

Blue Cross Blue Shield FEP Dental Section 4 Your Cost for Covered Services

Plan Allowance

Our plan allowance is the amount we use to determine our payment and your coinsurance for covered services. We determine our allowance as follows:

- For in-network dentists, based on our contracted dental rates. The member is not responsible for billed amounts that are more than the plan allowance.
- For out-of-network dentists, based on the out-of-network plan allowance. FAIR Health (a non-profit, non-insurance operation) data is utilized to determine the out-of-network plan allowance. The member is responsible for any amounts billed by out-of-network dentists that are above the plan allowance, plus their coinsurance amount.