



BlueDental EPO Highlights/Talking Points

- The BlueDental EPO is a hybrid product between the BlueDHMO and Preferred Dental price point. Member co-payment amounts are a higher share compared to more traditional PPO products driving the lower cost.
- The EPO model has no out of network benefits.
- EPO members enjoy a published fixed co-pay for every covered service like a DHMO, but have a deductible and maximums similar to a PPO. This is a key feature members like about a DHMO – predictable costs.
- Members must use a CareFirst PPO or PAR provider (nationwide). Does not require pre-selection of provider or referrals like a DHMO model.
- BlueDental EPO access in the MD, DC and Northern VA includes almost 5,600 unique providers versus Dominion Elite ePPO with just under 2,000. No other carrier offers an EPO in our markets.
- BlueDental EPO automatically delivers nationwide access to over 123,000 unique providers at over 300,000 locations. Dominion access is limited to mid-Atlantic region.
- All CareFirst member centric standard BlueDental contract provisions apply – no surprises and enables simplified communications (IE Class I services do not count toward annual maximum, no cost preventative care, implants and posterior composites are covered).
- One simple plan with the option to add orthodontics (no age limit). Dominion does not offer orthodontic coverage with their EPO.
- Available fully insured or ASO.
- Includes a \$25/\$75 annual deductible and a \$2000 annual maximum (class I exempt) which can be customized for 200+.

The fixed member co-payment for every covered service lists have just been released and are [here](#).

[BlueDental EPO Flier](#)

BlueDental EPO will likely cost slightly higher than Dominion overall, the biggest complaint against their ePPO is network access. Even within our core markets, their network is very lean outside of larger metro areas and as you get further east from their VA / DC home market.

CareFirst pays a new business bonus of \$10.00 per subscriber on fully insured and \$2.00 per subscriber on non-risk.

With the revised CareFirst broker bonus program, dental is a part of their net growth bonus.

Helping you deliver better dental solutions from CareFirst.