

2025 Dental Plan Comparison

	Individual Select Preferred Dental		BlueDental Preferred				
Benefit	In-network	Out-of-network Member Pays	In-network Member Pays		Out-of-network Member Pays		
	Member Pays		High Option	Low Option	High Option	Low Option	
Preventive & Diagnostic Services (Class I)	No charge	Member pays provider's full charge and submits claim to be reimbursed CareFirst's allowed benefit. (Member is responsible for any difference between the CareFirst allowed benefit and the Dentist's billed charge.)	No charge	No charge after deductible	20% of allowed benefit ²	20% of allowed benefit ² after deductible	
Basic Services (Class II) Fillings, non-surgical periodontics, simple extractions	Not covered ¹		20% of allowed benefit ² after deductible		40% of allowed benefit ² after deductible		
Major Services—Surgical (Class III)	Not covered ¹		Under age 19: 20% of allowed benefit ² after deductible		Under age 19: 40% of allowed benefit ² after deductible		
Surgical periodontics, endodontics, oral surgery			Age 19 and over: 40% of allowed benefit ² after deductible 12-month waiting period for New Members		Age 19 and over: 50% of allowed benefit² after deductible 12-month waiting period for New Members		
Major Services—Restorative (Class IV) Inlays, onlays, dentures,	Not covered ¹		Under age 19: 50% of allowed benefit ² after deductible	Under age 19: 50% of allowed benefit ² after deductible	Under age 19: 65% of allowed benefit ² after deductible	Under age 19: 65% of allowed benefit ² after deductible	
bridges, crowns			Age 19 and over: 50% of allowed benefit ² after deductible 12-month waiting period for New Members	Age 19 and over: 65% of allowed benefit ² after deductible 12-month waiting period for New Members	Age 19 and over: 65% of allowed benefit ² after deductible 12-month waiting period for New Members	Age 19 and over: 75% of allowed benefit ² after deductible 12-month waiting period for New Members	
Orthodontic Services (Class V)	Not covered ¹		Under age 19: 50% of allowed benefit² after deductible		Under age 19: 65% of allowed benefit ²		
			Age 19 and over: Not covered		Age 19 and over: Not covered		
Orthodontic Services Maximum (Class V)	Not applicable		No plan maximum. Medically necessary orthodontia is only for members under age 19.				
Annual Maximum	No maximum		Under age 19: No maximum				
(Classes I–IV)			Age 19 and over: Plan pays \$1,500 maximum for High Option plan or \$1,000 maximum for the Low Option plan for combined in- and out-of-network covered services per calendar year per member, then member pays balance.				
Maximum Out-of-Pocket	Maximum Out-of-Pocket No maximum		Under age 19: \$450 for one member, \$850 for two+ members		No maximum		
			Age 19 and over: No maximum				

Benefit	Individual Select Preferred Dental		BlueDental Preferred				
	In-network Member Pays	Out-of-network Member Pays	In-network Member Pays		Out-of-network Member Pays		
			High Option	Low Option	High Option	Low Option	
Deductible	None		\$50 Individual/ \$150 Family³ (applies to classes II, III & IV)	\$100 Individual/ \$300 Family³ (applies to classes I–IV)	\$100 Individual/ \$300 Family ³ (applies to classes II, III & IV)	\$200 Individual/ \$600 Family³ (applies to classes I–IV)	
Network	Over 4,500 providers in MD, DC, and Northern VA. To find a dental provider, go to carefirst.com/findadoc, and select <i>Individual Select Preferred</i> from the <i>All Plans</i> drop-down menu		Over 4,500 providers in MD, DC, and Northern VA. 135,000 dentists nationally. To find a dental provider, go to carefirst.com/findadoc and select <i>Preferred Dental (PPO)</i> from the <i>All Plans</i> drop-down menu				
Claim Forms	Out-of-network only		None		Yes		
Out-of-Area Emergency Care	Out-of-network benefit applies		When visiting a dentist in the national network, benefits are paid based on the in-network coinsurance.				
Select a Primary Care Dentist	No		No				
Referrals Required	No		No				
Guaranteed Acceptance	Yes		Yes				
Key Advantages	 Freedom of provider choice No requirement to pre-select a Primary Care Dentist Large provider network across MD, DC and Northern VA No deductibles No annual maximum No referrals required No claim forms when using a participating provider 		 Freedom of provider choice No requirement to pre-select a Primary Care Dentist Large national provider network No referrals required No claim forms when using a participating provider Coverage for many services in all Dental Classes High Option: No deductible for Preventive/Diagnostic and Orthodontic Services Low Option: Low premiums Pediatric dental benefits for members up to the end of the calendar year in which the member turns age 19 (federally mandated) 				

Dependent Children are covered up to age 26 (continued coverage available for certain specific situations listed in the benefits contract).

- 1 Providers are not required to accept CareFirst's allowed benefit on non-covered services. This means you may have to pay your dentist's entire billed amount for these non-covered services. At your dentist's discretion, they may choose to accept the CareFirst allowed benefit, but are not required to do so. Please talk with your dentist about your cost for any dental services.
- ² CareFirst payments are based upon the CareFirst allowed benefit. Participating and preferred dentists accept 100% of the CareFirst allowed benefit as payment in full for covered services. Non-participating dentists may bill the members for the difference between the allowed benefit and their charges. This means you may have to pay your dentist's entire billed amount for non-covered services. At your dentist's discretion, they may choose to accept the CareFirst allowed benefit, but are not required to do so. Please talk with your dentist about your cost for any dental services.
- ³ Family deductible—no member will be charged more than the individual deductible amount. Once the family deductible has been met, then all members on the policy have met their deductible. In-network and out-of-network deductibles will be separate amounts.

Not all services and procedures are covered by your benefits contract. This plan summary is for comparison purposes only and does not create rights not given through the benefit plan. Additional benefit information and plan policy form numbers are available upon request.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage, Inc. and CareFirst Advantage DSNP, Inc. CareFirst BlueCross BlueShield Community Health Plan Maryland is the business name of CareFirst Community Partners, Inc. CareFirst BlueCross BlueShield Community Health Plan District of Columbia is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.) CareFirst MedPlus is the business name of First Care, Inc. of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst Advantage, Inc., CareFirst Advantage DSNP, Inc., CareFirst Community Partners, Inc., Trusted Health Plan (District of Columbia), Inc., CareFirst BlueChoice, Inc., First Care, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Notice of Nondiscrimination and Availability of Language Assistance Services

(UPDATED 8/5/19)

CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc., CareFirst Diversified Benefits and all of their corporate affiliates (CareFirst) comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. CareFirst does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

CareFirst:

Provides free aid and services to people with disabilities to communicate effectively with us, such as:
□ Qualified sign language interpreters
\qed Written information in other formats (large print, audio, accessible electronic formats, other formats)
Provides free language services to people whose primary language is not English, such as:
□ Qualified interpreters
□ Information written in other languages

If you need these services, please call 855-258-6518.

If you believe CareFirst has failed to provide these services, or discriminated in another way, on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our CareFirst Civil Rights Coordinator by mail, fax or email. If you need help filing a grievance, our CareFirst Civil Rights Coordinator is available to help you.

To file a grievance regarding a violation of federal civil rights, please contact the Civil Rights Coordinator as indicated below. Please do not send payments, claims issues, or other documentation to this office.

Civil Rights Coordinator, Corporate Office of Civil Rights

Mailing Address P.O. Box 8894

Baltimore, Maryland 21224

Email Address civilrightscoordinator@carefirst.com

Telephone Number 410-528-7820 Fax Number 410-505-2011

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). The Blue Cross® and Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Plans.

Foreign Language Assistance

Attention (English): This notice contains information about your insurance coverage. It may contain key dates and you may need to take action by certain deadlines. You have the right to get this information and assistance in your language at no cost. Members should call the phone number on the back of their member identification card. All others may call 855-258-6518 and wait through the dialogue until prompted to push 0. When an agent answers, state the language you need and you will be connected to an interpreter.

አማርኛ (Amharic) ማሳሰቢያ፦ ይህ ማስታወቂያ ስለ መድን ሽፋንዎ መረጃ ይዟል። ከተወሰኑ ቀነ-ገደቦች በፊት ሊፈጽጧቸው የሚገቡ ነገሮች ሊኖሩ ስለሚቸሉ እነዚህን ወሳኝ ቀናት ሊይዝ ይችላል። ይኽን መረጃ የማግኘት እና ያለምንም ክፍያ በቋንቋዎ እንዛ የማግኘት ሙበት አለዎት። አባል ከሆኑ ከመታወቂያ ካርድዎ በስተጀርባ ላይ ወደተጠቀሰው የስልክ ቁጥር መደወል ይችላሉ። አባል ካልሆኑ ደግሞ ወደ ስልክ ቁጥር 855-258-6518 ደውለው ዐን እንዲጫኑ እስኪነገርዎ ድረስ ንግግሩን መጠበቅ አለብዎ። አንድ ወኪል መልስ ሲሰጥዎ፣ የሚፈልጉትን ቋንቋ ያሳውቁ፣ ከዚያም ከተርጓሚ ጋር ይገናኛሉ።

Èdè Yorùbá (Yoruba) Ìtétíléko: Àkíyèsí yìí ní ìwífún nípa işé adójútòfò rẹ. Ó le ní àwọn déètì pàtó o sì le ní láti gbé ìgbésè ní àwọn ojó gbèdéke kan. O ni ètó láti gba ìwífún yìí àti ìrànlówó ní èdè rẹ lófèé. Àwọn omo-ẹgbé gbódò pe nómbà fóònù tó wà léyìn káàdì ìdánimò wọn. Àwọn míràn le pe 855-258-6518 kí o sì dúró nípasè ìjíròrò títí a ó fi sọ fún o láti tẹ 0. Nígbàtí aṣojú kan bá dáhùn, sọ èdè tí o fé a ó sì so ó pò mó ògbufò kan.

Tiếng Việt (Vietnamese) Chú ý: Thông báo này chứa thông tin về phạm vi bảo hiểm của quý vị. Thông báo có thể chứa những ngày quan trọng và quý vị cần hành động trước một số thời hạn nhất định. Quý vị có quyền nhận được thông tin này và hỗ trợ bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Các thành viên nên gọi số điện thoại ở mặt sau của thẻ nhận dạng. Tất cả những người khác có thể gọi số 855-258-6518 và chờ hết cuộc đối thoại cho đến khi được nhắc nhấn phím 0. Khi một tổng đài viên trả lời, hãy nêu rõ ngôn ngữ quý vị cần và quý vị sẽ được kết nối với một thông dịch viên.

Tagalog (Tagalog) Atensyon: Ang abisong ito ay naglalaman ng impormasyon tungkol sa nasasaklawan ng iyong insurance. Maaari itong maglaman ng mga pinakamahalagang petsa at maaaring kailangan mong gumawa ng aksyon ayon sa ilang deadline. May karapatan ka na makuha ang impormasyong ito at tulong sa iyong sariling wika nang walang gastos. Dapat tawagan ng mga Miyembro ang numero ng telepono na nasa likuran ng kanilang identification card. Ang lahat ng iba ay maaaring tumawag sa 855-258-6518 at maghintay hanggang sa dulo ng diyalogo hanggang sa diktahan na pindutin ang 0. Kapag sumagot ang ahente, sabihin ang wika na kailangan mo at ikokonekta ka sa isang interpreter.

Español (Spanish) Atención: Este aviso contiene información sobre su cobertura de seguro. Es posible que incluya fechas clave y que usted tenga que realizar alguna acción antes de ciertas fechas límite. Usted tiene derecho a obtener esta información y asistencia en su idioma sin ningún costo. Los asegurados deben llamar al número de teléfono que se encuentra al reverso de su tarjeta de identificación. Todos los demás pueden llamar al 855-258-6518 y esperar la grabación hasta que se les indique que deben presionar 0. Cuando un agente de seguros responda, indique el idioma que necesita y se le comunicará con un intérprete.

Русский (Russian) Внимание! Настоящее уведомление содержит информацию о вашем страховом обеспечении. В нем могут указываться важные даты, и от вас может потребоваться выполнить некоторые действия до определенного срока. Вы имеете право бесплатно получить настоящие сведения и сопутствующую помощь на удобном вам языке. Участникам следует обращаться по номеру телефона, указанному на тыльной стороне идентификационной карты. Все прочие абоненты могут звонить по номеру 855-258-6518 и ожидать, пока в голосовом меню не будет предложено нажать цифру «0». При ответе агента укажите желаемый язык общения, и вас свяжут с переводчиком.

हिन्दी (Hindi) ध्यान दें: इस सूचना में आपकी बीमा कवरेज के बारे में जानकारी दी गई है। हो सकता है कि इसमें मुख्य तिथियों का उल्लेख हो और आपके लिए किसी नियत समय-सीमा के भीतर काम करना ज़रूरी हो। आपको यह जानकारी और संबंधित सहायता अपनी भाषा में निःशुल्क पाने का अधिकार है। सदस्यों को अपने पहचान पत्र के पीछे दिए गए फ़ोन नंबर पर कॉल करना चाहिए। अन्य सभी लोग 855-258-6518 पर कॉल कर सकते हैं और जब तक 0 दबाने के लिए न कहा जाए, तब तक संवाद की प्रतीक्षा करें। जब कोई एजेंट उत्तर दे तो उसे अपनी भाषा बताएँ और आपको व्याख्याकार से कनेक्ट कर दिया जाएगा।

Bǎssɔ́ɔ-wùdù (*Bassa*) Tò Đùǔ Cáo! Bỗ nìà kɛ bá nyɔ bẽ ké m̀ gbo kpá bố nì fùà-fúá-tiǐn nyɛɛ jè dyí. Bỗ nìà kɛ bédé wé jéɛ bẽ bɛ m̀ ké dɛ wa mɔ́ m̀ ké nyuɛɛ nyu hwè bɛ́ wé bĕa ké zi. O mò nì kpé bɛ́ m̀ ké bỗ nìà kɛ kè gbo-kpá-kpá m̀ mɔ́ɛɛ dyé dé nì bídí-wùdù mú bɛ́ m̀ ké se wídí dò pɛ́ɛ. Kpooò nyɔ bẽ mɛ dá fũun-nɔ̇bà nìà dé waà I.D. káàò deín nyɛ. Nyɔ tɔ̀ò seín mɛ dá nɔ̀bà nìà kɛ: 855-258-6518, ké m̀ mɛ fò tee bɛ́ wa kéɛ m̀ gbo cɛ̃ bɛ́ m̀ ké nɔ̀bà mòà 0 kɛɛ dyi pàdàin hwè. O juˇ ké nyɔ dò dyi m̀ gɔ́ juˇin, po wudu m̀ mɔ́ poɛ dyiɛ, ké nyɔ dò mu bố nììn bɛ́ ɔ ké nì wuduò mú zà.

বাংলা (Bengali) লক্ষ্য করুল: এই নোটিশে আপনার বিমা কভারেজ সম্পর্কে তথ্য রয়েছে। এর মধ্যে গুরুত্বপূর্ণ তারিথ থাকতে পারে এবং নির্দিষ্ট তারিথের মধ্যে আপনাকে পদক্ষেপ নিতে হতে পারে। বিনা থরচে নিজের ভাষায় এই তথ্য পাওয়ার এবং সহায়তা পাওয়ার অধিকার আপনার আছে। সদস্যদেরকে তাদের পরিচয়পত্রের পিছনে থাকা নম্বরে কল করতে হবে। অন্যেরা ৪55-258-651৪ নম্বরে কল করে 0 টিগতে না বলা পর্যন্ত অপেক্ষা করতে পারেন। যথন কোনো এজেন্ট উত্তর দেবেন তথন আপনার নিজের ভাষার নাম বলুন এবং আপনাকে দোভাষীর সঙ্গে সংযুক্ত করা হবে।

اردو (Urdu) توجہ :یہ نوٹس آپ کے انشورینس کوریج سے متعلق معلومات پر مشتمل ہے۔ اس میں کلیدی تاریخیں ہو سکتی ہیں اور ممکن ہے کہ آپ کو مخصوص آخری تاریخوں تک کارروائی کرنے کی ضرورت پڑے۔ آپ کے پاس یہ معلومات حاصل کرنے اور بغیر خرچہ کیے اپنی زبان میں مدد حاصل کرنے کا حق ہے۔ ممبران کو اپنے شناختی کارڈ کی پشت پر موجود فون نمبر پر کال کرنی چاہیے۔ سبھی دیگر لوگ 6518-855-258پر کال کر سکتے ہیں اور 0 دبانے کو کہے جانے تک انتظار کریں۔ ایجنٹ کے جواب دینے پر اپنی مطلوبہ زبان بتائیں اور مترجم سے مربوط ہو جائیں گے۔

فارسی (Farsi) توجه: این اعلامیه حاوی اطلاعاتی درباره پوشش بیمه شما است. ممکن است حاوی تاریخ های مهمی باشد و لازم است تا تاریخ مقرر شده خاصی اقدام کنید. مقرر شده خاصی اقدام کنید. شما از این حق برخوردار هستید تا این اطلاعات و راهنمایی را به صورت رایگان به زبان خودتان دریافت کنید. اعضا باید با شماره در چشده در پشت کارت شناسایی شان تماس بگیرند. سایر افراد می توانند با شماره میکی از ایراتور ها، زبان مود عدد 0 را فشار دهند. بعد از پاسخگویی توسط یکی از اپراتور ها، زبان مورد نیاز را تنظیم کنید تا به مترجم مربوطه و صل شوید.

اللغة العربية (Arabic) تنبيه :يحتوي هذا الإخطار على معلومات بشأن تغطيتك التأمينية، وقد يحتوي على تواريخ مهمة، وقد تحتاج إلى اتخاذ إجراءات بحلول مواعيد نهائية محددة .يحق لك الحصول على هذه المساعدة والمعلومات بلغتك بدون تحمل أي تكلفة .ينبغي على الأعضاء الاتصال على رقم الهاتف المذكور في ظهر بطاقة تعريف الهوية الخاصة بهم .يمكن للآخرين الاتصال على الرقم 855-258 والانتظار خلال المحادثة حتى يطلب منهم الضغط على رقم .0 عند إجابة أحد الوكلاء، اذكر اللغة التي تحتاج إلى التواصل بها وسيتم توصيلك بأحد المترجمين الفوريين.

中文繁体(Traditional Chinese) 注意:本聲明包含關於您的保險給付相關資訊。本聲明可能包含重要日期及您在特定期限之前需要採取的行動。您有權利免費獲得這份資訊,以及透過您的母語提供的協助服務。會員請撥打印在身分識別卡背面的電話號碼。其他所有人士可撥打電話 855-258-6518, 並等候直到對話提示按下按鍵 0。當接線生回答時,請說出您需要使用的語言,這樣您就能與口譯人員連線。

Igbo (Igbo) Nrubama: Okwa a nwere ozi gbasara mkpuchi nchekwa onwe gi. O nwere ike inwe ubochi ndi di mkpa, i nwere ike ime ihe tupu ufodu ubochi njedebe. I nwere ikike inweta ozi na enyemaka a n'asusu gi na akwughi ugwo o bula. Ndi otu kwesiri ikpo akara ekwenti di n'azu nke kaadi njirimara ha. Ndi ozo niile nwere ike ikpo 855-258-6518 wee chere ububo ahu ruo mgbe amanyere ipi 0. Mgbe onye nnochite anya zara, kwuo asusu i choro, a ga-ejiko gi na onye okowa okwu.

Deutsch (German) Achtung: Diese Mitteilung enthält Informationen über Ihren Versicherungsschutz. Sie kann wichtige Termine beinhalten, und Sie müssen gegebenenfalls innerhalb bestimmter Fristen reagieren. Sie haben das Recht, diese Informationen und weitere Unterstützung kostenlos in Ihrer Sprache zu erhalten. Als Mitglied verwenden Sie bitte die auf der Rückseite Ihrer Karte angegebene Telefonnummer. Alle anderen Personen rufen bitte die Nummer 855-258-6518 an und warten auf die Aufforderung, die Taste 0 zu drücken. Geben Sie dem Mitarbeiter die gewünschte Sprache an, damit er Sie mit einem Dolmetscher verbinden kann.

Français (French) Attention: cet avis contient des informations sur votre couverture d'assurance. Des dates importantes peuvent y figurer et il se peut que vous deviez entreprendre des démarches avant certaines échéances. Vous avez le droit d'obtenir gratuitement ces informations et de l'aide dans votre langue. Les membres doivent appeler le numéro de téléphone figurant à l'arrière de leur carte d'identification. Tous les autres peuvent appeler le 855-258-6518 et, après avoir écouté le message, appuyer sur le 0 lorsqu'ils seront invités à le faire. Lorsqu'un(e) employé(e) répondra, indiquez la langue que vous souhaitez et vous serez mis(e) en relation avec un interprète.

한국어(Korean) 주의: 이 통지서에는 보험 커버리지에 대한 정보가 포함되어 있습니다. 주요 날짜 및 조치를 취해야 하는 특정 기한이 포함될 수 있습니다. 귀하에게는 사용 언어로 해당 정보와 지원을 받을 권리가 있습니다. 회원이신 경우 ID 카드의 뒷면에 있는 전화번호로 연락해 주십시오. 회원이 아니신 경우 855-258-6518 번으로 전화하여 0을 누르라는 메시지가 들릴 때까지 기다리십시오. 연결된 상담원에게 필요한 언어를 말씀하시면 통역 서비스에 연결해 드립니다.

Diné Bizaad (Navajo) Ge': Díí bee ił hane'ígíí bii' dahóló bee éédahózin béeso ách'ááh naanil ník'ist'i'ígíí bá. Bii' dahólóó doo íiyisíí yoolkáálígíí dóó t'áádoo le'é ádadoolyílígíí da yókeedgo t'áá doo bee e'e'aahí ájiil'ílh. Bee ná ahóót'i' díí bee ił hane' dóó niká'ádoowoł t'áá nínizaad bee t'áá jiik'é. Atah danilínígíí béésh bee hane'é bee wółta'ígíí nitł'izgo bee nee hódolzinígíí bikéédéé' bikáá' bich'l' hodoonihjí'. Aadóó náánáła' éí kojl' dahódoolnih 855-258-6518 dóó yii diiłts'llł yałtí'ígíí t'áá níléíjí áádóó éí bikéé'dóó naasbąąs bił adidiilchił. Áká'ánidaalwó'ígíí neidiitáágo, saad bee yániłt'i'ígíí yii diikił dóó ata' halne'é lá níká'ádoolwoł.