

BlueDental Choice

Benefit Summary

Plus

Group Name: ECKERD COLLEGE

Benefit Plan Year:

12 Months Following Effective Date

Deductible (For Basic and Major Services Only)

Per Person Per Plan Year

\$50

\$50

Per Family Per Plan Year

\$150

\$150

In-Network deductible credits apply to Out-of-Network deductible and Out-of-Network deductible credits apply to In-Network

	Participating Dentist		Non-Participating Dentist	
	BlueDental Pays [†]	You Pay [*]	BlueDental Pays ^{**}	You Pay ^{***}
Preventive[†]	100%	0%	100%	0%
Oral Evaluations (Exams)				
Bitewing X-rays				
Prophylaxis (Cleanings) – Adult/Child				
Fluoride Treatment – Child				
X-rays – Intraoral/Complete Series/Panoramic				
Basic[†]	90%	10%	80%	20%
Sealants				
Amalgam Restorations (Silver Fillings)				
Resin-Based Restorations – Anterior and Posterior				
Root Canal Therapy				
Periodontal Treatment				
Extractions – Routine and Surgical				
Major[†]	60%	40%	50%	50%
Crowns – Single Restorations				
Osseous Surgery				
Complete Dentures				
Partial Dentures				
Fixed Partial Dentures (Bridges)				
Benefit Waiting Period			None	
Orthodontia Services			All Insureds	
Orthodontia Lifetime Maximum			\$2,000	
BlueDental Pays			50%	
Benefit Waiting Period			None	

Plan Year Maximum Benefit Per Person

\$1,250 - See rollover provision on reverse side

The information provided above is a summary of benefits for group certificate: 50534-1103. It is intended to highlight key points of the Dental Plan and 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.

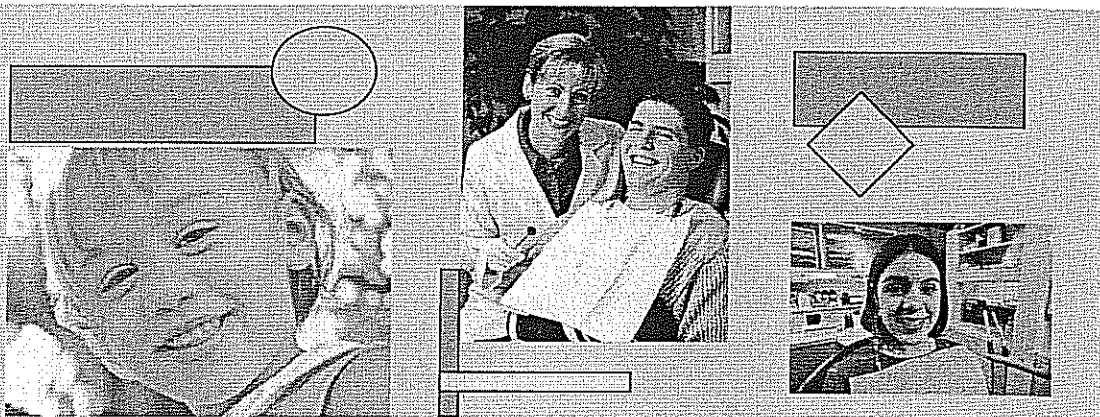
[†]Some limitations may apply.

^{*}Percentage of fee schedule.

^{**}Payment is based on Usual, Customary and Reasonable Charge.

^{***}The majority of dentists' fees are within our allowed charges; however, you will be responsible for any fees in excess of the allowed amount.

Eckerd College
BlueDental



Maximum Rollover

We understand oral health is a critical part of overall health. That's why we're introducing a new dental benefit that will allow you to rollover a portion of your unused dental benefits from year to year.

This means beginning in 2011, you can accumulate benefit dollars to help offset higher out-of-pocket costs for complex procedures.

This benefit applies to you automatically if you:

- Receive at least one covered service during the plan year
- Are an active member of the plan on the last day of the plan year
- Do not exceed the claim payment threshold in the plan year

How Maximum Rollover Works

Beginning September 1, 2011 your rollover amount will be added to your maximum benefit amount, increasing it for you to use that year and beyond (see below for amounts and maximums).

In order to determine the amount of benefit dollars that are eligible for rollover, use the chart below. Start with your Plan's Annual Maximum Benefit Amount of \$1,250. If we do not pay out more claims dollars on your behalf than the \$600 Yearly Threshold Amount, your benefit maximum for the next year will increase \$450.

Your rollover amount keeps growing and is available for you to use as long as your employer offers this rollover benefit. The last column will show you the total amount of additional benefit dollars you can earn. It's one more way we are striving to improve dental care for our members.

Plan's Annual Maximum Benefit Amount	Yearly Threshold Amount	Available Rollover Amount to use next year/beyond.	Accumulated Rollover Maximum
\$1,250	\$600	\$450	\$1,250



Florida Combined Life

An Independent Licensee of the Blue Cross and Blue Shield Association