

How to Avoid Retroactive Terminations

In order to keep your Policy in force and avoid cancellation it is important to pay your dental premiums when they are due.

Premium may be paid annually, semi-annually, quarterly or monthly as selected by you. The premium payment mode may be changed with our approval.

FCL allows a three (3)-month grace period to pay each premium, after the first one. During the grace period, the policy will stay in force. If the premium is not paid before the end of the grace period, this policy will terminate effective as of last paid through date.

If you purchased your FCL dental plan directly from Florida Blue (Off-Marketplace plans) or you purchased a plan On-Marketplace but you do not receive a subsidy, your coverage will be active during this 3-month grace period. To keep your coverage, you'll need to pay your premium before the end of the 3 months. If you don't, your policy will be canceled. You'll lose coverage back to the last paid through date and be responsible for any claims for services you received after that date.

If you purchased your FCL dental plan on-Marketplace, and you receive a subsidy to help pay for your coverage, claims will be paid during the first month of the grace period for all eligible dental services rendered. During the second and third months of the grace period, claims may pend and be denied if past due premiums are not received.

Also, please remember to let us know if your mailing address or banking/payment information has changed.