

CareFirst
Family of health care plans

SMILE

National Network
Great Care
Deep Discounts

WHAT MATTERS TO YOU IS WHAT MATTERS TO US.

Good oral health leads to better overall health. This reduces employee absenteeism and lowers health care costs.[1]

At CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc. (collectively, "CareFirst"), care is right there in our name—our promise to surround your employees with care.



[1] National Institute of Dental and Craniofacial Research, "Oral Health in America: A Report of the Surgeon General." Rockville, MD: US Department of Health and Human Services, National Institute of Dental and Craniofacial Research, National Institutes of Health, 2000.

KEEPING SMILES UP & COSTS DOWN

A Holistic Approach: Dental and Medical

Our integrated approach provides a variety of benefits to both you and your employees. These include a streamlined login process for member self-service and simplified administrative access for easier account management. Plus, our fully coordinated care management encourages better health benefits for members overall.

UNPARALLELED NETWORK ACCESS

CareFirst offers one of the largest dental networks in the country. Broad access results in lower disruption, more choice and greater convenience.

- Over 135,000 providers
- Over 500,000 access points
- 90% average in-network utilization[2]
- 1.1% network turnover rate[2]
- 99.8% of members have access to two providers within 10 miles
- Teledentistry[3]—virtual urgent and emergency dental visits at no additional cost

COST CONTAINMENT

CareFirst's huge network and thoughtful application of data drives significant savings for employers and cost-effective oral health for members.

Discount Leader: Our in-network discount averages between 35% to 50% and is consistent through specialty provider contracts. This means more savings and less out-of-pocket expense for your employees.

Innovative Approach: We incorporate evidence-based dentistry into both the design and administration of dental benefits to ensure cost-effective dental care that improves the oral health of the member.

MEMBER-CENTRIC BENEFITS

CareFirst offers a host of immediate benefits for our members:

- Preventive and diagnostic services excluded from the annual maximum
- Adult orthodontia coverage
- Fluoride coverage for all ages
- No missing tooth/pre-existing condition exclusion/limitation
- Posterior composite fillings with no alternate benefit limitations
- Additional benefits for at-risk members through our Whole Health Program

50
years of dental benefits experience

130K
individual network providers

1.3+M
dental members served[4]

98%
account satisfaction

[2] 2021 data from CareFirst dental block

[3] Effective 1/1/2026, this coverage applies to all contracts.

[4] CareFirst Book of Business internal data as of August 2023.

WHY WHOLE HEALTH MATTERS

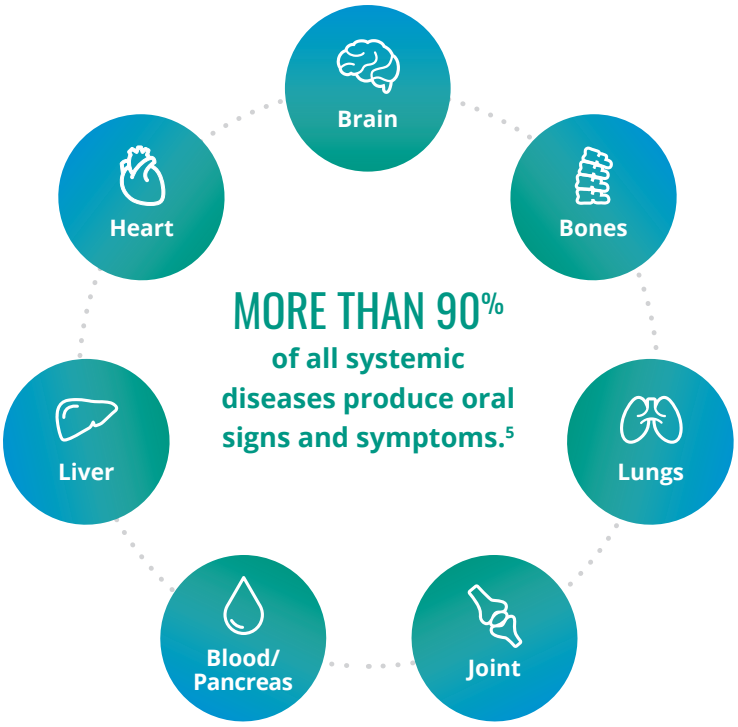
Your employees are complex people with a wide range of interconnected health needs They don't divide those needs into service areas or product types—so we don't either. CareFirst's integrated, whole-health solutions offer simplicity, ease and reduced costs for you and your employees.

Whole health initiatives have shown higher consumer engagement with preventive care programs, as well as lower healthcare costs. When people are more engaged with programs that help them improve wellness and feel better, they're more satisfied with their health plan.

HEALTHY MOUTH, HEALTHY BODY

The better your employees' oral health, the healthier they are in general. CareFirst recommends adding additional dental exams and cleanings for members with key, at-risk conditions:

- Diabetes
- Hypertension
- Pregnant mothers (up to six months postpartum)



8 OF 10

employers say their employees expect a whole health program.

$102.6M

The amount U.S. health care costs could be reduced simply by screening for chronic conditions in the dental office.[6]

Members routinely visit their primary care provider (PCP) but delay dental care. In both 2019 and 2020, over

100,000

members with CareFirst medical and dental coverage visited their PCP but **did not schedule a dental visit**.*

[5] Academy of General Dentistry.

[6] Nasseh K, Greenberg B, Vujicic M, Glick M. The effect of chairside chronic disease screenings by oral health professionals on health care costs. Am J Public Health. 2014 Apr;104(4):744-50. doi: 10.2105/AJPH.2013.301644. Epub 2014 Feb 13. PMID: 24524531; PMCID: PMC4025684.

* Based on CareFirst claims data, October 2021.

SOLUTIONS FOR ALL BUSINESS SIZES

Whether you're a small, medium or large business, we have a dental plan that can meet your coverage needs.

FLEXIBLE PLANS DESIGNED FOR YOU

CareFirst can customize dental benefits to align with your current plan to ensure member satisfaction and minimize any disruption for participants.

Our plans offer variety and flexibility, with a full suite of benefit options, as well as a choice of deductibles, annual maximums, coinsurance amounts, and more

SAVINGS OPPORTUNITIES

Bundling multiple benefits is an opportunity to simplify administration, streamline enrollment and claims and achieve significant financial savings. When you bundle CareFirst coverage, you and your employees benefit from an enhanced experience through our integrated online portal and working with one carrier.

Add one of these specialty products and receive a discount on your medical premiums:

- **Medical + Dental:** Save 2%[7]
- **Medical + Vision:** Save 0.5%[7]
- **Medical + Life, Short Term Disability, Long Term Disability, Supplemental Health Products (2+ lines):** Save 0.25% (up to a 0.75% maximum)[7]
- **Medical + Voluntary Benefits—Accident, Critical Illness, Hospital Indemnity:** Save 0.25% for two or more voluntary products[7]
- **TOTAL SAVINGS:** Up to 3.25%

GREAT PLAN OPTIONS FOR SMALL GROUPS

Our dental benefits are designed for small groups. This is the perfect way to keep your employees' smiles healthy and your budget happy.

Our small group plans offer variety and flexibility, with a full suite of benefit options, as well as a choice of deductibles, annual maximums, coinsurance amounts, and more.

ACA small group health plans may cover pediatric dental benefits. A separate dental plan may provide broader dental coverage for adults and eligible children in need of services not covered under their ACA health plan.



Do you have more than 100 employees?
You may consult with our dental experts to customize a plan that fits your benefit needs.



Ask about our Whole Health Bundling Savings when you bundle CareFirst medical with dental coverage.

[7] CareFirst 51+, fully insured group new and renewing group accounts are eligible for this discount. Only applicable to CareFirst offered coverage discount. All Specialty Bundling Discounts are subject to underwriting review and approval.

COVERAGE FROM A NAME YOU TRUST

ONE OF THE LARGEST NATIONAL NETWORKS[8]

135,000
unique providers
(general dentists and specialists)

500,000+
access points

ROBUST PLAN DESIGN WITHOUT ALL THE LIMITATIONS OF OUR COMPETITORS

Valuable coverage
Preventive and diagnostic services are covered in full and do not contribute to the annual maximum. Orthodontic coverage is also available.

Robust benefits
Pre-existing conditions and dental implants are covered, and there are no missing teeth exclusions.

WORLD-CLASS EXPERIENCE

Cost estimator tools
Estimates provider charges for selected procedures.

Library of materials
Encourages good oral health for your employees.

Anywhere access
Members can easily find a provider, view their ID card and access claims information from their computer, tablet or smartphone.

Online convenience
Quickly enroll or update eligibility information.

EFFECTIVE DISCOUNTS

For 11 years in a row, our preferred provider network dentists, both general and specialists, rank number one for effective discounts.[9] This means savings on claims for employers and lower costs for members at time of service.

#1 | 11 years in a row

HIGHER IN-NETWORK UTILIZATION

Nearly 9 out of 10 dental members receive treatment from in-network providers, which helps lower claims costs for you and your employees.

COMMITTED PERFORMANCE

98% account satisfaction

Our employers rate their **satisfaction with CareFirst Dental at 98%.**[10]

Our dedicated dental customer service **resolves nearly 90% of inquiries** in one phone call or email exchange.[11]

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE 13-TIME HONOREE

Selected by Ethisphere Institute as one of the World's Most Ethical Companies **13 years running**.

[8] Unique providers based on all participating providers. The Dental GRID+ network, which is a service of GRID Dental Corporation, an independent company offering access to a dental provider network and services to CareFirst members. NovaNet is an independent company offering access to a dental provider network and services to CareFirst members.

[9] 2022 Dental PPO Network Study—Dental Actuarial Analytics, LLC (former Ruark Study). Based on a provider network's overall value, effective discounts are determined by claims and their associated discounts with no adjustments made for variations in plan designs. Based on plans sold in Maryland, Washington, D.C. and Northern Virginia

[10] 2014 Account Satisfaction Survey (small/medium)

[11] Regional data for 2013–2014

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

CHOOSING THE BEST PLAN

CareFirst offers a variety of plans with competitive rates to meet both your employees' needs and your budget. That means exceptional care for your employees with significant savings for you.

BLUEDENTAL PLUS

BlueDental Plus combines the best features—**one of the largest national networks available, the deepest discounts and richest benefits**—along with orthodontia coverage for both children and adults. When visiting a participating provider, **Preventive and Diagnostic services are covered in full**.

BLUEDENTAL BASIC

If you are looking for a low-cost, routine care only option, select BlueDental Basic. Members have access to **one of the largest national networks available**.

BLUEDENTAL EPO

BlueDental EPO provides low-cost, comprehensive coverage with predictable out-of-pocket costs. Plus, **every dentist in our large, national network is in-network**, so there are no referrals.

BLUEDHMO

For predictable, **low-cost coverage with access to dentists across Maryland, Washington, D.C. and Northern Virginia** choose the BlueDHMO. There are no deductibles.

PREFERRED DENTAL

Preferred Dental offers a national provider network, coverage in- and out-of-network and the lowest out-of-pocket costs.

TRADITIONAL DENTAL

Traditional Dental offers comprehensive coverage, a wide provider network, and an opportunity for savings when using in-network providers.



With CareFirst Dental, you have **plan flexibility and customizable options along with national providers** to give your employees the benefits they value most—and there are **no claim forms to file when visiting a participating provider**.

CAREFIRST ON THE GO

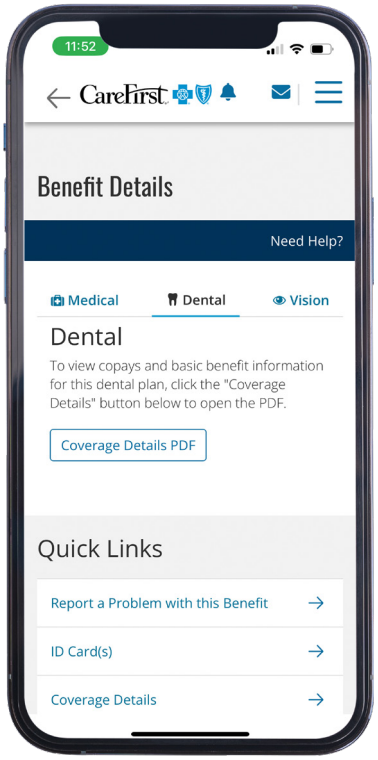
Whether traveling for work, a family vacation or just going on a road trip, CareFirst comes with you. Our convenient mobile app helps ensure your employees stay connected, regardless of where life takes them.

CAREFIRST MOBILE

CareFirst Mobile is our flagship app. By downloading it to their phone or tablet, employees can:

- Find in-network dentists, orthodontists and other dental care providers—nationwide
- Access 24/7 virtual urgent dental care visits with Teledentistry[3]
- View, order or email member ID cards
- Check dental claims
- Update communication preferences and password

> **Visit carefirst.com for more information about the CareFirst Dental plan portfolio.**



PLAN FEATURES & OPTIONS

Plan feature	BlueDental Plus	BlueDental Basic	BlueDental EPO	BlueDHMO	Traditional Dental	Preferred Dental
Advantages	Rich, comprehensive dental coverage with broad, national access	Basic dental coverage with access to a national network	Low-cost comprehensive dental coverage with predictable out-of-pocket costs and broad, national access	Low-cost, regional-only dental coverage with predictable out-of-pocket costs	Legacy dental plan that includes access to a broad national network	Low-cost PPO option offers a wide variety of standardized plan options include access to national networks
Network	PPO	PPO	EPO	DHMO	PPO	PPO
Plan Highlights	▪ Includes comprehensive coverage for dental services ▪ Option to offer orthodontia for children and adults ▪ Preventive and diagnostic services covered in full when seeing an in-network provider and not subject to the deductible ▪ Can purchase with medical coverage or freestanding ▪ Combined in- and out-of-network deductible ▪ No claim forms to file when visiting a participating dental provider ▪ Participating dental providers accept CareFirst's allowed benefit amounts as payment-in-full for covered services ▪ Annual maximum does not apply to preventive and diagnostic services or orthodontic services ▪ Out-of-network care: Members have the option to see any dentist and still receive coverage, but may have to file their own claim forms and pay higher out-of-pocket costs ▪ Teledentistry[3]—virtual urgent and emergency dental visits at no additional cost	▪ Includes coverage for basic dental services only ▪ Preventive and diagnostic services covered in full when seeing an in-network provider and not subject to the deductible ▪ Can purchase with medical coverage or freestanding ▪ Participating dental providers accept CareFirst's allowed benefit amounts as payment-in-full for covered services ▪ No need to select a primary care dentist ▪ Out-of-network care: Members have the option to see any dentist and still receive coverage, but may have to file their own claim forms and pay higher out-of-pocket costs ▪ Teledentistry[3]—virtual urgent and emergency dental visits at no additional cost	▪ Includes comprehensive coverage for dental services. ▪ Option to offer orthodontia for children and adults ▪ Copays cover in-network dental services ▪ Most preventive and diagnostic services covered in full and not subject to the deductible ▪ Can purchase with medical coverage or freestanding ▪ Teledentistry[3]—virtual urgent and emergency dental visits at no additional cost	▪ Over 600 regional providers ▪ Includes comprehensive coverage for dental services ▪ Includes orthodontia coverage for children and adults ▪ Copays cover in-network dental services ▪ One copay per office visit for routine dental services, such as exams, X-rays and simple extractions ▪ Teledentistry[3]—virtual urgent and emergency dental visits at no additional cost	▪ No freestanding load applies to either employer-sponsored or voluntary ▪ Composite fillings are covered on all teeth ▪ No missing teeth exclusions or limitations for pre-existing conditions ▪ Teledentistry[3]—virtual urgent and emergency dental visits at no additional cost	▪ Access to In Network Preferred and Participating Providers ▪ In- and out-of-network deductibles are separate ▪ Available Voluntary or Non-Voluntary ▪ No exclusion for pre-exisiting conditions ▪ This network is overlaid by our Traditional dental network for expanded provider access ▪ Teledentistry[3]—virtual urgent and emergency dental visits at no additional cost
Funding	Employer-sponsored or Voluntary	Employer-sponsored or Voluntary	Employer-sponsored or Voluntary	Employer-sponsored or Voluntary	Employer-sponsored or Voluntary	Employer-sponsored or Voluntary
Orthodontia	None or Adult/Child	No benefit	None or Adult/Child	Child/Adult	None/Child Only up to age 19	None/Child Only up to age 19
GRID/GRID+*	GRID/GRID+	GRID/GRID+	GRID/GRID+	N/A	GRID+	GRID/GRID+
Whole Health Chronic Conditions Coverage	Yes	Yes	Yes	No benefit	Yes	Yes
Out-of-network reimbursement	PPO fee schedule (Employer-sponsored and Voluntary) or 90 fee schedule (Employer-sponsored only)	PPO fee schedule (Employer-sponsored and Voluntary) or 90 fee schedule (Employer-sponsored only)	None	None	Yes	Yes
Claim Forms	Out-of-network only	Out-of-network only	No	No	Out-of-network only	Out-of-network only
Select a Primary Care Dentist	No	No	No	Yes	No	No
Referrals Required	No	No	No	Yes	No	No
Benefit Waiting Period	Employer-sponsored: None Voluntary: None, except for groups without proof of prior coverage	None	Employer-sponsored: None Voluntary: None, except for groups without proof of prior coverage	None	None	None

* GRID Dental Corporation (GDC) is structured to qualify as a "Dental Intermediary" under the regulations of the Blue Cross and Blue Shield Association.
The primary purpose of the GRID is to enable Participating Blues Plans and their Approved Affiliates to gain access to a national dental network and better serve their national and regional accounts.

To learn more about CareFirst Dental, contact your CareFirst account representative.

CareFirst

Family of health care plans

CONNECT WITH US:

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc. CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage PPO, Inc. and CareFirst Advantage DSNP, Inc. CareFirst BlueCross BlueShield Community Health Plan Maryland is the business name of CareFirst Community Partners, Inc. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst Advantage PPO, Inc., CareFirst Advantage DSNP, Inc., CareFirst Community Partners, Inc., CareFirst BlueCross BlueShield Community Health Plan District of Columbia, First Care, Inc., and The Dental Network, Inc. are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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