

**Florida Combined Life Insurance Company, Inc.
P O Box 40028
Jacksonville, Florida 32203**

Individual Copayment PPO Dental Policy

Outline of Coverage

Policy Form Number 50708-0119R

This outline is only a brief summary of your dental policy and is not the contract of insurance. The policy itself sets forth the rights and obligations of the insureds and Florida Combined Life Insurance Company, Inc.

Florida Combined Life Insurance Company, Inc., and Blue Cross and Blue Shield of Florida, Inc., are Independent Licensees of the Blue Cross and Blue Shield Association.

OUTLINE OF COVERAGE

Be certain to read your policy thoroughly. This Outline of Coverage is only a brief summary of your policy and is not the contract of insurance. The policy itself sets forth the rights and obligations of the insureds and Florida Combined Life Insurance Company, Inc. (FCL).

If, after examination of your policy, you are not satisfied with any of its terms or conditions, you may return the policy to us within ten (10) days of the delivery date and receive a full refund of all premiums.

FCL agrees to provide to covered individuals the dental insurance benefits specifically provided in this policy, subject to all its terms, conditions, limitations and exclusions.

BENEFITS

PEDIATRIC DEDUCTIBLE: \$25 per person per calendar year
ADULT DEDUCTIBLE \$50 per person per calendar year for Basic and Major Services. Does not apply to Preventive Services.

MAXIMUM PEDIATRIC BENEFIT: Unlimited

MAXIMUM ADULT BENEFIT: \$1,000 per person per calendar year

LISTED BELOW IS ONLY A BRIEF SUMMARY OF YOUR DENTAL COVERAGE. PLEASE REFER TO THE POLICY FOR A COMPLETE DESCRIPTION OF BENEFITS, LIMITATIONS AND EXCLUSIONS.

COVERED SERVICES:

- Exams
- Cleanings
- X-rays
- Fluoride treatment (Pediatric only)
- Sealants (Pediatric only)
- Fillings; amalgam (silver) and composite (white)
- Space Maintainers (Pediatric only)
- Extractions
- Endodontics (root canal)
- Oral Surgery
- General anesthesia
- Periodontal (gum) treatment
- Initial insertion, replacement and repairs to Crowns, Bridges, Partials and Dentures

LIMITATIONS:

- 6 month waiting period for Adult Basic services
- 6 month waiting period for Adult Major services
- Two per year - Exams, Cleanings (routine or periodontal), fluoride treatment
- One per year - Bitewing x-rays Adult
- Two per year – Bitewing x-rays [Pediatric
- One per 24 months - Periodontal Scaling
- One per 60 months - Complete mouth or Panoramic x-rays
- Periodontal Services limited to age 18 or older

EXCLUSIONS:

- Charges for replacement of any teeth missing prior to insured's effective date of coverage
- Services or supplies which are not medically necessary
- Services provided by a family member
- Cosmetic services
- Charges for broken appointments
- Services related to treatment of temporomandibular joint (TMJ)
- Services for which the insured incurs no charge
- Procedures necessary to alter vertical dimension
- Local anesthesia billed separately
- Any service payable under an insured's health policy
- Services not listed in this policy
- Charges for a more expensive service
- Services rendered before effective date of coverage or after termination of coverage, except as provided under "Extension of Benefits"
- Charges for sterilization
- Denture replacement necessary due to loss or theft
- Duplicate or temporary denture, crown or bridge
- Labial Veneers
- General anesthesia and intravenous sedation for patient management
- Charges for nitrous oxide
- Prescribed drugs or premedication
- Charge for oral hygiene or diet instruction
- Cosmetic Pediatric Orthodontia Services
- Orthodontia Services for adults

COPAYMENT: The copayment is the amount that you pay directly to your participating dentist at the time of service. You will pay only the specified copayment for the procedure performed, plus any applicable deductibles that may apply. The out of network benefits are a percentage of the in-network FCL allowance.

Waiting Period: This policy contains a waiting period prior to certain services being covered. Once the waiting period is satisfied, those services are payable, subject to all other terms, conditions, exclusions and limitations of the policy. Waiting periods may or may not be applicable to a particular service. Check your policy schedule to determine if the service has a waiting period.

AGE LIMITATIONS: Dependent children who meet eligibility requirements are covered through age 30. You are responsible for changes in coverage status (e.g. from individual to family or from family to individual).

ADULT BENEFITS: Benefits available for covered persons age 19 and older.

PEDIATRIC BENEFITS: Benefits available for covered persons who have not attained the age of 19

RIGHTS OF CANCELLATION: FCL may terminate the policy at the end of an insurance month, provided we give you forty-five (45) days' advance written notice informing you of the reason(s) why coverage is terminated and the date your coverage will end. If we fail to provide the forty-five (45) day advance written notice, the coverage will remain in effect at the existing rates until forty-five (45) days after the notice was mailed. However, if termination is due to non-payment of premium, the policy may be cancelled following ten (10) days' advance written notice.

Any unearned premium will be promptly refunded if coverage is terminated by either party. Cancellation shall be without prejudice to any prior claims which originated prior to the effective date of termination.

If you elect to terminate your coverage or delete an eligible dependent from coverage at any time, you may not reapply for such terminated coverage for a period of two (2) years following the termination date unless you or your dependent qualifies for a special enrollment period under federal law.

RIGHT TO CHANGE PREMIUM: We will give you forty-five (45) days' advance written notice any time the rates are changed.

RENEWABLE AT OPTION OF COMPANY: This policy is renewable as long as you reside in the State of Florida, make timely payment of premiums, and you have not received a notice of cancellation, termination or non-renewal from FCL.