



BlueDental ChoiceSM and Choice Plus

Your path to savings

Your BlueDental Choice or Choice Plus plan helps you achieve good oral and overall health, and it also saves you lots of money in out-of-pocket costs. The example below shows how your plan might work in a given year.

1 You go to the dentist twice during the year for routine checkups:

Procedures	Cost without insurance ¹	You pay	You SAVE
2 dental exams and cleanings	\$391	\$0	\$391



2 Your dentist finds a couple of cavities, which will require fillings:

Procedures	Cost without insurance ¹	You pay	You SAVE
2 fillings	\$531	\$57 coinsurance ² + \$50 one-time deductible	\$474



3 You crack a tooth, and your dentist tells you that you'll need a crown:

Procedure	Cost without insurance ¹	You pay	You SAVE
Crown	\$1,293	\$454 coinsurance ³	\$839

In summary, if you didn't have a dental plan, you would owe your dentist over \$2,200. Your BlueDental plan saved you more than \$1,600!

Cost of all procedures without insurance ¹	Total out-of-pocket cost	Your TOTAL SAVINGS
\$2,215	\$561	\$1,654

Annual maximum

In this example, claims paid for your dental services were within your plan's annual maximum of \$1,000⁴—this is the yearly benefit that your plan will pay for services

Maximum Rollover

In the example above, the total amount of dental claims submitted was nearly \$600. In years when you don't use as much of your plan benefits (less than \$500), our Maximum Rollover feature lets you keep a portion of your unused benefit dollars for use in the future. This gives you added coverage for any unexpected dental expenses that may come up

Learn more about how your plan works at floridabluedental.com/member-resources.

¹Cost estimate based on data published by FAIR Health, the largest private, independent healthcare claims data repository in the U.S. Retrieved from fairhealth.org (2021, April).

²Based on 20% coinsurance for a BlueDental Choice plan purchased by an individual (or family); if you have a dental plan through your employer, please check your policy to confirm your coinsurance rate.

³Based on 50% coinsurance for a BlueDental Choice plan purchased by an individual (or family); if you have a dental plan through your employer, please check your policy to confirm your coinsurance rate.

⁴The annual maximum for all individually purchased and most employer-based BlueDental Choice and Choice Plus plans is \$1,000, but some employer-based plans have different maximums. Please check your policy to confirm your plan's annual maximum.

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