**Expected Reimbursement: Dental Fund**

Your actual expenses are not automatically considered all reimbursable expenses. The rules/procedures of the FBC determine what expenses are reimbursable for each benefit fund, depending on multiple factors.

For example, applicants to the Dental Fund will have different amounts of reimbursable expenses depending on their insurance coverage.

If someone experienced a relatively common expensive dental procedure - they needed a root canal and a crown - this is how much of the expenses would be considered reimbursable if they had no insurance, other insurance, or the Harvard Dental Blue insurance (all prices are based on my personal experience)

**Treatment:** Checkup, Root Canal, and Crown  
Checkup: ~$100  
Root Canal: $600  
Crown: ~$2000

**1): NO Dental Insurance**  
FBC RULES:  
> 100% of every preventative treatment is considered reimbursable  
> 40% of every non-preventative treatment is considered reimbursable.

In this case, the person would pay for everything.  
Total expenses: $2700

FBC Reimbursable Expenses:  
> Entirety of Checkup ($100)  
> Up to 40% of Root Canal + Crown Procedure ($1040)  
Total reimbursable expenses: $1140

**2): OTHER Dental Insurance**  
FBC RULES:  
> Preventative treatments are generally covered by other dental insurances  
> 40% of the remaining expenses of non-preventative treatments after the insurance pays is considered reimbursable.

In this case, the person's other insurance would cover the entirety of the checkup, but if it had a $1500 benefit maximum for the year, they would have to pay out of pocket for over half of the cost of the crown.  
Total Expenses: $1,100

FBC Reimbursable Expenses:  
> Up to 40% of out of pocket "remaining" cost for the crown after the person hit their benefit maximum for the year ($440)  
Total reimbursable expenses: $440

**3): Harvard DentalBlue Dental Insurance**  
FBC RULES:  
> Out of pocket costs for all treatments (preventative or non) are considered reimbursable.

In this case, DentalBlue does have a $1500 benefit maximum for the year. This person would also have to pay out of pocket for over half of the cost of the crown.  
Total Expenses: $1,100

FBC Reimbursable Expenses:
> 100% of the remaining cost of non-preventative treatments is considered reimbursable.
Total reimbursable expenses: $1100 (+ the cost of the premium!)

Note that in all these scenarios, the final expenses calculated is “reimbursable” - not “is reimbursed”. This is the maximum amount you may receive, depending on how heavily each fund is utilized. If enough people apply to drain the fund, we will have to reimburse each applicant less than the maximum amount reimbursable, but this has not happened yet.