

Carrier	BCBS/FCL Current High Plan	BCBS/FCL Renewal High Plan	BCBS/FCL Current Low Plan
Enrollment:			
Employee	183	183	179
Employee + 1	163	163	145
Family	167	167	111
Plan Benefits:			
Single Deductible	\$50.00	\$50.00	\$50.00
Family Deductible	\$150.00	\$150.00	\$150.00
Preventive	100% / 90%	100% / 90%	100% / 90%
Basic	80% / 70%	80% / 70%	100% / 70%
Major	50% / 40%	50% / 40%	50% / 40%
Calendar Year Maximum	\$1,500.00	\$1,500.00	\$1,000.00
Orthodontia	50%	50%	None
Orthodontia Maximum	\$500 Lifetime	\$500 Lifetime	None
Benefit Features:			
Dental D&P Waiver / Rollover	Rollover	Rollover	Rollover
Endodontics/Periodontics Category	Basic	Basic	Basic
Orthodontia Eligibility	Adult & Child	Adult & Child	N/A
# of Cleanings	4	4	4
Out of Network Reimbursement	Fee Schedule	Fee Schedule	Fee Schedule
Implants	Included	Included	Included
Missing Teeth	12 Months	12 Months	12 Months
New Hire Waiting Period	None	None	None
Late Entrant Waiting Period	None	None	None
Participation Requirement	35%	35%	35%
Network Statistics:			
General Dentists Martin/St. Lucie	163 / 85 / 96	163 / 85 / 96	163 / 85 / 96
Specialists - Martin/St. Lucie/IR	83 / 25 / 27	83 / 25 / 27	83 / 25 / 27
Disruption Analysis - Providers/P	84% / 97%	84% / 97%	84% / 97%
Provider Accessibility Analysis	98.90%	98.90%	98.90%
Premiums:			
Employee	\$38.20	\$36.67	\$34.08
Employee + 1	\$76.10	\$73.06	\$67.95
Family	\$126.27	\$121.22	\$112.69
Monthly Premium	\$40,481.99	\$38,863.13	\$28,461.66
Annual Premium	\$485,783.88	\$466,357.56	\$341,539.92
% Increase/Decrease over current			
Rate Guarantee Period	N/A	24 Months	N/A

Additional Benefit Features:	Onsite Rep; Wellness Contribution: 2016 \$15K, 2017 \$25K	Onsite Rep; \$25K Wellness Contribution; Includes Dental4Health	Onsite Rep; Wellness Contribution: 2016 \$15K, 2017 \$25K
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BCBS/FCL
Renewal
Low Plan

179

145

111

\$50.00

\$150.00

100% / 90%

100% / 70%

50% / 40%

\$1,000.00

None

None

Rollover

Basic

N/A

4

Fee Schedule

Included

12 Months

None

None

35%

163 / 85 / 96

83 / 25 / 27

84% / 97%

98.90%

\$32.72

\$65.23

\$108.18

\$27,323.21

\$327,878.52

24 Months

Onsite Rep; \$25K
Wellness Contribution;
Includes Dental4Health