

Payment of Claims During the Grace Period



Florida Combined Life

An Independent Licensee of the
Blue Cross and Blue Shield Association

If you are enrolled in an individual BlueDental Choice or BlueDental Copayment Q or QF plan, and do not pay your premium on or before the due date, you are entitled to a grace period. FCL allows a 3-month grace period to pay each premium after the initial premium.

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 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.

If the premium is not received prior to the end of the grace period, the policy will be cancelled.