



Florida Combined Life

An Independent Licensee of the
Blue Cross and Blue Shield Association

February 2, 2026

Marion County Employees
521 SE 26th Court
Ocala, FL 34471

RE: Group Policy Number:
177L22

Renewal Date: October 1, 2026

Thank you for choosing Florida Combined Life Insurance Company, Inc. for your group Dental Insurance benefits. We value you as a customer and appreciate your business.

Your Group Dental Insurance Plan is about to renew. We have completed our annual review of your coverage with FCL, taking into account a variety of factors that affect rate development. After careful consideration and analysis, we have established your renewal rates for the next plan year. Your current and renewal rates are shown below. The renewal rates will take effect on your renewal date and are guaranteed for the following 24 months with a 3rd year rate cap of 7.5%, subject to the terms and conditions of your group contract. In addition, we will provide a one-time wellness contribution in the amount of \$25,000.

BlueDental Choice Plus True Group 177L22 (High Plans)

	<u>Current Rates</u>	<u>New Rates</u>
Employee	\$ 39.92	\$ 38.92
Employee + One Dep	\$ 61.90	\$ 60.36
Family	\$ 97.68	\$ 95.24

BlueDental Choice Plus True Group 177L22 (Low Plans)

	<u>Current Rates</u>	<u>New Rates</u>
Employee	\$ 29.14	\$ 29.14
Employee + One Dep	\$ 45.22	\$ 45.22
Family	\$ 71.36	\$ 71.36

We look forward to continuing our relationship well into the future. Should you have any questions regarding this letter please contact your local Blue Cross and Blue Shield sales representative or telephone our office at 1-800-772-8244.

Sincerely,

Tracey Carbonell
Strategic Account Manager

cc:

Sales Rep: Andy Carroll
Agent: Combined Insurance Services