

Dental Benefits

The WFU Student Health Insurance Plan insured by BCBS NC includes Dental Benefits for enrolled members.

In-Network Dental Services include:

- Preventive and diagnostic services are covered at no charge
- Basic and major services are covered at 20% after deductible
- Orthodontic services ([if clinically necessary](#)) covered at 20% after deductible

See the [member guide](#) for additional “Dental Services” details or contact BCBS NC at XXX-XX-XXXX with specific benefit questions.

Accessing Dental Benefits:

In-network providers will provide you with the lowest out-of-pocket cost. In-network dental providers will bill your BCBS NC plan.

Out-of-network providers are accessible to you as a member of the BCBS NC plan, but you will pay a higher out-of-pocket cost and may be responsible for submitting your claims for reimbursement.

Dental Services vs Dental Treatment Covered Under Your Medical Benefit:

It is important to know that some dental treatment may be covered under your **Medical Benefit** and other benefits covered under the **Dental Services** section of your policy. **Your dental provider should contact BCBS NC to verify if the claim should be submitted on a medical or dental claim form.** It’s helpful if you notify your provider’s office of this at the time of your appointment because the correct form is necessary for claim processing.

Generally, a dental injury or congenial deformity is a medical benefit and preventive, basic and major dental services are covered under dental services.

Finding a Provider:

Locate in-network providers [HERE](#)

At Your Visit:

Tell your provider that you have dental benefits covered under the medical plan the provider should contact BCBS NC to verify which claim form should be used to submit the claim. Show your BCBS NC medical ID card.

After Your Visit:

If you saw an in-network provider, the provider will bill BCBS NC. You can track the status of your claim and view your Explanation of Benefits (EOB) via your [Blue Connect Portal](#)

If you need to submit your claim you can locate the medical claim form [HERE](#) and the dental claim form [HERE](#) and upload via your [Blue Connect Portal](#)