

**Blue Cross Blue Shield FEP Dental  
Section 3 How You Obtain Care**

---

---

**Limited Access Area**

---

If you live in a limited access area\* (defined as driving distance greater than 15 miles urban areas/ greater than 35 miles in rural areas) and you receive covered dental services from an out-of-network provider, we will pay the same plan allowances as if you utilized an in-network provider. It is important to note that you will be responsible for the difference between the billed amount and our payment. Applying the Limited Access provision will not result in additional payment under the High Option orthodontic plan. If you have any questions about limited access areas or you are having problems locating an in-network dentist in your area, please call us at 1-855-504-2583.

**\*NOTE: Access Standards**

Limited Access does not apply to International Members.

Urban and suburban zip codes: at least 90% of FEDVIP eligibles in a network access area (zip code plus 15 driving-miles) must have access to a dental care preferred provider.

Rural zip codes: at least 80% of FEDVIP eligibles in a network access area (zip code plus 35 driving-miles) must have access to a dental care preferred provider.