrollment period and who meets eligibility requirements can enroll in the plan within 30 days of becoming eligible. Employers can make the change using EnrollPoint or by submitting a completed and signed Group Member Life & Dental Enrollment Application (Form 50625) to FCL. All information on the application must

be complete and legible, including the group name, group number, and the effective date of coverage for the employee. Provide the employee with a copy of the form and retain a copy for your records.

If an employee refuses dental coverage, employers can make the change using EnrollPoint or by submitting a completed and signed Form 50625 to FCL. The appropriate boxes must be checked, and the Coverage Refusal section must be signed. If voluntary dental coverage is offered, this action is not required.

Changes and terminations

Changes can be made in EnrollPoint or an employee can complete and sign a Change Notice (Form 50415). Please be sure all information on the form is complete and legible, and retain a copy for your records.

When an employee who has dental coverage terminates his or her employment, FCL must be notified within 30 days of the date of termination to prevent employers from being liable for any premiums due after the date of termination. The employer can make the change using EnrollPoint or by submitting a completed and signed Form 50415 to FCL.

Provider directory

Your employees can find a dentist in Florida or nationwide by visiting floridabluedental.com/find-a-dentist.

ID cards

Employees may replace lost ID cards by calling FCL Customer Service at 888-223-4892. Representatives are available from Monday - Friday, 8 a.m. - 8 p.m. ET.

Employees can also access a temporary ID card through their Florida Blue online account.

COBRA

FCL will comply with COBRA as administered by your organization. Employees and/or their dependents who would otherwise lose coverage may choose to keep group coverage for up to 18, 29, or 36 additional months, depending on the circumstances.

When an employee chooses to continue individual and/or dependent coverage under COBRA, you must notify FCL no later than 60 days following the event that has made the employee and/or dependents eligible for this coverage.

The employee has 60 days to make this decision. If the employee accepts the COBRA extension, coverage will be restored as of the termination date with no lapse in coverage, and your organization will be billed retroactively to the termination date.

If your group has only dental coverage (no active health plans with Florida Blue), Florida Blue will not administer continuation of coverage. If your group utilizes a third-party administrator, Florida Blue will not administer continuation of coverage. Your COBRA employee/dependents will remain on your invoice, and it will be the responsibility of the group to pay for their premiums. If your group utilizes Florida Blue to administer continuation of coverage, your COBRA employee/dependents will no longer appear on your invoices. Florida Blue will directly bill and collect premiums for your COBRA members. If your group is classified as a State Continuation of coverage, as outlined in the Florida Health Insurance Coverage Continuation Act (FHICCA), ancillary coverages are not an option to continue under that classification.

Service contacts

Membership information

Applications (new hire) and Change Forms (additions, terminations, etc.) may be sent to:

Florida Combined Life
Attn: Membership Services
P.O. Box 44144
Jacksonville, FL 32231
Phone: 866-946-2583
Fax: 904-997-5471
Monday - Tuesday, Thursday: 8 a.m. - 5 p.m. ET
Wednesday: 1 - 5 p.m. ET
Friday: 9 a.m. - 5 p.m. ET

Billing inquiries

Send your payment to:
Florida Combined Life
Dept. 1158
P.O. Box 121158
Dallas, TX 75312-1158
Phone: 866-946-2583
Monday - Thursday: 8 a.m. - 5:30 p.m. ET
Friday: 9 a.m. - 5:30 p.m. ET

Claims

Most dentists will file claims on behalf of the patient. If not, employees may send all claims to:
Florida Combined Life
Dental Claims Dept.
P.O. Box 1047
Elk Grove Village, IL 60009-1047

Customer service

Agent and employer support: 888-224-4049
Member and employee support: 888-223-4892
Monday - Friday: 8 a.m. - 8 p.m. ET

To access applications and change forms, visit floridabluedental.com/employers/forms.

*Note: This guide does not replace or override the information contained within the Group Policy. This guide does not cover information about health insurance coverage.

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. We do not exclude people or treat them differently because 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, ou ka resewva yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227.