

BlueDental Care

Benefit Summary Plan P220



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BlueDental Care is a comprehensive, affordable dental plan that places a special emphasis on preventive care. You get personal care from a general dentist from our network, and you always know what your low copayments are up front. It's a worry-free plan that helps you take care of your family and balance your budget.

As a member of BlueDental Care, you'll receive these benefits:

- Extensive Network of Dentists*— BlueDental Care gives you access to a select network of general dentists and specialists throughout Florida. You choose a general dentist for yourself and each of your covered family members. Your general dentist will get to know you and will coordinate all your dental care.
- No Deductibles
- No Annual Maximum Benefits
- Low Copayments for Office Visits
- Preventive Services—Regular cleanings and other preventive services are provided at little or no cost to you.
- Low Copayments for Many Dental Services
 —Most preventive and diagnostic services are provided at no cost to you.
- Coverage for Specialty Services—Should you need a specialist, you may be referred by your participating general dentist or you may refer yourself to any participating specialist. You receive a 25% discount off the standard fees of participating specialists.

- Orthondontia Benefits for children and adults include a discount of 25% off normal fees charged by participating network orthodontists.
- No Exclusions for Pre-existing Conditions
- No Pre-determination of Benefits required
- No Claim Forms for You to Complete If a copayment is required, payment is easy, you pay it directly to the dentist. See the Benefits Schedule for a complete list of copayments.
- Toll-Free Member Service Call our trained dental professionals at 1-877-325-3979.
- Changing Dentists You can easily change your participating dentist selection by calling Member Services – that's all there is to it.

Please fill out the enrollment form today and return it to your HR representative.

^{*}Networks are comprised of independent contracted dentists.

BlueDental Care Group Plan P220 Benefits Schedule

THIS IS A PREPAID LIMITED DENTAL PLAN ISSUED BY FLORIDA COMBINED LIFE INSURANCE COMPANY, INC. UNDER CHAPTER 636, FLORIDA STATUTES

These copayments are the maximum fees that will be charged by participating General Dentists for the specified covered services.

| ADA Code | Procedure Procedure | atient Pays \$ | ADA Code | Procedure F | Patient Pays \$ |
|-----------------|--|----------------|---------------|---|-----------------|
| Appointments | | | Crown & Bri | dge (cont) | |
| 9310 | Consultation (diagnostic service provided by | 15 | 2790* | Crown – full cast high noble metal | 280 |
| 3010 | dentist other than practitioner providing treatm | | 2791 | Crown – full cast predominantly base metal | 280 |
| 9430 | Office Visit (normal hours) | 5 | 2792* | Crown – full cast noble metal | 280 |
| 9440 | Office Visit (after regularly scheduled hours) | 35 | 2910 | Recement inlay | 15 |
| 9999 | Emergency visit during regularly scheduled | 20 | 2920 | Recement crown | 15 |
| 0000 | hours, by report | 20 | 2930 | Prefab stainless steel crown – primary tooth | 75 |
| 9999 | Broken appointments (without 24 hr notice, | 10 | 2950 | Core build-up, including any pins | 45 |
| 0000 | per 15 min) Maximum \$40 per broken | 10 | 2951 | Pin retention – per tooth | 15 |
| | appointment. No charge will be made due to | | 2952 | Cast post and core in addition to crown | 90+Lab |
| | emergencies | | 2953 | Each additional cast post – same tooth | 90+Lab |
| Diagnostic | emergencies | | 2954 | Prefabricated post and core in addition | 90 |
| 120 | Periodic oral evaluation | 0 | 2334 | to crown | 90 |
| 140/150/160 | Limited/Comprehensive oral evaluation | 0 | 2962 | Labial veneer (porcelain laminate) - | 280+ Lab |
| 145 | Oral eval for patient under 3 yrs. old and | 0 | 2502 | laboratory | ZOUT Lab |
| 143 | counseling w/ primary caregiver | U | Endodontics | laboratory | |
| 180 | Comprehensive periodontal evaluation | 10 | 3220 | Therapeutic pulpotomy | 35 |
| 210 | X-Ray Intraoral - complete series | 0 | 3221 | Pulpal debridgement, primary and | 100 |
| 210 | Including bitewings | U | JZZ 1 | permanent teeth | 100 |
| 220 | X-Ray Intraoral - periapical first film | 0 | 3310 | • | 100 |
| 230 | X-Ray Intraoral - periapical first film X-Ray Intraoral - periapical- | 0 | 3310 | Root canal therapy – anterior | 100 |
| 200 | each additional file | U | 3320 | (excluding final restoration) | 200 |
| 270 | | 0 | 3320 | Root canal therapy – bicuspid | 200 |
| 270 | X-Ray Bitewing – single film X-Ray Bitewings – two films | | 3330 | (excluding final restoration) | 250 |
| | , , | 0 | 3330 | Root canal therapy – molar | 250 |
| 273 | Bitewings – three films | 0 | 0.440 | (excluding final restoration) | 405 |
| 274 | Bitewings – four films | 0 | 3410 | Apicoectomy/periradicular surgery – anterior | 125 |
| 330 | Panoramic film | 0 | | (Gum Treatment) | |
| 460 | Pulp vitality tests | 0 | 4210 | Gingivectomy/gingivoplasty – 4+ teeth per | |
| 470 | Diagnostic casts | 0 | 4211 | Gingivectomy/gingivoplasty – 1-3 teeth per | |
| Preventive Care | | 0 | 4341 | Periodontal scaling and root planing - | 50 |
| 1110/1120 | Prophylaxis - adult/child - routine | 0 | 40.40 | 4+ teeth per quad | 50 |
| 4.4.0/4.4.00 | (once ev. 6 months) | | 4342 | Periodontal scaling and root planing - | 50 |
| 1110/1120 | Prophylaxis - adult/child - (additional) | 20 | | 1-3 teeth per quad | |
| 1201 | Topical application of fluoride (including | 0 | 4355 | Full mouth debridgement to enable eval | 45 |
| | prophylaxis) child (up to 16 years of age) | _ | 1001 | and diagnosis | |
| 1203 | Topical application of fluoride (not including | 0 | 4381 | Localized delivery of antimicrobial agents | 45 |
| | prophylaxis) child (up to 16 years of age) | | | (per tooth) | |
| 1330 | Oral hygiene instruction | 0 | 4910 | Periodontal maintenance | 50 |
| 1351 | Sealant – per tooth | 10 | Prosthodonti | | |
| 1510 | Space Maintainer – fixed – unilateral | 45+Lab | 5110 | Complete denture – maxillary | 300+Lab |
| 1515 | Space Maintainer – fixed – bilateral | 45+Lab | 5120 | Complete denture – mandibular | 300+Lab |
| 1520 | Space Maintainer removable – unilateral | 85+Lab | 5130 | Immediate denture – maxillary | 300+Lab |
| 1525 | Space Maintainer removable – bilateral | 85+Lab | 5140 | Immediate denture – mandibular | 300+Lab |
| 1550 | Recementation of space maintainer | 10 | 5211 | Maxillary partial denture – resin base | 300+Lab |
| Restorative | | | 5212 | Mandibular partial denture – resin base | 300+Lab |
| 2140 | Amalgam – one surface, primary or permanent | 0 | 5213 | Maxillary partial denture – cast metal | 300+Lab |
| 2150 | Amalgam - two surfaces, primary or permane | nt 0 | | framework, resin denture bases | |
| 2160 | Amalgam - three surfaces, primary or permanent | ent 0 | 5214 | Mandibular partial denture – cast metal | 300+Lab |
| 2161 | Amalgam – 4+ surfaces, primary or permaner | | | framework, resin denture bases | |
| 2940 | Sedative filing | 15 | 5410 | Adjust complete denture – maxillary | 15 |
| 2999 | Sedative base (under filings), by report | 0 | 5411 | Adjust complete denture – mandibular | 15 |
| Restoration | | | 5421 | Adjust partial denture – maxillary | 15 |
| 2330 | Resin – one surface, anterior | 35 | 5422 | Adjust partial denture – mandibular | 15 |
| 2331 | Resin - two surfaces, anterior | 40 | Repairs to Pr | | |
| 2332 | Resin - three surfaces, anterior | 50 | 5510 | Repair broken complete denture base | 15+Lab |
| 2391 | Resin-based composite - one surface, posterio | | 5520 | Replace missing or broken teeth - | 15+Lab |
| 2392 | Resin-based composite – two surfaces, poster | | | complete denture (each tooth) | |
| 2393 | Resin-based composite – 3 surfaces, posterior | | 5610 | Repair resin denture base | 15+Lab |
| 2394 | Resin-based composite – 4+ surfaces, posteri | | 5630 | Repair or replace broken clasp | 15+Lab |
| 2510 | Inlay - metallic - one surface | 95 | 5640 | Replace broken teeth – per tooth | 15+Lab |
| 2520 | Inlay - metallic - two surfaces | 105 | 5650 | Add tooth to existing partial denture | 30+Lab |
| 2530 | Inlay – metallic – three or more surfaces | 130 | 5730 | Reline complete maxillary denture (chairside) | |
| Crown & Bridge | • | | 5731 | Reline complete mandibular denture | 50 |
| 2740 | Crown - porcelain/ceramic substrate | 280+ Lab | 5740 | Reline maxillary partial denture (chairside) | 50 |
| 2750* | Crown – porcelain fused to high noble metal | 280 | 5741 | Reline mandibular partial denture (chairside) | 50 |
| 2751 | Crown – porcelain fused to predominantly | 280 | 5750 | Reline complete maxillary denture (laboratory) | |
| | · | 200 | 5751 | Reline complete mandibular denture (laboratory) | |
| | base metal | | | | |

(The information provided above is the Benefits Schedule for Certificate of Coverage 50480-1102 SR. It is provided to the employee as an aid in deciding whether to enroll in the plan. This summary should in no way be construed as part of the contract. Possession of this summary in no way implies coverage nor does it guarantee benefits Under the plan.)

| ADA Code | Procedure Pati | ent Pays \$ | | | | |
|--------------------------------|--|-------------|--|--|--|--|
| Repairs to Prosthetics (cont.) | | | | | | |
| 5761 | Reline mandibular partial denture (laboratory) | 35 + Lab | | | | |
| 5850 | Tissue conditioning – maxillary | 30 | | | | |
| 5851 | Tissue conditioning – mandibular | 30 | | | | |
| Prosthetics (Fixed) | | | | | | |
| 6210* | Pontic – cast high noble metal | 280 | | | | |
| 6211 | Pontic – cast predominantly base metal | 280 | | | | |
| 6212* | Pontic – cast noble metal | 280 | | | | |
| 6240* | Pontic - porcelain fused to high noble metal | 280 | | | | |
| 6241 | Pontic – porcelain fused to predominantly base Metal | 280 | | | | |
| 6242* | Pontic – porcelain fused to noble metal | 280 | | | | |
| 6750* | Crown – porcelain fused to high noble metal | 280 | | | | |
| 6751 | Crown – porcelain fused to predominantly base metal | 280 | | | | |
| 6752* | Crown – porcelain fused to noble metal | 280 | | | | |
| 6790* | Crown - full cast high noble metal | 280 | | | | |
| 6791 | Crown – full cast predominantly base metal | 280 | | | | |
| 6792* | Crown – full cast noble metal | 280 | | | | |
| 6930 | Recement fixed partial denture (per unit) | 10 | | | | |
| Extractions/O | ral and Maxillofacial Surgery | | | | | |
| 7111 | Coronal Remnants, deciduous tooth | 0 | | | | |
| 7140 | Extraction, erupted tooth or exposed root | 0 | | | | |
| 7210 | Surgical removal of erupted tooth | 40 | | | | |
| 7220 | Removal of impacted tooth – soft tissue | 50 | | | | |
| 7230 | Removal of impacted tooth – partially bony | 70 | | | | |
| 7240 | Removal of impacted tooth – completely | 85 | | | | |
| 7250 | Surgical removal of residual tooth roots | 35 | | | | |
| 7310 | Alveoloplasty in conjunction with extractions - per quadrant | 35 | | | | |
| 7320 | Alveoloplasty not in conjunction with extractions per quadrant | s - 70 | | | | |
| 7510 | Incision and drainage of abscess – intraoral | 25 | | | | |
| Adjunctive General Services | | | | | | |
| 9215 | Local anesthesia | 0 | | | | |
| 9230 | Analgesia (nitrous oxide – per 15 minutes) | 15 | | | | |
| 9450 | Case presentation, detailed and extensive treatment planning | 0 | | | | |
| 9951 | Occlusal adjustment – limited | 25 | | | | |
| 9952 | Occlusal adjustment – complete | 150 | | | | |
| | ' | | | | | |

* THESE COPAYMENTS DO NOT INCLUDE THE ADDITIONAL COST OF PRECIOUS (HIGH NOBLE) AND SEMIPRECIOUS (NOBLE) METAL.

THE ADDITIONAL COST OF PRECIOUS METAL SHALL NOT EXCEED \$125 PER UNIT AND \$75 PER UNIT FOR SEMIPRECIOUS METAL.

NOTE:

- NOT ALL PARTICIPATING DENTISTS PERFORM ALL LISTED PROCEDURES, INCLUDING AMALGAMS. PLEASE CONSULT YOUR DENTIST PRIOR TO TREATMENT FOR AVAILABILITY OF SERVICES.
- WHEN CROWN AND/OR BRIDGEWORK EXCEEDS SIX UNITS IN THE SAME TREATMENT PLAN, THE PATIENT MAY BE CHARGED AN ADDITIONAL \$50.00 PER UNIT.

SPECIALISTS

Should you need a specialist, (i.e., Endodontist, Orthodontist, Oral Surgeon, Periodontist, Prosthodontist, Pediatric Dentist**), you may be referred by your participating general dentist, or you may refer yourself to any participating specialist. Upon identification of yourself as an FCL member, you will receive a 25% reduction from usual and customary fees for covered service performed. Specialist services are available only in areas where the dental plan has a participating specialist.

** Limited to treatment of children up to age 11.

Limitations and Exclusions

- No service of any dentist other than a participating general dentist or participating specialist will be covered by FCL, except out-ofarea emergency care as provided in the certificate.
- 2. FCL does not provide coverage for the following services:
 - a) Cost of hospitalization and pharmaceuticals, drugs or medications.
 - Services which in the opinion of the participating general dentist or participating specialist are not needed to establish and/or maintain the member's good oral health.
 - c) Any service that is not consistent with the normal and/or usual services provided by the participating general dentist or participating specialist or which in the opinion of the participating general dentist or participating specialist would endanger the health of the member.
 - d) Any service or procedure which the participating general dentist or participating specialist is unable to perform because of the general health or physical limitations of the member.
 - e) Any dental treatment started prior to the member's effective date for eligibility of benefits.
 - Services for injuries and conditions which are covered and paid for under Workers' Compensation or employers' liability laws.
 - g) Treatment for cysts, neoplasms and malignancies.
 - h) General anesthesia.

