

## Dental Highlights 2019/2020

- \$1,300 per person per calendar year
- 3 cleanings/3 exams per calendar year
- You can use any dentist you want ~ but, if you use a participating provider, your out-of-pocket expenses are minimal, if any at all. Participating providers accept the payment allowance from NOVA as payment in full. A non-participating dentist can charge above and beyond the allowance from NOVA.
- List of dentist can be found at the website: [Novahealthcare.com](http://Novahealthcare.com)
- We are the Nova Dental Care Network, not the Premium Dental Care Network.
- Orthodontia is covered at 50% for a maximum of \$2,000 LIFETIME. Only dependents under age 19 are covered.
- To contact NOVA, call 773-1143. They can provide members with pre-treatment cost analysis so that there will be no “surprise” bills.

### Cost per year:

Administrators & Managerial/Confidential- \$285.00 Family Plan  
\$142.50 Single Plan

Teachers (FCTA)- \$270.00 Family Plan  
\$135.00 Single Plan

***Annual enrollment is in December for coverage beginning January 1***

***It is the member's responsibility to notify the FCTA Benefit Fund (within 30 days) of a change in status; such as marriage, divorce, birth or adoption of a child.***

Benefit Fund Trustees:

Allison Lippert, Kathy Woods, Julie Zdyb, Erin Russell & Amber Chandler