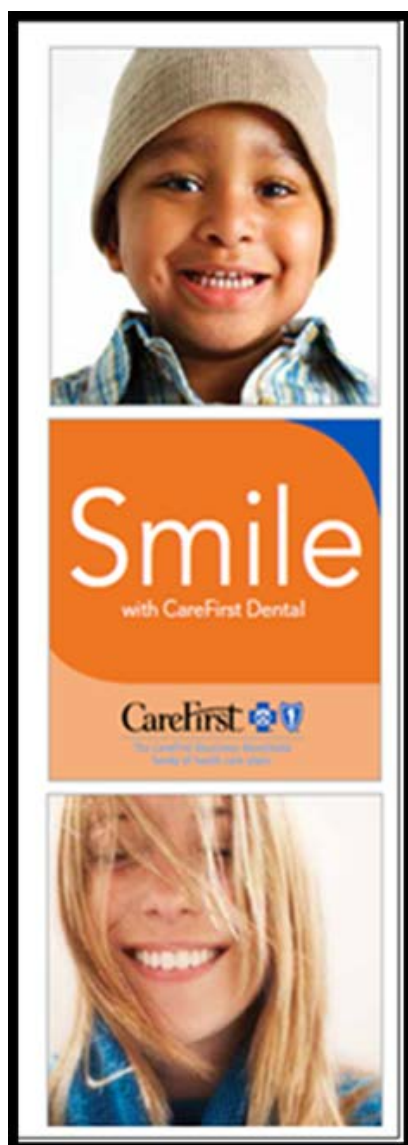




Are Your Customers Getting the Best Value of CareFirst Dental?



CareFirst BlueDental versus CareFirst Traditional Dental:

- Typically equal or lower cost
- Equal network access
- Equal or better benefits

How do we do it?

- BlueDental recognizes the deeper PPO discount that 94% of our network providers have agreed to accept
- Rating is based on our actual dental book of business experience

CareFirst BlueDental standard features:

- Preventive and Diagnostic (class I) services do not count toward annual maximum (no deductible)
- Low \$25-\$75 in-network deductible (cross accumulates with out of network deductible)
- No age limit orthodontics
- \$1500 lifetime orthodontic maximum
- Optional out-of-network processing at 90th percentile

Be a hero to your clients with CareFirst BlueDental products - Imagine delivering a better overall value, with added features often at a reduced cost.

New for 2017:

- No free standing load across all dental products in the 2-50 market segment
- Removal of rating geo-factors in MD for all BlueDental, Preferred and Traditional dental products
- Uniform tier factors across BlueDental, Preferred and Traditional products
- BlueDental book rates are slightly below 2016 levels in all but one region which had a slight (0.4%) increase

CareFirst dental quotes flow through your normal CareFirst sales channels / contacts.

Enjoy competitive pricing our BlueDental portfolio of products for all of your customers. CareFirst's industry leading discounts and high network utilization delivers for you, your clients and their employees.