



Enrollees have a choice to receive covered dental services from either a Participating or Non-Participating dentist in FCL's dental network.

FCL has a contracted network of Participating Dentists. These dentists have signed an agreement with FCL to accept the allowance established by FCL for covered dental procedures as payment in full up to the enrollee's annual Calendar Year Maximum, plus any deductibles, coinsurance or copayments due from the enrollee per the Policy.

Non-Participating dentists have not signed an agreement with FCL to accept FCL's allowance as payment in full and may balance bill an enrollee for any amounts in excess of FCL's allowance in addition to any deductibles, coinsurance, copayments due (or after the enrollee's annual Calendar Maximum has been met) from the enrollee per the Policy.

Emergency services received from a Non-Participating dentist are not exempt from balance billing and any cost sharing as described above.