

SMILE with CareFirst Dental

Dental rates held for 1Q2018!

More than ever CareFirst delivers the best dental options in the marketplace.

These are some of the reasons CareFirst provides dental coverage to more people in the region than any other carrier.

With a minimum group size of two, all of your clients can enjoy these standard features!

CareFirst delivers the industry's leading standard provisions:

- No missing teeth or pre-existing condition exclusions or limitations
- No waiting periods on employer sponsored, or voluntary plans (with prior group coverage)
- No free standing load on any 2-50 group size products
- Composite fillings are covered on all teeth with no alternative benefit processing (just a 12 month replacement frequency)
- Implants are a covered service
- Fluoride treatments and sealants to age 19
- First year deductible credit
- Carryover deductible (automatic)
- Orthodontic lifetime maximum resets and only looks at the CareFirst contract history
- Calendar or plan year
- Option to offer two different dental plans (requires employer to offer two or more medical plans)

BlueDental Products Add the Following Features:

- Diagnostic and preventive (class I) services do not count toward the annual maximum
- No age limit when optional orthodontics is included

- Option to select 90 fee schedule out of network processing (employer sponsored plans)
- Option to select a basic employer sponsored plan without major services

The industry's largest networks in Maryland, Washington DC and northern VA with one of the largest national networks:

Every carrier makes claims about network size. CareFirst can provide group specific network comparisons to most carriers (IE by county, zip, MSA region) from third party vendors for any size group. Our goal is help you, your teams and your clients make well informed decisions on dental.

Most carrier's networks are comprised or at least two levels or reimbursement. Some contracts limit the in-network access to just the deepest discount providers which often reduce their network access by one third. We can help illustrate the differences.

CareFirst achieves 90% of claims paid in-network for our large block of dental business

The Industry's leading discounts throughout all regions of Maryland, Washington DC and Northern VA:

For the fourth straight year, the CareFirst dental network has ranked first for Effective Discount in the various MSA regions of MD, DC, northern VA. The Ruark Consulting LLC, 2016 Dental PPO Network Study is the industry's most referenced and recognized third party actuarial study. The study participants included all of the large national carriers, each pay to participate and receive their network ranking results (specific data on competing carriers is blinded). The carriers agree to release a year's worth of dental claims for the study. This methodology captures the various levels of provider reimbursements often hidden in each carriers network and it captures true network utilization.

CareFirst operates a dedicated dental service unit employing over 100 people in Owings Mills. We are a resource for you, the CareFirst partners and your CareFirst sales team members.

Several marketing pieces from our library of material on our web site are below.

- [CareFirst Dental — It's the right decision](#)
- [Flyer](#)
- [Sales Kit Booklet](#)

As your schedules allow, we welcome the opportunity to meet with you and your teams to review CareFirst dental products.

Our end goal is to help you and your clients make decisions on dental *beyond the spreadsheet*. We gladly provide plan document analysis / comparison and network access analysis for any size group. Beyond the spreadsheet analysis from CareFirst - delivering the best dental plans in the marketplace.