BlueDental Plans

BlueDental℠ plans are offered by Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of Blue Cross and Blue Shield of Florida, Inc. (BCBSF). As an ancillary insurance provider, FCL offers a competitive spectrum of products and services by combining its offerings with BCBSF’s health benefits products.

Established in 1988, FCL offers and manages a diverse portfolio of group and voluntary products. The company is headquartered in Jacksonville, FL and is rated A (excellent) by A.M. Best, independent analysts of the insurance industry. FCL and BCBSF are independent licensees of the Blue Cross and Blue Shield Association.

Did you know that dental health can have an influence on the development of conditions such as diabetes, coronary artery disease and low-birth-weight, premature babies? An undeniable relationship exists between a healthy mouth and overall good health. That means it’s more important than ever for your students to get regular preventive dental care that will help them maintain not only their good oral health, but their good health in general.

FCL is committed to the health of its members. That’s why, with our PPO Dental plans, we support a three-tiered approach to optimum oral care call Oral Health for Overall Health. Because we’re able to analyze both BCBSFL medical claims and FCL dental claims, we can identify and reach out to members who can benefit from focused attention and additional dental education.

The three tiers include:
- Informing our members about the connection between oral and overall health
- Educating our members with coronary artery disease or diabetes, as well as pregnant women, about the benefits of good oral health
- Engaging in targeted intervention for select members who are not maintaining their oral health and encouraging them to make an appointment with their dentist

Our ability to integrate medical and dental information and reach out to at-risk members has a positive impact on their overall health and claims experience. This means our Oral Health for Overall Health approach makes financial sense not only for members but also for your business as it looks to increase productivity, lower absenteeism costs and promote students satisfaction.

BlueDental Choice℠ and Choice Plus℠

Designed to encourage the use of in-network dentists to help lower out-of-pocket expenses, our most popular BlueDental Choice and Choice Plus plans are flexible PPO dental programs that can be easily designed to fit your organization’s needs.

Both plans never require referrals or authorizations to see a general dentist or specialist and they encourage regular cleanings and preventive services that lead to good dental health and better overall health.

Members are always free to select an out-of-network dentist, however, by using a participating provider in the BlueDental Choice network*, your students receive maximum plan benefits and are protected against balance billing.

- A large network of general dentists and specialists in Florida
- A broad network of quality dentists when traveling or living outside Florida
- Flexible deductible options
- Flexible annual maximum benefit choices
- 24/7 access to My Dental Information Manager, a secure website that offers all the tools and resources they need to manage their dental benefits including Explanation of Benefits statements, information about covered services and claims, benefit amount used to-date and more.
• Condition-specific education and targeted intervention through our Oral Health for Overall Health program

Value-added Benefits

• Members receive a 20-percent discount on orthodontic and dental cosmetic surgery procedures at no additional premium as long as they visit a participating network provider.
• A 20-percent discount on cosmetic dentistry procedures from participating providers

Optional Benefits

• **Maximum Rollover** – Depending on the dental plan selected, members may be eligible for Maximum Rollover. Maximum Rollover is a BlueDental Choice benefit that rewards members just for visiting the dentist. There are no fees for Maximum Rollover and no paperwork to complete. Each year when members visit the dentist and use less than the yearly threshold amount allowed, they received Maximum Rollover dollars to help cover future unexpected visits or higher out-of-pocket costs for complex procedures. Certain conditions must be met to qualify for the Maximum Rollover benefit.

• **Orthodontia** – Orthodontia plans are available that provide coverage for braces and other bite-alignment services. Straightforward coinsurance and a choice of lifetime maximums will be applied.

*Networks are made up of independent contracted dentists.*

BlueDental Features – BlueDental Choice

**Limitations (This is only a partial list; other limitations will apply.)**
1. Any retreatments of root canals are payable one (1) year after completion date of root canal therapy.
2. Restorations made of amalgam, silicate, acrylic, and composite materials to restore diseased teeth are only payable on the same tooth surface once every twelve (12) consecutive months.
3. General anesthesia and intravenous sedation is payable only if given in connection with covered surgical procedures.
4. Sealants are limited to the first and second molars for primary teeth and the bicuspids and molars for the permanent teeth of covered dependent children.
5. Surgical placement of implant body: endosteal implant is limited to one per tooth per lifetime for members age 16+.
6. Implant supported porcelain fused to metal crown is limited to one per implant per 60 months for members age 16+. Includes preparation, impression and temporary restoration.

**Exclusions (This is only a partial list; other exclusions will apply.)**
1. Coverage for installation of an initial prosthodontic appliance that replaces any teeth missing prior to any covered person's effective date of coverage (until the covered person has been covered under the Plan for twelve (12) consecutive months), unless otherwise specified in this benefit booklet;
2. Services rendered primarily for cosmetic purposes;
3. Labial veneer restorations;
4. General anesthesia and intravenous sedation administered exclusively for patient management or comfort;
5. Charges for nitrous oxide.
**Benefits and Rates Summary**

**VOL Choice**  
**Proposed Effective Date:** August 1, 2014  
**Group Name:** Florida State University Student Dental Plan

<table>
<thead>
<tr>
<th>Deductible</th>
<th>BlueDental Choice Voluntary</th>
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</thead>
<tbody>
<tr>
<td><strong>No Deductible for Preventive Services</strong></td>
<td></td>
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<tr>
<td><strong>Per Person Per Plan Year</strong></td>
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<tr>
<td><strong>Per Family Per Plan Year</strong></td>
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<tr>
<th><strong>Coinsurance</strong></th>
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<tbody>
<tr>
<td><strong>Preventive Services</strong></td>
<td>100%/80%</td>
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<tr>
<td><strong>Basic Services</strong></td>
<td>80%/60</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>50%/40</td>
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- Periodic Oral Evaluation (0120)  
- Comprehensive Oral Evaluation (0150)  
- Bitewing X-rays, two films (0272)  
- Prophylaxis (Cleanings) - Adult/Child (1110, 1120)  
- Fluoride Treatment - Child (1203)  
- Office Visits (9430)  
- X-rays - Intraoral/Complete Series (0210)  
- Sealant – per tooth (1351)  
- Amalgam Restorations (Silver Fillings) (2140)  
- Resin-Based Restorations - Anterior (2330)  
- Extractions - Routine and Surgical (7140)  
- Root Canal Molar (3330)  
- Periodontal Scaling and Root Planing - per quad (4341)  
- Crowns - Porcelain fused to noble metal (2752)  
- Complete Dentures (5110, 5120)  
- Pontic – Porcelain fused to noble metal (6242)  
- Partial Dentures (5213, 5214)  
- Surgical placement of implant body: endosteal implant (6010)  
- Implant supported porcelain fused to metal crown (titanium, high noble metal) (6066)  

**Orthodontic Services**  
**BlueDental Coverage:** None  
**N/A**

**Waiting Periods**  
**Major Service Benefits** None  
**Orthodontia Benefits** N/A

**Maximum Benefits**  
**Plan Year (per person):** $1,500  
**Lifetime Orthodontia (per person):** N/A

**Dental Rollover**  
**Opt Out**

**OON Reimbursement**  
**Fee Schedule**

**Procedures Performed by Specialist**  
**Covered/Covered**

*Of allowable expenses established by contract for the participating dentists.  
#Value-added benefits include a 20% discount on orthodontia and cosmetic procedures.
## Benefits and Rate Summary

**VOL Choice**  
Proposed Effective Date: August 1, 2014  
Group Name: Florida State University Student Dental Plan

<table>
<thead>
<tr>
<th>Rates</th>
<th>Blue Dental Choice Voluntary Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$36.66</td>
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</table>

Florida State University contribution is assumed to be 0% of the monthly student rate and 0% of the monthly dependent rate.
BlueDental Choice Proposal Assumptions

- Blue Dental Plans are offered through Florida Combined Life Insurance Company, Inc. (FCL), an affiliate of Blue Cross and Blue Shield of Florida, Inc. (BCBSF). BCBSF and FCL are Independent Licensees of the Blue Cross and Blue Shield Association.
- The premiums in this proposal may include costs associated with the payment of compensation to independent, third parties for the sale of the products. Please contact your agent, broker or consultant if you have any questions.
- Calculations are based upon data furnished. Estimated Monthly Premium is provided for illustrative purposes only.
- This proposal is only a summary of the benefits and provisions contained in the group master policies. Other benefits and restrictions may apply.
- Sold rates will be guaranteed for the twelve (12) months immediately following the Effective Date.
- Quoted rates are not dependent upon an employer contribution to the cost of the coverage.
- A 12-month waiting period has been waived for all Basic and Major services if an existing comparable insured dental plan is not being replaced.
- If Orthodontia Benefits are included, a minimum of 5 child/family units must be enrolled in the plan in order for Orthodontia coverage to be placed into effect.
- For plans with provider networks, (BlueDental Choice, BlueDental Choice Copayment and BlueDental Choice Plus), in-network deductible credits apply to out-of-network deductible and out-of-network deductible credits apply to in-network deductible.
- For BlueDental Choice, charges made by a Non-Participating Dentist that are in excess of the contracted amount will not be considered payable under the contract.
  - Eligibility requires each student to be a matriculated, degree seeking, full-time student actively attending classes at FSU.
  - Each eligible student/dependent that enrolls in this dental plan agrees to remain enrolled for no less than a 12 month period. Premium will be collected by FSU in installments and remitted on the student’s behalf to Florida Blue/Florida Combined Life.
  - FSU agrees to submit enrollment and remit premium on behalf of each enrollee in a format agreeable to Florida Blue/Florida Combine Life.

CBSF has a longstanding and deep commitment to conducting business ethically, with integrity and in compliance with applicable law. Our Corporate Compliance Program reflects that commitment by providing basic guidance on the principal ethical and legal rules that affect our business activities. To this end, we have requirements that all employees protect the privacy and integrity of confidential information (including confidential health and financial information). We employ technical, physical and procedural safeguards to protect the confidentiality of information. Additionally we have a process for reviewing requirements established by HHS regulations and we are committed to actively pursuing compliance with any of those requirements.