



A wholly owned subsidiary of Bay Gulf Credit Union.

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Dental Insurance

Advantages In Membership, Inc., a wholly owned subsidiary of Bay Gulf Credit Union, is offering **DENTAL** insurance through Humana/CompBenefits at the following group rates (rates for plan year June 1st, 2010 through May 31st, 2011):

Member - \$18.66 per month
Member + 1 other person - \$35.46 per month
Member + 2 or more persons - \$48.30 per month

Listed below are some of the dental insurance program features and benefits:

- **No charge** for routine x-rays and cleanings, cleanings once every six months.
- There is **no maximum coverage limitation**—no limitation on benefits.
- Large, established network of qualified, **FLORIDA** dentists to choose from.
- **No claim forms to file.**
- **No hidden costs.** You should know approximately how much you'll have to pay by looking through the Schedule of Benefits and Copayments.
- **No referral** required to visit a Humana/CompBenefits participating specialist.
- **Orthodontics** coverage available.
- Once your enrollment is effective, there is **no waiting period for benefits.**
- Enrollments should be effective the **first day of each month.**
- **12 month** initial enrollment period required.
- Refer to the Compbenefits website at www.compbenefits.com for a listing of dental providers. (Quick Links – Provider Search; DHMO plan Option; By Zip)

If you have any additional questions, or would like enrollment information, please contact Aaron J Weinstock at either 813-205-4228, or at aweinstock@baygulf.com.