

Federal DentalBlue Standard

An affordable dental coverage supplement
for Standard Option members

Enhance your existing coverage

As a federal employee, you are aware that your Standard Option benefits cover many dental procedures. Blue Cross and Blue Shield of Oklahoma now has a dental supplement plan for Standard Option members, so you can make your dental coverage even better.

Federal DentalBlue Standard combines with your Standard Option to pay more of your dental bills – and includes more extensive benefits – to help keep your out-of-pocket expenses low.

Protecting your smile and your budget

Federal DentalBlue Standard offers you greater savings on a wide range of dental services. The savings begin when you choose one of more than 400 participating network dentists in Oklahoma. Look in the “Dental” section of your 2007 Directory of Network Providers to see if your dentist is participating.

A smaller benefit applies to out-of-network services, so to receive your maximum benefits, always use preferred provider network dentists.

Federal DentalBlue Standard premiums are very affordable – only \$28 per month for “self” coverage and \$62 per month for “self and family.” Premiums can be paid by automatic withdrawal from your financial institutions or by direct billing. You can pay monthly, quarterly, semi-annually or annually.

No hassles.

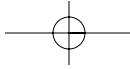
There is no paperwork – network dentists agree to file most claims for you. Enrollment is simple and takes just a few minutes to complete. The application is included in this packet. Simply fill it out and return it in the enclosed postage paid envelope.

Turn the page to see the benefits provided by
Federal DentalBlue Standard



**BlueCross BlueShield
of Oklahoma**

www.bcbsok.com



Federal DentalBlue Standard



Federal DentalBlue Standard will cover the following diagnostic and preventive procedures, in full up to the annual maximum amount, with no waiting period if received by an in-network dentist:

100%

- ✓ Oral examinations (*two per calendar year*)
- X-rays
- Cleanings (*two per calendar year*)
- Fluoride treatments (*two per calendar year*)
- Sealants
- Emergency pain relief
- Pulp vitality tests (*as necessary for diagnosis*)

Basic restorative services provided by in-network dentists are paid at 80 percent of the Maximum Allowable Charge or the dentist's charge – whichever is less – with no deductible, up to the annual maximum.

80%

- ✓ Fillings
- Extractions
- Pin retention

Major restorative services provided by in-network dentists are paid at 50 percent of the Maximum Allowable Charge or the dentist's charge – whichever is less – with no deductible, up to the annual maximum:

50%

- ✓ Root canals
- Crowns
- Bridges
- Dentures
- Periodontal services

Federal DentalBlue Standard dental supplement insurance provides you with the coverage you need to maintain that healthy smile.



- There is a 24-month waiting period before benefits are available for services related to missing teeth.
- Orthodontics are not covered services.
- Diagnosis, correction and treatment of TMJ is not covered.
- Service or procedures rendered or commencing before your dental coverage effective date are not covered.

Enroll today. Your acceptance is guaranteed.
Simply fill out the application and mail it
in the enclosed postage paid envelope.

Please note that this dental supplement plan is neither offered nor guaranteed under the contract with the FEHB Program, but is made available to all enrollees and family members who become members of the Blue Cross and Blue Shield Service Benefit Plan's Standard Option and live in the service area of the Oklahoma Plan.

The Federal DentalBlue Standard benefits are based upon year-long premiums. (For federal employees enrolled during the calendar year, the enrollment period and total premium liability are determined based on the effective date of enrollment.) If you cancel your Federal DentalBlue Standard coverage prior to 12 months of continuous coverage, you will not be able to re-enroll during the next three Open Seasons.

This is a summary of the features of the 2007 Federal DentalBlue Standard program. This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown, nor does it contain additional benefits that may be available to you. For complete details of the Federal DentalBlue Standard benefits, definitions, limitations and exclusions, please read the Federal DentalBlue Certificate of Benefits. Rates are subject to change.

