

# 2025-2026 Florida Institute of Technology Dental Summary of Benefits

Limits	In-Network	Out-of-Network
<b>Plan Maximum</b>		\$750
<b>Plan Deductible</b>		\$50
Services	In-Network	Out-of-Network
<b>Preventative</b>		
• Cleanings	0%	0%
• Fluoride Treatment		
• Sealants		
• Space Maintainers		
<b>Basic Restorative</b>		
• Restorations	20%	40%
• Emergency		
• Simple Extractions		
• Oral Surgery		
• Periodontics		
• Endodontics		
<b>Major</b>		
• Inlays	50%	60%
• Onlays		
• Crown		
• Dentures		
• Removable Prosthetics		
• Fixed Partial Dentures (Bridges)		
<b>Orthodontia</b>		Not covered

Coverage provided through United Healthcare  
August 10th, 2025 - August 9th, 2026

## Annual Rates

Student Only:	\$525.00
Student + Spouse:	\$525.00
Student + Child(ren):	\$800.98
Student + Family:	\$1,436.25

# 2025-2026 Florida Institute of Technology Dental Summary of Benefits

Preventive & Diagnostic services do not accumulate to the Annual Max Benefits. Once a Dental member has reached the Annual Max Benefits, In Network providers can provide services at the In Network costs to offset the member's out of pocket responsibility. The average discounts for Dental vary but are generally between 30% to 40% off their billed charges.

Services	In-Network	Out-of-Network
Periodic Oral Evaluation	100%	100%
Radiographs	100%	100%
Lab and Other Diagnostic Tests	100%	100%
Dental Prophylaxis (Cleaning)	100%	100%
Fluoride Treatment	100%	100%
Sealants	100%	100%
Space Maintainers	100%	100%
Restorations (Amalgams or Composite)	80%	60%

For more details regarding the Florida Institute of Technology Student Health Insurance Program please visit: [www.haylor.com/florida-institute-of-technology/](http://www.haylor.com/florida-institute-of-technology/)  
833-401-3341  
[student@haylor.com](mailto:student@haylor.com)

