Introduction

On December 23, 2004, President George W. Bush signed the Federal Employee Dental and Vision Benefits Enhancement Act of 2004 (Public Law 108-496). The law directed the Office of Personnel Management (OPM) to establish supplemental dental and vision benefit programs to be made available to Federal employees, annuitants, and their eligible family members. In response to the legislation, OPM established the Federal Employees Dental and Vision Insurance Program (FEDVIP). OPM has contracted with dental and vision insurers to offer an array of choices to Federal employees and annuitants. Section 715 of the National Defense Authorization Act for Fiscal Year 2017 (FY 2017 NDAA), Public Law 114-328, expanded FEDVIP eligibility to certain TRICARE-eligible individuals.

This brochure describes the benefits of BCBS FEP Dental under the Blue Cross and Blue Shield Association's contract OPM02-FEDVIP-02AP-03 with OPM, as authorized by the FEDVIP law. The address for our administrative office is:

Blue Cross Blue Shield FEP Dental
PO Box 75
Minneapolis, MN 55440-0075
1-855-504-2583
www.bcbsfepdental.com

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One, you and your designated family member are entitled to these benefits. If you are enrolled in Self and Family coverage, each of your eligible family members is also entitled to these benefits, if they are also listed on the coverage. **You and your family members do not have a right to benefits that were available before January 1, 2027 unless those benefits are also shown in this brochure.**

OPM negotiates rates with each carrier annually. Rates are shown at the end of this brochure.

BCBS FEP Dental is responsible for the selection of in-network dentists in your area. Contact us at 1-855-504-BLUE (2583) or TTY: 711 for the names of participating dentists or to request a Zip code-based dentist directory. Network dentists are listed on our website at www.bcbsfepdental.com/findadentist and on the BCBS FEP Dental mobile app. Our directory is updated weekly. You may also contact us at 1-855-504-BLUE (2583) for further assistance. Continued participation of any specific dentist cannot be guaranteed. Thus, you should choose your plan based on the benefits provided and not on a specific dentist's participation. When you phone for an appointment, please remember to verify that the dentist is currently in the BCBS FEP Dental network. If your dentist is not currently participating in the network, you can nominate them to join. Dentist nominations can be submitted online or via the mobile app. You can also print a nomination form from our website at www.bcbsfepdental.com or call us at 1-855-504-BLUE (2583) and we will send you a

form. Bring the form to your dentist and ask them to complete it if they are interested in participating in our network. **You cannot change plans outside of open season because of changes to the dentist network.**

The network may be more extensive in some areas than others. We cannot guarantee the availability of every specialty in all areas. If you require the services of a specialist and one is not available in your area, contact us for assistance. Please be aware that the BCBS FEP Dental network may be different from your health plan's network.

This BCBS FEP Dental Plan and all other FEDVIP plans are not a part of the Federal Employees Health Benefits (FEHB) Program/Postal Health Benefits (PSHB) Program.

We want you to know that protecting the confidentiality of your individually identifiable health information is of the utmost importance to us. To review full details about our privacy practices, our legal duties, and your rights, visit our website at www.bcbsfepdental.com and link to the “Policies” at the bottom of the page. If you do not have access to the internet or would like further information, contact us by calling 1-855-504-BLUE (2583) or 711 for TTY relay.

Discrimination is Against the Law
BCBS FEP Dental complies with all applicable Federal civil rights laws, to include both Title VII of the Civil Rights Act of 1964 and Section 1557 of the Affordable Care Act. Pursuant to Section 1557, BCBS FEP Dental does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex.