



FLORIDA COMMUNITY COLLEGES RISK MANAGEMENT CONSORTIUM

DENTAL STAND ALONE BENEFITS Effective January 1, 2009

DEDUCTIBLE: Individual - \$50 per person calendar year;
Family - \$100 family aggregate per calendar year.
Deductible applies to Type II and III services.

MAXIMUM BENEFITS: \$1,000 calendar year maximum per person

COINSURANCE: Preventative – 100% of the Scheduled Allowance
Basic – 80% of the Scheduled Allowance
Major – 50% of the Scheduled Allowance

PREVENTATIVE SERVICES: No deductible (Type I). Preventive services provided at 100% of the schedule of allowances. These services include: oral examinations, cleaning, and fluoride treatments (services provided once during a 6 month period).

BASIC SERVICES (Type II): Basic services include: x-rays and diagnostic services, periodontics (gum treatment), endodontics (root canals), oral surgery and restorative services (fillings), and are covered at 80% of the schedule of allowances.

MAJOR SERVICES (Type III): Services include crowns, bridges, full dentures, partial dentures and periodontal surgery and are covered at 50% of the scheduled of allowances.

PREDETERMINATION: Predetermination by Florida Combined Life will be required for dental services totaling more than \$500 in allowable expenses.