

**FLORIDA COMBINED LIFE INSURANCE COMPANY, INC. (FCL)**  
P.O. BOX 40028  
JACKSONVILLE, FL 32246

**CERTIFICATE AMENDMENT**

The Certificate of Insurance and any amendments attached thereto, to which this Certificate Amendment is attached is changed as follows:

The following has been added to the Benefits Section of the Certificate.

**Enhanced Dental Benefits**

Coverage for the following services are provided for each Covered Person who is eligible to receive Enhanced Dental Benefits and has been diagnosed with diabetes, coronary artery disease or who is pregnant:

- Dental Cleanings (oral prophylaxis or periodontal maintenance cleanings) once every three months.
- Periodontal scaling once for each quadrant every 24 months when this service is necessary and appropriate.

Coverage for the following services is provided for each Covered Person who is eligible to receive Enhanced Dental Benefits and has been diagnosed with oral cancer.

- Dental Cleanings (oral prophylaxis or periodontal maintenance cleanings) once every three months.
- Fluoride treatment, once every three months
- Pre-diagnostic cancer screening, once every six months

For these benefits, any calendar year deductible, coinsurance or copayment provisions that would otherwise apply do not apply when these benefits are provided by a Participating Dentist. Enhanced Benefits provided by non-participating dentists will be subject to any coinsurance or copayment due however the calendar year deductible will not apply.

Nothing herein contained shall be held to vary, alter, waive or extend any of the provisions, conditions, limitations, exceptions, or other terms of the certificate to which this amendment is attached other than as herein stated.

If you have any questions about this coverage, need claims assistance, or need assistance in resolving complaints, please call us at 1-888-223-4892.

Signed for the Florida Combined Life Insurance Company, Inc., at Jacksonville, Florida.



President]