



## Good Dental Care

### Your health depends on it

Oral health is about more than teeth. Good dental care has been shown to reduce your risk of heart disease and help control diabetes.<sup>1</sup> Some studies show it even can prevent premature births.<sup>2</sup> Let CareFirst Dental keep your smile healthy. Our large network of providers makes regular dental care convenient so it's easier to maintain your oral health, which may help prevent serious health problems down the road.

#### Our plans

CareFirst Dental gives you the freedom to choose any provider, but keep in mind you save the most money by seeing a participating provider.

- **What's a participating provider?** A dentist or specialist who is in our network and accepts CareFirst's reduced negotiated fees as payment in full. This means no balance billing for you, which keeps your out-of-pocket costs for dental care low.
- **When can I see a non-participating provider?** You can visit any dentist, but your out-of-pocket expenses will be the highest with providers outside our network. You may have to pay the difference in cost between the dentist's fee and what your dental plan allows for those services.
- **Where can I find a dentist?** Visit our online directory anytime at [carefirst.com/doctor](http://carefirst.com/doctor) and select your dental plan from the list to view in-network dental providers.

<sup>1</sup> American Academy of Periodontology. "Periodontal Disease Fact Sheet." Accessed April 13, 2016 at: <http://www.perio.org/newsroom/periodontal-disease-fact-sheet>.

<sup>2</sup> The March of Dimes. Dental Health During Pregnancy. Accessed April 13, 2016 at: <http://www.marchofdimes.com/pregnancy/dental-health-during-pregnancy.aspx>.

- **Who's eligible for dental coverage?**  
Generally, you, your spouse and unmarried children under 26 are qualified to be covered under a typical dental plan. Check with your benefits manager for specific eligibility details that may apply to you.
- **When do I get my ID card?** Member ID cards are mailed to your home after enrollment. You can also access your ID card—along with other claims and benefit information—at My Account or on the CareFirst mobile app. Visit [carefirst.com/myaccount](https://carefirst.com/myaccount) to register.

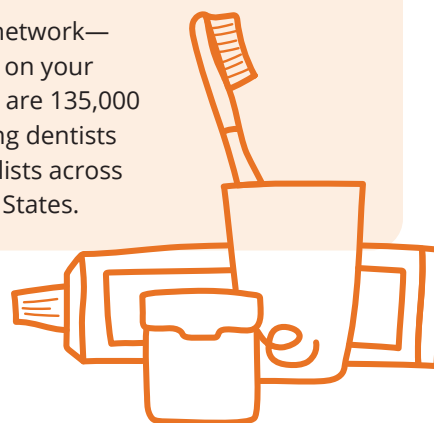
## Manage your account with ease

### Register for My Account or download the CareFirst Mobile App to:

- Create a free account from your computer or smartphone
- Quickly find a participating dentist near you
- View, print or email your ID card
- Check your plan's benefits, deductions, copays and out-of-pocket costs
- Review your claims
- Estimate average dental costs in your area
- View your dental benefit statement online

## Our plusses

- Most of our plans cover 100 percent of preventive and diagnostic services.
- No claim forms or paperwork to fill out when you see a participating dentist
- We coordinate benefits for you if you have dental coverage with another carrier
- You and your family don't have to go to the same practice—see any participating provider you wish.
- Extensive network—depending on your plan, there are 135,000 participating dentists and specialists across the United States.



## Common terms defined

**Deductible:** The amount of dental expense you are responsible for before CareFirst pays for dental services.

**Family deductible:** A deductible that is satisfied by combined expenses of all covered family members. For example, a plan with a \$25 deductible may be limited to a maximum of three deductibles, or \$75 per family, regardless of the number of family members.

**Coinsurance:** Your share of the dentist's fee after the CareFirst has paid its share.

**Annual maximum:** The yearly reimbursement level set by your CareFirst dental plan for an individual/family.