

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

Out-of-Network Services

If the dentist you use is not part of our network, benefits will be considered at the out-of-network level. All services provided by an out-of-network dentist will be paid at out-of-network levels, except for limited access benefits. All benefit payments are based on BCBS FEP Dental's Maximum Allowable Amounts, which is a schedule of fixed dollar maximums established by BCBS FEP Dental for services by out-of-network providers. If a member chooses to go out of network, payments will be made directly to the member.

All out-of-network services listed in Section 5 are subject to the maximum allowable amount as defined by BCBS FEP Dental. The member is responsible for all remaining charges that exceed the allowable maximum.