

For brokers and producers only

Date: October 28, 2021

Markets: Small Groups with Dental and Vision

Dental and Vision Rate Changes

Effective January 1, 2022, rates for some of our dental and vision plans will increase. Historically, CareFirst dental and vision rates have remained unchanged for the past four and seven years respectively, with modest changes being implemented in the past 18 months as a result of periodic provider fee schedule updates.

In addition, all Vision rates will be un-rounded and calculated to include dollars and cents. Un-rounding our rates will allow us to make incremental changes going forward to minimize impact and create long-term stability.

Dental

Base rate increases apply to Dental plans in Washington, D.C., Maryland and Northern Virginia as follows:

Dental Product Lines	MD %	DC %	VA %
Traditional Dental	2.7%	11.9%	7.9%
Voluntary Traditional Dental	0.0%	11.9%	7.9%
Preferred Dental	10.3%	9.3%	9.7%
Voluntary Preferred Dental	5.0%	9.3%	9.7%
BlueDental Basic	0.0%	15.0%	4.9%
BlueDental Plus PPO Fee Schedule	2.2%	13.3%	6.3%
BlueDental Plus 90 Fee Schedule	10.0%	15.0%	15.0%

Note: Groups renewing 1/1/2022 through 7/1/2022 in the above highlighted products will receive the 1/1/2022 increase plus the incremental 3.5% adjustment added to the base rates effective 8/1/2021.

There are no changes to BlueDental EPO or BlueDHMO.

Vision

Along with rates being un-rounded, other changes to our Vision plans include:

- Rates for Maryland plans A-D will decrease

- Rates for Washington, D.C., Maryland and Northern Virginia plans 1-4 will increase

Vision rate changes effective January 1, 2022:

Vision Plans 1 4	MD %	DC %	VA %
Employer-Sponsored			
Option 1: \$0 exam copay, 12/12/12	9.2%	5.3%	10.3%
Option 2: \$0 exam copay, 24/24/24	9.2%	5.4%	10.4%
Option 3: \$10 exam copay, 12/12/12	17.0%	18.6%	24.4%
Option 4: \$10 exam copay, 24/24/24	25.0%	25.0%	25.0%

Vision Plans A D	MD %
Employer-Sponsored	
Option A: \$0 exam copay, 12/12/24	-3.9%
Option B: \$10 exam copay, 12/12/24	0.0%
Option C: \$0 exam copay, 12/12/12	-10.0%
Option D: \$10 exam copay, 12/12/12	-5.6%
Voluntary	
Option A: \$0 exam copay, 12/12/24	-16.1%
Option B: \$10 exam copay, 12/12/24	-0.1%
Option C: \$0 exam copay, 12/12/12	-8.7%
Option D: \$10 exam copay, 12/12/12	-4.6%

There are no changes in D.C. or VA for Options A-D.

For more information

Please contact your account consultant.