

2025-2026 Florida Institute of Technology Dental Summary of Benefits

Limits	In-Network	Out-of-Network
Plan Maximum	\$750	
Plan Deductible	\$50	
Services	In-Network	Out-of-Network
Preventative <ul style="list-style-type: none"> Cleanings Fluoride Treatment Sealants Space Maintainers 	0%	0%
Basic Restorative <ul style="list-style-type: none"> Restorations Emergency Simple Extractions Oral Surgery Periodontics Endodontics 	20%	40%
Major <ul style="list-style-type: none"> Inlays On lays Crown Dentures Removable Prosthetics Fixed Partial Dentures (Bridges) 	50%	60%
Orthodontia	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

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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/
833-401-3341
student@haylor.com

