

Delta Dental of Ohio
Dental Benefit Highlights for
University of Toledo Student Dental Plan
#2438



Welcome to Ohio's largest dental benefits family!

As a member of Delta Dental of Ohio, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from PPO dentists – there are no hidden fees.
- Because payment is based on the PPO Dentist Schedule, you may have to pay more for services from our Premier Dentists (up to our Maximum Approved Fee).
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less. Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

Online Access

Our online Member Portal lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more – all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at 800-524-0149 (TTY users call 711) or look online at <https://www.DeltaDentalOH.com>.

Delta Dental PPO™ (Standard) Non-EHB Benefit Highlights Coverage effective August 11, 2026	Delta Dental PPO™ Dentist Plan Pays	Delta Dental Premier® Dentist Plan Pays*	Nonparticipating Dentist Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Periodontal Maintenance - cleanings following periodontal therapy	100%	100%	100%
Basic Services			
Minor Restorative Services - fillings and crown repair	50%	50%	50%
Simple Extractions - non-surgical removal of teeth	50%	50%	50%

** When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.*

Maximum Payment – \$750 per Member total per Benefit Year on all services.

Deductible – \$50 Deductible per Member total per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, X-rays, brush biopsy, and periodontal maintenance.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.



Delta Dental PPO™
Summary of Dental Plan Benefits
For Group #2438-0002
University of Toledo Student Dental Plan

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the Dentist's network participation.*

Control Plan – Delta Dental of Ohio

Benefit Year – August 11 through August 10

Non-EHB Covered Services - includes all Covered Services provided to individuals 19 years of age or older as well as any Covered Services provided to individuals age 18 and under which are not covered as an EHB Covered Service. Please note that to the extent an individual age 18 and under receives an EHB Covered Service that is also covered as a Non-EHB Covered Service under this Plan, the difference in Copayment amounts between the EHB Covered Service and the Non-EHB Covered Service may be covered as a Non-EHB Covered Service.

Non-EHB Covered Services – include all Covered Services that are not Essential Health Benefits (EHB) as defined by the Patient Protection and Affordable Care Act.

	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays*	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Palliative Treatment – to temporarily relieve pain	100%	100%	100%
Brush Biopsy – to detect oral cancer	100%	100%	100%
Radiographs – X-rays	100%	100%	100%
Periodontal Maintenance – cleanings following periodontal therapy	100%	100%	100%
Basic Services			
Minor Restorative Services – fillings and crown repair	50%	50%	50%
Simple Extractions – non-surgical removal of teeth	50%	50%	50%

* When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

- Oral exams (including evaluations by a specialist) are payable twice per benefit year.
- Prophylaxes (cleanings) are payable twice per benefit year.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her Dentist about treatment.
- Fluoride treatments are payable twice per benefit year for people age 18 and under.
- Space maintainers are not Covered Services.
- Bitewing X-rays are payable once per Benefit Year and full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any five-year period.
- Sealants are not a Covered Service.
- Prefabricated crowns are payable once in any five-year period for people up to age 15.
- Composite resin (white) restorations are payable on all teeth, including posterior teeth.

- Periodontal maintenance is a Covered Service.
- Oral surgical services, except non-surgical extractions and brush biopsy, are not Covered Services.
- Full and complete dentures, and services related to dentures are not Covered Services.
- Implants and implant related services are not Covered Services.
- Crowns over implants and their related services are not Covered Services.
- Occlusal guards are not Covered Services.
- People with special health care needs may be eligible for additional services including exams, hygiene visits, dental case management, and sedation/anesthesia. Special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, healthcare intervention, and/or use of specialized services or programs. The condition may be congenital, developmental, or acquired through disease, trauma, or environmental cause and may impose limitations in performing daily self-maintenance activities or substantial limitations in a major life activity.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of Dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our website or contact your benefits representative to get a copy of our Passport Dental information sheet.

Maximum Payment for Non-EHB Covered Services – \$750 per Member total per Benefit Year on all services.

Out-of-Pocket Maximum Payment for Non-EHB Covered Services – An Out-of-Pocket Maximum is the maximum amount that you or your Eligible Dependent will pay for Covered Services throughout a Benefit Year. There is no Out-of-Pocket Maximum Payment for Non-EHB Covered Services. You will be responsible for all Copayments, Deductibles, and other out-of-pocket expenses associated with all Non-EHB Covered Services provided to you or your Eligible Dependent throughout the Benefit Year.

Deductible for Non-EHB Covered Services – \$50 Deductible per Member total per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, X-rays, brush biopsy, and periodontal maintenance.

Waiting Period for Non-EHB Covered Services – Students who are eligible for dental benefits must be actively enrolled at the Institution of Higher Education.

Eligible People – All eligible students that attend the participating Institution of Higher Education of the University of Toledo.

Also eligible are your Spouse and your Children to the end of the day on which they turn 26, including your Children who are married, who no longer live with you, who are not your Dependents for federal income tax purposes, and/or who are not permanently disabled.

Coordination of Benefits – If you and your Spouse are both eligible to enroll in This Plan as Enrollees, you may be enrolled together on one application or separately on individual applications, but not both. Your Dependent Children may only be enrolled on one application. Delta Dental will not coordinate Benefits between your coverage and your Spouse's coverage if you and your Spouse are both covered as Enrollees under This Plan.

Benefits will cease on the date of termination.

Each of the Essential Health Benefits ("EHB") Covered Services listed at the end of this Summary of Dental Plan Benefits are considered Essential Health Benefits, as that term is defined in the Patient Protection and Affordable Care Act, as amended ("PPACA"), to the extent that such Covered Services are provided to an individual age 18 and under ("EHB Covered Services"). In the event an individual age 18 and under receives an EHB Covered Service, that EHB Covered Service shall be subject to the specific Copayments, Out-of-Pocket Maximums, Maximum Payments, Deductibles, Waiting Periods and frequency limitations set forth below. In no event will the general frequency limitations found in your Certificate apply to any of the EHB Covered Services listed in this Summary of Dental Plan Benefits. The remaining general exclusions and limitations found in your Certificate shall only apply to EHB Covered Services to the extent those general exclusions and limitations do not conflict with the specific Copayments, Out-of-Pocket Maximums, Maximum Payments, Deductibles, Waiting Periods and frequency limitations found in this Summary of Dental Plan Benefits. An individual will be considered age 18 and under until the end of the Calendar Year in which the individual attains the age of 19.

EHB Covered Services (for individuals age 18 and under)	In-Network		Out-of-Network
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays*	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers	100%	90%	90%
Palliative Treatment – to temporarily relieve pain	100%	90%	90%
Radiographs – X-rays	100%	90%	90%
Sealants – to prevent decay of permanent teeth	100%	90%	90%
Basic Services			
Minor Restorative Services – fillings and crown repair	90%	80%	80%
Oral Surgery Services – extractions and dental surgery	90%	80%	80%
Endodontic Services – root canals	90%	80%	80%
Periodontic Services – to treat gum disease	90%	80%	80%
Relines and Repairs – prosthetic appliances	90%	80%	80%
Other Basic Services – misc. services	90%	80%	80%
Major Services			
Major Restorative Services – crowns	50%	50%	50%
Prosthodontic Services – bridges, implants, dentures, and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services – medically necessary	50%	50%	50%

* When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

In-Network Annual Out-of-Pocket Maximum for EHB Covered Services – An Out-of-Pocket Maximum is the maximum amount that an Eligible Person will pay for EHB Covered Services throughout a Benefit Year. The In-Network Annual Out-of-Pocket Maximum for EHB Covered Services shall be \$450 per Benefit Year if this Certificate covers one Eligible Person age 18 and under, or \$900 per Benefit Year if this Certificate covers two or more Eligible Persons age 18 and under. Any Copayments, Deductibles or other out-of-pocket expenses paid by an Eligible Person for In-Network EHB Covered Services provided to an Eligible Person shall count toward that In-Network Annual Out-of-Pocket Maximum. The In-Network Annual Out-of-Pocket Maximum will not include any amounts paid for the following: (i) premiums; (ii) non-covered services; (iii) Out-of-Network Dentists; (iv) Copayments, Deductibles, or other out-of-pocket expenses for services other than EHB Covered Services; or (v) Copayments, Deductibles, or other out-of-pocket expenses paid for EHB Covered Services provided to individuals 19 years of age and older. Once the applicable In-Network Annual Out-of-Pocket Maximum is reached for the Benefit Year, all In-Network EHB Covered Services provided to an Eligible Person will be covered at 100% of the Maximum Approved Fee.

Out-of-Network Annual Out-of-Pocket Maximum for EHB Covered Services – There is no annual Out-of-Pocket Maximum for Out-of-Network EHB Covered Services. Eligible Persons will be responsible for all Copayments, Deductibles, and other out-of-pocket expenses associated with all Out-of-Network EHB Covered Services provided to Eligible Persons throughout the Benefit Year.

Annual and Lifetime Maximum Payments for EHB Covered Services – There are no annual or lifetime Maximum Payments for EHB Covered Services under this Certificate.

Payment for Orthodontic Services (when medically necessary) – When orthodontic treatment begins, your Dentist will submit a payment plan to Delta Dental based upon your projected course of treatment. In accordance with the agreed upon payment plan, Delta Dental will make an initial payment to you or your Participating Dentist. Thereafter, Delta Dental will make additional monthly payments based upon the Coinsurance amounts set forth above, your In-Network Out-of-Pocket Maximum for EHB Covered Services, and the agreed upon payment plan provided by your Dentist to Delta Dental.

Deductibles for EHB Covered Services – The Deductible for EHB Covered Services is \$50 per individual per Benefit Year, limited to a maximum of \$150 per family per Benefit Year for Basic and Major Services. The Deductible does not apply to diagnostic and preventive services, palliative treatment, X-rays, sealants, and orthodontics.

Waiting Period for EHB Covered Services – There are no waiting periods for Eligible Persons age 18 and under seeking EHB Covered Services.

EHB Covered Services

The following services are the specific EHB Covered Services under this Certificate to the extent they are received by an individual age 18 and under:

Diagnostic and Preventive Services

Examinations/Evaluations

D0120 – periodic oral evaluation

D0140 – limited oral evaluation – problem focused

D0145 – oral evaluation for a patient age 2 and under

D0150 – comprehensive oral evaluation

D0160 – detailed and extensive oral evaluation (problem focused)

D0180 – comprehensive periodontal evaluation

- ❖ Benefits for the foregoing clinical oral evaluations are payable twice in any Benefit Year, whether provided under one or more Delta Dental plan(s).

Cleanings (Prophylaxes)

D1110 – prophylaxis – adult

D1120 – prophylaxis – child

- ❖ Benefits for prophylaxis including periodontal maintenance or scaling in the presence of moderate or severe gingival inflammation are payable twice in any Benefit Year. Benefits for full mouth debridement are payable once in a lifetime.

Fluoride Treatment

D1206 – topical application of fluoride varnish

D1208 – topical application of fluoride – excluding varnish

- ❖ Benefits for topical application of fluoride are payable twice in any Benefit Year.

Space Maintainers

D1510 – space maintainer – fixed – unilateral - per quadrant

D1516 – space maintainer – fixed – bilateral, maxillary

D1517 – space maintainer – fixed – bilateral, mandibular

D1520 – space maintainer – removable – unilateral – per quadrant

D1526 – space maintainer – removable – bilateral, maxillary

D1527 – space maintainer – removable – bilateral, mandibular

D1551 – re-cement or re-bond of bilateral space maintainer – maxillary

D1552 – re-cement or re-bond of bilateral space maintainer - mandibular

D1553 – re-cement or re-bond of unilateral space maintainer – per quadrant

D1575 – distal shoe space maintainer – fixed, unilateral – per quadrant

Palliative Treatment

D9110 – palliative treatment of dental pain – per visit

Radiographs (X-rays)

D0210 – intraoral - comprehensive series of radiographic images

D0330 – panoramic radiographic image

- ❖ Benefits for a complete intraoral radiographic series (including bitewing radiographs) or a panoramic film (with or without bitewing films) are payable once in any five-year period.

D0220 – intraoral – periapical first radiographic image

D0230 – intraoral – periapical each addl radiographic image

D0240 – intraoral – occlusal radiographic image

D0270 – bitewing – single radiographic image

D0272 – bitewings – two radiographic images

D0273 – bitewings – three radiographic images

D0274 – bitewings – four radiographic images

D0277 – vertical bitewings – 7 to 8 radiographic images

- ❖ Benefits for bitewing images (posterior or vertical) are payable twice in any Benefit Year.

Sealants

D1351 – sealant – per tooth

- ❖ Sealants are payable only for the occlusal (biting) surface of unrestored permanent molars, free from decay and restorations.

- ❖ Sealants are a Benefit payable once in any three-year period per tooth.

D1352 – preventive resin restorations in a moderate to high caries risk patient – permanent tooth

- ❖ Payable one sealant per tooth in any three-year period.

D1353 – sealant repair – per tooth

D1354 – application of caries arresting medicament – per tooth

Basic Services

Minor Restorative Services (local anesthesia is considered to be part of restorative procedures)

D2140 – amalgam – one surface, primary or permanent

D2150 – amalgam – two surfaces, primary or permanent

D2160 – amalgam – three surfaces, primary or permanent

D2161 – amalgam – four or more surfaces, primary or permanent

D2330 – resin – based composite – one surface, anterior

D2331 – resin – based composite – two surfaces, anterior

D2332 – resin – based composite – three surfaces, anterior

D2335 – resin – based composite – four or more surfaces

(anterior)

- ❖ Tooth preparations, acid etching, adhesives (including resin bonding agents), liners and bases and curing are included as part of the restoration.

D2910 – re-cement or re-bond inlay, onlay, veneer, or partial coverage restoration
 D2915 – re-cement or re-bond indirectly fabricated or prefabricated post and core
 D2920 – re-cement or re-bond crown
 D2980 – crown repair necessitated by restorative material failure
 D2981 – inlay repair necessitated by restorative material failure
 D2982 – onlay repair necessitated by restorative material failure
 D2983 – veneer repair necessitated by restorative material failure
 D2990 – resin infiltration/smooth surface
 ❖ Limited to 1 in any 36-month period
 D2928 – prefabricated porcelain/ceramic crown – permanent tooth
 D2929 – prefabricated porcelain/ceramic crown – primary tooth
 D2930 – prefabricated stainless steel crown – primary tooth
 D2931 – prefabricated stainless steel crown – permanent tooth
 ❖ Stainless steel and porcelain crowns are payable once per tooth in any five-year period.
 ❖ Benefits for stainless steel crowns with esthetic facings, veneers or coatings are optional treatment. Delta Dental will only pay the amount that it would pay for a conventional stainless steel crown.
 D2940 – protective restoration
 D2951 – pin retention – per tooth, in addition to restoration
 D2976 – band stabilization – per tooth

Oral Surgery Services

D7111 – extraction, coronal remnants – primary tooth
 D7140 – extraction, erupted tooth or exposed root
 D7210 – extraction, erupted tooth requiring removal of bone and/or sectioning of tooth
 D7220 – removal of impacted tooth – soft tissue
 D7230 – removal of impacted tooth – partially bony
 D7240 – removal of impacted tooth – completely bony
 D7241 – removal of impacted tooth – completely bony, with unusual surgical complications
 D7250 – removal of residual tooth roots
 D7251 – coronectomy – intentional partial tooth removal, impacted teeth only
 D7252 – partial extraction for immediate implant placement
 D7270 – tooth re-implantation and/or stabilization of accidentally evulsed or displaced tooth
 D7280 – exposure of an unerupted tooth
 D7282 – mobilization of erupted or malpositioned tooth to aid eruption
 D7283 – placement of device to facilitate eruption of impacted tooth
 D7284 – excisional biopsy of minor salivary glands
 D7310 – alveoloplasty in conjunction with extractions – four or more teeth or tooth spaces, per quadrant
 D7311 – alveoloplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant
 D7320 – alveoloplasty not in conjunction with extractions – four or more teeth or tooth spaces, per quadrant
 D7321 – alveoloplasty not in conjunction with extractions – one to three teeth or tooth spaces, per quadrant
 D7471 – removal of lateral exostosis (maxilla or mandible)

D7510 – incision and drainage of abscess – intraoral soft tissue
 D7910 – suture of recent small wounds up to 5 cm
 D7953 – bone replacement graft for ridge preservation – per site
 D7971 – excision of pericoronal gingiva

Endodontic Services

D3220 – therapeutic pulpotomy (excluding final restoration)
 D3221 – pulpal debridement, primary and permanent teeth
 D3222 – partial pulpotomy for apexogenesis – permanent tooth with incomplete root development
 *** If a root canal is within 45 days of the pulpotomy, the pulpotomy is not a Covered Service as it is considered a part of the root canal procedure and Benefits are not payable separately.
 D3230 – pulpal therapy (resorbable filling) – anterior, primary tooth (excluding final restoration)
 D3240 – pulpal therapy (resorbable filling) – posterior, primary tooth (excluding final restoration)
 ❖ Benefit for root canal fillings on primary teeth are limited to primary teeth without succedaneous (replacement) teeth, once per tooth per lifetime.
 D3310 – endodontic therapy, anterior (excluding final restoration)
 D3320 – endodontic therapy, premolar tooth (excluding final restoration)
 D3330 – endodontic therapy, molar tooth (excluding final restoration)
 D3346 – retreatment of previous root canal therapy – anterior
 D3347 – retreatment of previous root canal therapy – premolar
 D3348 – retreatment of previous root canal therapy – molar
 D3351 – apexification/recalcification – initial visit (apical closure/calcific repair or perforations, root resorptions etc.)
 D3352 – apexification/recalcification – interim medication replacement
 D3353 – apexification/recalcification – final visit
 D3355 – pulpal regeneration – initial visit
 D3356 – pulpal regeneration – interim medication replacement
 D3357 – pulpal regeneration – completion of treatment
 ❖ Benefits for pulpal regeneration are payable once per tooth per lifetime.
 D3410 – apicoectomy – anterior
 D3421 – apicoectomy – premolar tooth (first root)
 D3425 – apicoectomy – molar (first root)
 D3426 – apicoectomy – (each addl root)
 D3430 – retrograde filling – per root
 D3450 – root amputation – per root
 D3920 – hemisection (including any root removal), not including root canal therapy

Periodontic Services

D4210 – gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant
 D4211 – gingivectomy or gingivoplasty – one to three contiguous teeth or tooth bounded spaces per quadrant
 D4212 – gingivectomy or gingivoplasty – to allow access for restorative procedure, per tooth
 D4240 – gingival flap procedure, including root planing – four or more contiguous teeth or tooth bounded spaces per quadrant
 D4241 – gingival flap procedure, including root planing – one to three contiguous teeth or tooth bounded spaces per quadrant

D4260 – osseous surgery (including flap entry and closure) – four or more contiguous teeth or bounded teeth spaces per quadrant
D4261 – osseous surgery (including flap entry and closure) – one to three contiguous teeth or bounded teeth spaces per quadrant
D4263 – bone replacement graft – retained natural tooth – first site in quadrant

❖ Benefits for the foregoing periodontal surgical services are payable once in any three-year period.

D4249 – clinical crown lengthening – hard tissue

D4270 – pedicle soft tissue graft procedure

D4273 – autogenous connective tissue graft procedures (including donor site surgery)

D4275 – soft tissue allograft

D4277 – free soft tissue graft procedure (including donor site surgery), first tooth, implant, or edentulous tooth position

D4278 – free soft tissue graft procedure (including donor site surgery), each addl contiguous tooth, implant, or edentulous tooth position

D4283 – autogenous connective tissue graft procedure (including donor site surgery) – each addl contiguous tooth, implant, or edentulous tooth position

D4341 – periodontal scaling and root planing, four or more teeth

D4342 – periodontal scaling and root planing, one to three teeth,

❖ Benefits for the foregoing scaling and root planing are payable once, per quadrant, in any two-year period.

D4346 – scaling in presence of moderate or severe gingival inflammation

❖ Benefits for prophylaxis including periodontal maintenance or scaling in the presence of moderate or severe gingival inflammation are payable twice in any Benefit Year. Benefits for full mouth debridement are payable once in a lifetime.

D4355 – full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit

❖ Full mouth debridement is payable once per lifetime.

D4910 – periodontal maintenance procedures

❖ Benefits for periodontal maintenance following therapy, including adult prophylaxis, are payable four times in any Benefit Year.

D7921 – collect-apply autologous product

❖ Limited to 1 in any 36-month period

Relines and Repairs

D5410 – adjust complete denture – maxillary

D5411 – adjust complete denture – mandibular

D5421 – adjust partial denture – maxillary

D5422 – adjust partial denture – mandibular

D5511 – repair broken complete denture base, mandibular

D5512 – repair broken complete denture base, maxillary

D5520 – replace missing or broken teeth – complete denture

D5611 – repair resin denture base, mandibular

D5612 – repair resin denture base, maxillary

D5621 – repair cast partial framework, mandibular

D5622 – repair cast partial framework, maxillary

D5630 – repair or replace broken clasp, per tooth

D5640 – replace broken teeth – per tooth

D5650 – add tooth to existing partial denture

D5660 – add clasp to existing partial denture, per tooth

D5670 – replace all teeth and acrylic on cast metal framework (maxillary)

D5671 – replace all teeth and acrylic on cast metal framework (mandibular)

D5710 – rebase complete maxillary denture

D5711 – rebase complete mandibular denture

D5720 – rebase maxillary partial denture

D5721 – rebase mandibular partial denture

D5725 – rebase hybrid prosthesis

D5730 – reline complete maxillary denture (direct)

D5731 – reline complete mandibular denture (direct)

D5740 – reline maxillary partial denture (direct)

D5741 – reline mandibular partial denture (direct)

D5750 – reline complete maxillary denture (indirect)

D5751 – reline complete mandibular denture (indirect)

D5760 – reline maxillary partial denture (indirect)

D5761 – reline mandibular partial denture (indirect)

❖ Benefits for the foregoing rebase and reline of a complete or partial denture base are payable once in any three-year period per appliance, six months after the initial installation.

D5850 – tissue conditioning denture (maxillary)

D5851 – tissue conditioning denture (mandibular)

D6197 – replacement of restorative material used to close an access opening of a screw-retained implant supported prosthesis, per implant

D6930 – re-cement fixed partial denture

D6980 – fixed partial denture repair by report

Other Basic Services

D0340 – 2D cephalometric images

D0350 – oral/facial photographic images

D0391 – interpretation of diagnostic image

D0470 – diagnostic casts

D9222 – deep sedation/general anesthesia – first 15 min

D9223 – deep sedation/general anesthesia – each subsequent 15 min

D9239 – intravenous conscious sedation/analgesia – first 15 min

D9243 – intravenous conscious sedation/analgesia – each subsequent 15 min

D9310 – consultation

D9610 – therapeutic drug injection, single administration

D9612 – therapeutic drug injection, two or more administrations, different medications

D9613 – infiltration of sustained release therapeutic drug – per quadrant

D9930 – treatment of complications (post-surgical)

D9944 – occlusal guard – hard appliance full arch by report

D9946 – occlusal guard – hard appliance partial arch by report

❖ Benefits for an occlusal guard are payable once per Benefit Year for individuals 13-18 years of age.

Major Services

Major Restorative Services

D2510 – inlay – metallic – one surface, an alternate benefit will be provided

D2520 – inlay – metallic – two surfaces, an alternate benefit will be provided

D2530 – inlay – metallic – three surfaces, an alternate benefit will be provided

D2542 – onlay – metallic – two surfaces
 D2543 – onlay – metallic – three surfaces
 D2544 – onlay – metallic – four or more surfaces
 D2710 – crown – resin–based composite (indirect)
 D2712 – crown – 3/4 resin–based composite (indirect)
 D2720 – crown – resin with high noble metal
 D2721 – crown – resin with predominantly base metal
 D2722 – crown – resin with noble metal
 D2740 – crown – porcelain/ceramic
 D2750 – crown – porcelain fused to high noble metal
 D2751 – crown – porcelain fused to predominantly base metal
 D2752 – crown – porcelain fused to noble metal
 D2753 – crown – porcelain fused to titanium and titanium alloys
 D2780 – crown – 3/4 cast high noble metal
 D2781 – crown – 3/4 cast predominantly base metal
 D2782 – crown – 3/4 cast noble metal
 D2783 – crown – 3/4 porcelain/ceramic
 D2790 – crown – full cast high noble metal
 D2791 – crown – full cast predominantly base metal
 D2792 – crown – full cast noble metal
 D2794 – crown – titanium
 D2950 – core buildup, including any pins
 D2952 – cast post and core in addition to crown
 D2954 – prefabricated post and core in addition to crown

- ❖ Benefits for the foregoing onlays and crowns are payable once per tooth in any five-year period.
- ❖ Benefits for core buildups, cast posts and cores and prefabricated posts are limited to one procedure per tooth.
- ❖ Benefits for inlays, regardless of the material used are optional treatment. Delta Dental will pay only the amount that it would pay for an amalgam or composite resin restoration.

Prosthodontic Services

D5110 – complete denture – maxillary
 D5120 – complete denture – mandibular
 D5130 – immediate denture – maxillary
 D5140 – immediate denture – mandibular

- ❖ Benefits for one complete upper and one complete lower denture are payable once in any five-year period.

D5211 – maxillary partial denture – resin base (including any conventional clasps, rests and teeth)
 D5212 – mandibular partial denture – resin base (including any conventional clasps, rests and teeth)
 D5213 – maxillary partial denture – cast metal framework – resin denture base (including any conventional clasps, rests and teeth)
 D5214 – mandibular partial denture – cast metal framework – resin denture base (including any conventional clasps, rests and teeth)
 D5221 – immediate maxillary partial denture – resin base (including any conventional clasps, rests and teeth)
 D5222 – immediate mandibular partial denture – resin base (including any conventional clasps, rests and teeth)
 D5223 – immediate maxillary partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)

D5224 – immediate mandibular partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)
 D5225 – maxillary partial denture – flexible base (including retentive/clasping materials, rests and teeth)
 D5226 – mandibular partial denture – flexible base (including retentive/clasping materials, rests and teeth)
 D5227 – immediate maxillary partial denture – flexible base (including any clasps, rests and teeth)
 D5228 – immediate mandibular partial denture – flexible base (including any clasps, rests and teeth)
 D5282 – removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests, and teeth), maxillary
 D5283 – removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests, and teeth), mandibular
 D5284 – removable unilateral partial denture – one piece flexible base (including retentive/clasping materials, rests, and teeth) – per quadrant
 D5286 – removable unilateral partial denture – one piece resin (including retentive/clasping materials, rests, and teeth) – per quadrant

- ❖ Benefits for a partial denture are payable only once per arch in any five-year period.
- ❖ Benefits for overdentures are optional treatment. Delta Dental will pay only the amount that it would pay for a conventional denture.

D5765 – soft liner for complete or partial removable denture - indirect
 D6010 – endosteal implant
 D6012 – surgical placement of interim implant body
 D6040 – eposteal implant
 D6050 – transosteal implant, including hardware
 D6055 – connecting bar – implant or abutment supported
 D6056 – prefabricated abutment
 D6057 – custom abutment
 D6058 – abutment supported porcelain/ceramic crown
 D6059 – abutment supported porcelain fused to high noble metal
 D6060 – abutment supported porcelain fused to predominantly base metal crown
 D6061 – abutment supported porcelain fused to noble metal crown
 D6097 – abutment supported crown – porcelain fused to titanium and titanium alloys
 D6062 – abutment supported cast high noble metal crown
 D6063 – abutment supported cast predominantly base metal crown
 D6064 – abutment supported cast noble metal crown
 D6094 – abutment supported titanium crown
 D6065 – implant supported porcelain/ceramic crown
 D6066 – implant supported porcelain fused to high metal crown
 D6082 – implant supported crown – porcelain fused to predominantly base alloys
 D6083 – implant supported crown – porcelain fused to noble alloys

D6084 – implant supported crown – porcelain fused to titanium and titanium alloys
D6067 – implant supported metal crown
D6086 – implant supported crown – predominantly base alloys
D6087 – implant supported crown – porcelain fused to noble alloys
D6088 – implant supported crown – porcelain fused to titanium and titanium alloys
D6068 – abutment supported retainer for porcelain/ceramic FPD
D6069 – abutment supported retainer for porcelain fused to metal FPD
D6070 – abutment supported retainer for porcelain fused to predominantly base metal FPD
D6195 – abutment supported retainer – porcelain fused to titanium and titanium alloys
D6071 – abutment supported retainer for porcelain fused to noble metal FPD
D6072 – abutment supported retainer for cast high noble metal FPD
D6073 – abutment supported retainer for cast predominantly base metal FPD
D6074 – abutment supported retainer for cast noble metal FPD
D6194 – abutment supported retainer for titanium FPD
D6075 – implant supported retainer for ceramic FPD
D6076 – implant supported retainer for porcelain fused to high noble metal FPD
D6098 – implant supported retainer – porcelain fused to predominantly base alloys
D6099 – implant supported retainer for FPD – porcelain fused to noble alloys
D6120 – implant supported retainer for FPD – porcelain fused to titanium and titanium alloys
D6077 – implant supported retainer for cast metal FPD
D6121 – implant supported retainer for metal FPD – predominantly base alloys
D6122 – implant supported retainer for metal FPD – noble alloys
D6123 – implant supported retainer for metal FPD – titanium and titanium alloys
D6080 – implant maintenance procedures when a full arch fixed hybrid prosthesis is removed and reinserted, including cleansing of prosthesis and abutments
D6180 – implant maintenance procedures when a full arch fixed hybrid prosthesis is not removed, including cleansing of prosthesis and abutments
D6081 – scaling and debridement in the presence of inflammation or mucositis of a single implant
D6089 – accessing and retorquing loose implant screw – per screw
D6090 – repair implant prosthesis
D6091 – replacement of semi-precision or precision attachment (male or female) of implant/abutment supported prosthesis, per attachment
D6092 – recement implant/abutment supported crown
D6093 – recement implant/abutment supported fixed partial denture
D6096 – remove broken implant retaining screw
D6193 – replacement of an implant screw
D6100 – implant removal

D6101 – debridement peri-implant defect,
D6102 – debridement and osseous peri-implant defect
D6103 – bone graft peri-implant defect
D6104 – bone graft implant replacement
D6105 – removal of implant body not requiring bone removal nor flap elevation
D6114 – implant/abutment supported fixed denture for edentulous arch – maxillary
D6115 – implant/abutment supported fixed denture for edentulous arch – mandibular
D6116 – implant/abutment supported fixed denture for partially edentulous arch – maxillary
D6117 – implant/abutment supported fixed denture for partially edentulous arch – mandibular
D6190 – implant index
❖ Benefits for the foregoing abutments and implants are payable once in any five-year period.
❖ Benefits for implant/abutment supported complete or partial dentures are optional treatment. Delta Dental will only pay the amount that it would pay for a conventional denture.
D6205 – pontic – indirect resin based composite
D6210 – pontic – cast high noble metal
D6211 – pontic – cast predominantly base metal
D6212 – pontic – cast noble metal
D6214 – pontic – titanium
D6240 – pontic – porcelain fused to high noble metal
D6241 – pontic – porcelain fused to predominantly base metal
D6242 – pontic – porcelain fused to noble metal
D6243 – pontic – porcelain fused to titanium and titanium alloys
D6245 – pontic – porcelain/ceramic
D6250 – pontic – resin with high noble metal
D6251 – pontic – resin with predominantly base metal
D6252 – pontic – resin with noble metal
D6545 – retainer – cast metal for resin bonded fixed prosthesis
D6548 – retainer – porcelain/ceramic for resin bonded fixed prosthesis
D6549 – resin retainer – for resin bonded fixed prosthesis
D6600 – inlay – porcelain/ceramic, two surfaces
D6601 – inlay – porcelain/ceramic, three or more surfaces
D6602 – inlay – cast high noble metal, two surfaces
D6603 – inlay – cast high noble metal, three or more surfaces
D6604 – inlay – cast predominantly base metal, two surfaces
D6605 – inlay – cast predominantly base, three or more surfaces
D6606 – inlay – cast noble metal, two surfaces
D6607 – inlay – cast noble metal, three or more surfaces
D6624 – inlay – titanium
D6608 – onlay – porcelain/ceramic, two surfaces
D6609 – onlay – porcelain/ceramic, three or more surfaces
D6610 – onlay – cast high noble metal, two surfaces
D6611 – onlay – cast high noble metal, three or more surfaces
D6612 – onlay – cast predominantly base metal, two surfaces
D6613 – onlay – cast predominantly base, three or more surfaces
D6614 – onlay – cast noble metal, two surfaces
D6615 – onlay – cast noble metal, three or more surfaces
D6634 – onlay – titanium
D6710 – retainer crown – indirect resin based composite
D6720 – retainer crown – resin with high noble metal

D6721 – retainer crown – resin with predominantly base metal
 D6722 – retainer crown – resin with noble metal
 D6740 – retainer crown – porcelain/ceramic
 D6750 – retainer crown – porcelain fused to high noble metal
 D6751 – retainer crown – porcelain fused to predominantly base metal
 D6752 – retainer crown – porcelain fused to noble metal
 D6753 – retainer crown – porcelain fused to titanium and titanium alloys
 D6780 – retainer crown – 3/4 cast high noble metal
 D6781 – retainer crown – 3/4 cast predominantly base metal
 D6782 – retainer crown – 3/4 cast noble metal
 D6783 – retainer crown – 3/4 porcelain/ceramic
 D6784 – retainer crown – 3/4 titanium and titanium alloys
 D6790 – retainer crown – full cast high noble metal
 D6791 – retainer crown – full cast predominantly base metal
 D6792 – retainer crown – full cast noble metal
 D6794 – retainer crown – titanium

- ❖ Benefits for the foregoing pontics, inlays, onlays, retainers and crowns are payable only once in any five-year period.

Orthodontic Services

D8010 – limited orthodontic treatment of primary dentition
 D8020 – limited orthodontic treatment of transitional dentition

D8030 – limited orthodontic treatment of adolescent dentition
 D8040 – limited orthodontic treatment of adult dentition
 D8070 – comprehensive orthodontic treatment of transitional dentition
 D8080 – comprehensive orthodontic treatment of adolescent dentition
 D8090 – comprehensive orthodontic treatment of adult dentition
 D8091 – comprehensive orthodontic treatment with orthognathic surgery
 D8210 – removable appliance therapy
 D8220 – fixed appliance therapy
 D8660 – pre-orthodontic treatment visit
 D8670 – periodic orthodontic treatment visit (as part of contract)
 D8671 – periodic orthodontic treatment visit (as part of contract) associated with orthognathic surgery

- ❖ Benefits for the foregoing Orthodontic Services are payable only to the extent said services are “medically necessary” and only for age 18 and under.

D8680 – orthodontic retention (removal of appliances, construction and placement of retainer(s))

- ❖ Benefits for the foregoing Orthodontic Services are payable only to the extent said services are “medically necessary” and only for age 18 and under.



Delta Dental PPO™ EHB Compliant Plan

Welcome!

Your dental program is administered by Delta Dental Plan of Ohio, Inc., a nonprofit health-insuring corporation doing business as Delta Dental of Ohio. Delta Dental of Ohio is the state’s dental benefits specialist. Good oral health is a vital part of good general health, and your Delta Dental program is designed to promote regular dental visits. We encourage you to take advantage of this program by calling your Dentist today for an appointment.

This Certificate, along with your Summary of Dental Plan Benefits, describes the specific benefits of your Delta Dental program and how to use them. If you have any questions about this program, please call our Customer Service department at 800-524-0149 or access our website at www.DeltaDentalOH.com.

You can easily verify your own Benefit, Claims and eligibility information online 24 hours a day, seven days a week by visiting www.DeltaDentalOH.com and selecting the link for our Member Portal. The Member Portal will also allow you to print Claim forms and ID cards, select paperless Explanation of Benefits statements (EOBs), search our Dentist directories, and read oral health tips.

We look forward to serving you!

TABLE OF CONTENTS

I.	Delta Dental PPO Certificate	1
II.	Definitions	1
III.	Enrolling in This Plan	3
IV.	Selecting a Dentist.....	3
V.	Accessing Your Benefits	4
VI.	How Payment is Made	4
VII.	Benefit Categories.....	5
VIII.	Exclusions and Limitations	5
IX.	Coordination of Benefits	11
X.	Reconsideration and Claims Appeal Procedure	14
XI.	Termination of Coverage	15
XII.	Continuation of Coverage	15
XIII.	General Conditions	15

Please read this Certificate together with the Summary of Dental Plan Benefits. The Summary of Dental Plan Benefits lists the specific provisions of your group dental plan. If a statement in the Summary conflicts with a statement in this Certificate, the statement in the Summary applies to This Plan and you should ignore the conflicting statement in this Certificate.

IMPORTANT: If you opt to receive dental care services that are not covered Benefits under this Plan, a participating dental care provider may charge you his or her normal fee for such services. Prior to providing you with dental care services that are not covered Benefits, the dental care provider will provide you with an estimated cost for each service.

NOTICE: IF YOU OR YOUR FAMILY MEMBERS ARE COVERED BY MORE THAN ONE HEALTH CARE AND/OR DENTAL CARE PLAN, YOU MAY NOT BE ABLE TO COLLECT BENEFITS FROM BOTH PLANS. EACH PLAN MAY REQUIRE YOU TO FOLLOW ITS RULES OR USE SPECIFIC DENTISTS, AND IT MAY BE IMPOSSIBLE TO COMPLY WITH BOTH PLANS AT THE SAME TIME. READ ALL OF THE RULES VERY CAREFULLY, INCLUDING THE COORDINATION OF BENEFITS SECTION, AND COMPARE THEM WITH THE RULES OF ANY OTHER PLAN THAT COVERS YOU OR YOUR FAMILY.

I. Delta Dental PPO Certificate

Delta Dental Plan of Ohio, Inc., referred to herein as Delta Dental, issues this Certificate to you, the Enrollee. The Certificate is a summary of your dental benefits coverage. It reflects and is subject to a contract between Delta Dental and the Contractor.

The Benefits provided under This Plan may change if any state or federal laws change.

Delta Dental agrees to provide Benefits as described in this Certificate and the Summary of Dental Plan Benefits.

All the provisions in the following pages form a part of this document as fully as if they were stated over the signature below.

IN WITNESS WHEREOF, this Certificate is executed at Delta Dental's home office by an authorized officer.



Goran M. Jurkovic, CPA, CGMA
President and CEO
Delta Dental Plan of Ohio, Inc.

II. Definitions

Adverse Benefit Determination

Any denial, reduction or termination of the benefits for which you filed a Claim. Or a failure to provide or to make payment (in whole or in part) of the benefits you sought, including any such determination based on eligibility, application of any utilization review criteria, or a determination that the item or service for which benefits are otherwise provided was experimental or investigational, or was not medically necessary or appropriate.

Allowed Amount

The amount permitted under the applicable fee schedule for This Plan, which was selected by your Contractor, and upon which Delta Dental will base its payment for a Covered Service.

Benefit Year

The period during which any benefit frequency limitation and/or annual maximum payment will apply. This will be the calendar year unless your Contractor elects a different period to serve as the Benefit Year. (See the Summary of Dental Plan Benefits for your Benefit Year.) If the Benefit Year is based upon a calendar year, the terms Benefit Year and Calendar Year may be used interchangeably.

Benefits

Payment for the Covered Services that have been selected under This Plan.

Certificate

This document. Delta Dental will provide Benefits as described in this Certificate. Any changes in this Certificate

will be based on changes to the contract between Delta Dental and the Contractor.

Child(ren)

Your natural child(ren), stepchild(ren), adopted child(ren), child(ren) by virtue of legal guardianship, or child(ren) who is/are residing with you during the waiting period for adoption or legal guardianship.

Claim

A request for payment for a Covered Service. Claims are not conditioned upon your seeking advance approval, certification, or authorization to receive payment for any Covered Service.

Completion Date

The date that treatment is complete. Some procedures may require more than one appointment before they can be completed. Treatment is complete:

- ◆ For dentures and partial dentures, on the delivery dates;
- ◆ For crowns and bridgework, on the permanent cementation date;
- ◆ For root canals and periodontal treatment, on the date of the final procedure that completes treatment.

Copayment

The percentage of the charge, if any, that you must pay for Covered Services.

Contractor

The employer, organization, group, or association sponsoring This Plan.

Covered Services

The unique dental services selected for coverage as described in the Summary of Dental Plan Benefits and subject to the terms of this Certificate.

Deductible

The amount a person and/or a family must pay toward Covered Services before Delta Dental begins paying for those services under this Certificate. The Summary of Dental Plan Benefits lists the Deductible that applies to you, if any.

Delta Dental

Delta Dental Plan of Ohio, Inc., a nonprofit health-insuring corporation providing dental benefits. Delta Dental is not an insurance company.

Delta Dental Member Plan

An individual dental benefit plan that is a member of the Delta Dental Plans Association, the nation's largest, most experienced system of dental health plans.

Delta Dental Premier® Dentist Schedule

The maximum fee allowed per procedure for services rendered by a Delta Dental Premier Dentist as determined by that Dentist's local Delta Dental Member Plan.

Deny/Denied/Denial

When a Claim for a particular service is denied for payment due to certain contractual limitations/exclusions. You will be responsible for paying your Dentist the applicable amount for such service regardless of the Dentist's participating status.

Dentist

A person licensed to practice dentistry in the state or jurisdiction in which dental services are performed.

- ◆ **Delta Dental PPO Dentist ("PPO Dentist")** – a Dentist who has signed an agreement with the Delta Dental Member Plan in his or her state to participate in Delta Dental PPO.
- ◆ **Delta Dental Premier Dentist ("Premier Dentist")** - a Dentist who has signed an agreement with the Delta Dental Member Plan in his or her state to participate in Delta Dental Premier.
- ◆ **Nonparticipating Dentist** – a Dentist who has not signed an agreement with any Delta Dental Member Plan to participate in Delta Dental PPO or Delta Dental Premier.
- ◆ **Out-of-Country Dentist** – A Dentist whose office is located outside the United States and its territories. Out-of-Country Dentists are not eligible to sign participating agreements with Delta Dental.

PPO Dentists and Delta Dental Premier Dentists are sometimes collectively referred to herein as "**Participating Dentists.**" Wherever a definition or provision of this Certificate differs from another state's Delta Dental Member Plan and its agreement with Participating Dentists, the agreement in that state with that Dentist will be controlling.

Delta Dental Premier Dentists, Nonparticipating Dentists, and Out-of-Country Dentists are sometimes collectively referred to herein as "**Non-PPO Dentists.**"

Dependent(s)

Your dependents are as defined by the rules of eligibility as stated in your Summary of Dental Plan Benefits.

Enrollee

You, when the Contractor notifies Delta Dental that you are eligible to receive Benefits under this Plan. An Enrollee may sometimes be referred to as a "subscriber".

Essential Health Benefits or EHB

Means those pediatric dental benefits identified by the Centers for Medicare and Medicaid Services ("CMS") as Essential Health Benefits and which are set forth in the benchmark plan identified by the state of Ohio.

Maximum Approved Fee

The Maximum Approved Fee is the lowest of:

- ◆ The Submitted Amount
- ◆ The lowest fee regularly charged, offered, or received by an individual Dentist for a dental service or supply,

irrespective of the Dentist's contractual agreement with another dental benefits organization.

- ◆ The maximum fee that the local Delta Dental Member Plan approves for a given procedure in a given region and/or specialty based upon applicable Participating Dentist schedules and internal procedures.

Participating Dentists agree not to charge Delta Dental patients more than the Maximum Approved Fee for a Covered Service. In all cases, Delta Dental will make the final determination regarding the Maximum Approved Fee for a Covered Service.

Maximum Payment

The maximum dollar amount Delta Dental will pay in any Benefit Year or lifetime for Covered Services. See the Summary of Dental Plan Benefits for the maximum payments applicable to This Plan.

Member(s)

Any Enrollee or Dependent with coverage under This Plan.

Nonparticipating Dentist Fee

The maximum fee allowed per procedure for services rendered by a Nonparticipating Dentist as determined by Delta Dental.

Open Enrollment Period

The period of time, as determined by the Contractor, during which a Member may enroll or be enrolled for Benefits.

Out-of-Country Dentist Fee

The maximum fee allowed per procedure for services rendered by an Out-of-Country Dentist as determined by Delta Dental.

Out-of-Pocket Maximum

The maximum amount that a Member will pay for Covered Services during a Benefit Year as set forth in the Summary of Dental Plan Benefits.

PPO Dentist Schedule

The maximum fee allowed per procedure for services rendered by a PPO Dentist as determined by that Dentist's local Delta Dental Member Plan.

Pre-Treatment Estimate

A voluntary and optional process where Delta Dental issues a written estimate of dental benefits that may be available under your coverage for your proposed dental treatment. Your Dentist submits the proposed dental treatment to Delta Dental in advance of providing the treatment.

A Pre-Treatment Estimate is for informational purposes only and is not required before you receive any dental care. It is not a prerequisite or condition for approval of future dental benefits payment. You will receive the same Benefits under This Plan whether or not a Pre-Treatment Estimate is requested. The benefits estimate provided on a Pre-Treatment Estimate notice is based on benefits available on

the date the notice is issued. It is not a guarantee of future dental benefits or payment.

Availability of dental benefits at the time your treatment is completed depends on several factors. These factors include, but are not limited to, your continued eligibility for benefits, your available annual or lifetime Maximum Payments, any coordination of benefits, the status of your Dentist, This Plan's limitations and any other provisions, together with any additional information or changes to your dental treatment. A request for a Pre-Treatment Estimate is not a Claim or a preauthorization, precertification or other reservation of future Benefits.

Processing Policies

Delta Dental's policies and guidelines used for Pre-Treatment Estimate and payment of Claims. The Processing Policies may be amended from time to time.

Special Enrollment Period

A period outside of the Open Enrollment Period in which you or your Dependent can obtain coverage under This Plan due to a qualifying life event.

Spouse

Your legal spouse.

Submitted Amount

The amount a Dentist bills to Delta Dental for a specific treatment or service. A Participating Dentist cannot charge you or your Dependents for the difference between this amount and the Maximum Approved Fee.

Summary of Dental Plan Benefits

A description of the specific provisions of your group dental coverage. The Summary of Dental Plan Benefits is and should be read as a part of this Certificate and supersedes any contrary provision of this Certificate.

Teledentistry

The delivery of dental services through the use of synchronous, real-time communication and the delivery of services of a dental hygienist or expanded function dental auxiliary pursuant to a dentist's authorization.

This Plan

The dental coverage established for Members pursuant to this Certificate and your Summary of Dental Plan Benefits.

III. Enrolling in This Plan

The Open Enrollment Period, if applicable, will be established by the Contractor and will occur on an annual basis. During the Open Enrollment Period, all eligible persons as defined in your Summary of Dental Plan Benefits may enroll in This Plan. You and/or your Dependents may not enroll in This Plan at any other time during the applicable Benefit Year except in the following instances:

- a. Newly hired or rehired employees (if applicable): You will be eligible to enroll on the date for which employment compensation begins or, if applicable, that date plus the

number of days specified as a waiting period in the Summary of Dental Plan Benefits.

- b. New Spouse: Your new Spouse will be eligible to enroll on the date of marriage.
- c. Newborn: Your newborn will be covered from the time of his or her birth until the 31st day after his or her birth. Such newborn Child may continue as a Covered Person after 31 days only if you make written application to add him or her as a Covered Person by the 31st day after the Child's birth. If this is not done, the newborn or adopted Child will cease to be a Covered Person as of the end of the 31st day.
- d. Legal adoptions or guardianships: Your newly adopted Child(ren) and/or the minor Child(ren) that you and/or your Spouse have guardianship over will be eligible to enroll on the earlier of (a) the date that the legal petition for adoption or guardianship becomes legally final, or (b) the date on which the Child(ren) begins residing with the Enrollee and the Enrollee assumes responsibility for the Child(ren) while waiting for adoption or guardianship to become final.
- e. New Stepchild: Your new stepchild will be eligible to enroll on the date that the Child's natural parent becomes a Dependent.
- f. To the extent Contractor permits Dependents other than those defined in this Certificate to enroll in This Plan, such Dependents will be eligible to enroll on the date that they become an eligible Dependent. Any such additional Dependents permitted by Contractor shall be set forth in your Summary of Dental Plan Benefits.
- g. All others will be permitted on the date that Delta Dental approves in writing the enrollment or listing of those people, unless compelled by a court or administrative order to otherwise provide Benefits for a Dependent.

IV. Selecting a Dentist

You may choose any Dentist. Your out-of-pocket costs are likely to be less if you go to a Delta Dental Participating Dentist.

If a Participating Dentist is not readily available within a reasonable period of time or driving distance, it may be possible to receive Covered Services from a Nonparticipating Dentist and be reimbursed at the same benefit level as if the Covered Services were provided by a Participating Dentist. If you feel this may be the case, please call Delta Dental's Customer Service Department, toll-free, at 800-524-0149 (TTY users call 711) or write to them at PO Box 9089, Farmington Hills, Michigan 48333-9089. We will review your situation and, if appropriate, authorize payment for a Nonparticipating Dentist at the Participating Dentist benefit level.

To verify that a Dentist is a Participating Dentist, you can use Delta Dental's online Dentist Directory at www.DeltaDentalOH.com or call 800 -524-0149.

V. Accessing Your Benefits

To utilize your dental benefits, follow these steps:

1. Please read this Certificate and the Summary of Dental Plan Benefits carefully so you are familiar with your benefits, payment methods, and terms of This Plan.
2. Make an appointment with your Dentist and tell him or her that you have dental benefits with Delta Dental. If your Dentist is not familiar with This Plan or has any questions, have him or her contact Delta Dental by writing to Delta Dental, Attention: Customer Service, P.O. Box 9089, Farmington Hills, Michigan 48333-9089, or calling the toll-free number at 800-524-0149.
3. After you receive your dental treatment, you or the dental office staff will file a Claim form, completing the information portion with:
 - a. The Enrollee's full name and address
 - b. The Enrollee's Member ID number
 - c. The name and date of birth of the person receiving dental care
 - d. The Contractor's name and number

Notice of Claim Forms

Delta Dental does not require special Claim forms. However, most dental offices have Claim forms available. Participating Dentists will fill out and submit your dental Claims for you.

Mail Claims and completed information requests to:

Delta Dental
P.O. Box 9085
Farmington Hills, Michigan 48333-9085

Pre-Treatment Estimate

A Pre-Treatment Estimate is not required to receive payment, but it allows Claims to be processed more efficiently and allows you to know what services may be covered before your Dentist provides them. You and your Dentist should review your Pre-Treatment Estimate Notice before treatment. Once treatment is complete, the dental office will submit a Claim to Delta Dental for payment.

Because the amount of your Benefits is not conditioned on a Pre-Treatment Estimate decision by Delta Dental, all Claims under This Plan are post-service Claims.

Written Notice of Claim and Time of Payment

All Claims for Benefits must be filed with Delta Dental within one year of the date the services were completed. Once a Claim is filed, Delta Dental will adjudicate it within 30 days of receiving it. If there is not enough information to adjudicate your Claim, Delta Dental will notify you or your Dentist within 30 days. The notice will (a) describe the information needed, (b) explain why it is needed, (c) request an extension of time in which to decide the Claim, and (d) inform you or your Dentist that the information must be received within 45 days or your Claim will be Denied if the services were performed by a Nonparticipating Dentist, or not chargeable to the

Member if the services were performed by a Participating Dentist. You will receive a copy of any notice sent to your Dentist. Once Delta Dental receives the requested information, it has 15 days to adjudicate your Claim. If you or your Dentist does not supply the requested information, Delta Dental will deny your Claim. In such case, you will be responsible for all charges if the services were performed by a Nonparticipating Dentist. If the services were performed by a Participating Dentist, the services will not be chargeable to the Member. Once Delta Dental adjudicates your Claim, it will notify you within five days.

Authorized Representative

You may also appoint an authorized representative to deal with Delta Dental on your behalf with respect to any Claim you file or any review of a Denied Claim you wish to pursue (see the Claims Appeal Procedure section). You should contact your Contractor, call Delta Dental's Customer Service department, toll-free, at 800-524-0149, or write them at P.O. Box 9089, Farmington Hills, Michigan, 48333-9089, to request a form to designate the person you wish to appoint as your representative. Delta Dental will only recognize the person whom you have authorized on the last dated form filed with Delta Dental. Once you have appointed an authorized representative, Delta Dental will communicate directly with your representative and will not inform you of the status of your Claim. You will have to get that information from your representative. If you have not designated a representative, Delta Dental will communicate directly with you.

Questions and Assistance

Questions regarding your coverage should be directed to your Contractor or call Delta Dental's Customer Service department, toll-free, at 800-524-0149. You may also write to Delta Dental's Customer Service department at P.O. Box 9089, Farmington Hills, Michigan, 48333-9089. When writing to Delta Dental, please include your name, the Contractor's name and number, the Enrollee's Member ID number, and your daytime telephone number.

VI. How Payment is Made

Delta Dental shall make payments for Covered Services in accordance with the type of plan selected by the Contractor. The type of plan selected will be identified in your Summary of Dental Plan Benefits.

Delta Dental PPO (Point-of-Service)

If your Dentist is a Participating Dentist, Delta Dental will base payment on the Maximum Approved Fee for Covered Services.

Delta Dental will send payment directly to Participating Dentists and you will be responsible for any applicable Copayments and/or Deductibles. Unless prohibited by state law, you will be responsible for the Maximum Approved Fee for most commonly performed non-covered services. For other non-covered services, you will be responsible for the Dentist's Submitted Amount.

If your Dentist is a Nonparticipating Dentist, Delta Dental will base payment on the Nonparticipating Dentist Fee for Covered Services.

If your Dentist is an Out-of-Country Dentist, Delta Dental will base payment on the Out-of-Country Dentist Fee for Covered Services.

For Covered Services rendered by a Nonparticipating Dentist or Out-of-Country Dentist, Delta Dental will send payment to you unless otherwise required by law or contract, and you will be responsible for making full payment to the Dentist. You will be responsible for any difference between Delta Dental's payment and the Dentist's Submitted Amount.

Delta Dental PPO (Standard)

Regardless of your Dentist's participating status, Delta Dental will base its payment on the lesser of the Submitted Amount or the PPO Dentist Schedule.

Delta Dental will send payment directly to Participating Dentists and you will be responsible for any applicable Copayments and/or Deductibles. If your Dentist is not a PPO Dentist, but is a Delta Dental Premier Dentist, you will also be responsible for any difference between the PPO Dentist Schedule and the Delta Dental Premier Dentist Schedule for Covered Services, in addition to Copayments and/or Deductibles. Unless prohibited by state law, you will be responsible for the Maximum Approved Fee for most commonly performed non-covered services. For other non-covered services, you will be responsible for the Dentist's Submitted Amount.

For Covered Services rendered by a Nonparticipating Dentist or Out-of-Country Dentist, Delta Dental will send payment to you unless otherwise required by law or contract, and you will be responsible for making full payment to the Dentist. You will be responsible for any difference between Delta Dental's payment and the Dentist's Submitted Amount.

Orthodontics

If This Plan includes orthodontics, it will be identified on and paid as reflected in your Summary of Dental Plan Benefits.

Covered Services Requiring Multiple Visits

In the event a Covered Service requires more than one visit with your Dentist, payment for the Covered Service will be rendered upon Completion Date.

VII. Benefit Categories

The Benefits covered by This Plan are set forth in your Summary of Dental Plan Benefits. Covered Services are also subject to exclusions and limitations set forth below. You will want to review this section of this Certificate carefully.

Please note that certain Covered Services provided to individuals age 18 and under are considered Essential Health Benefits and are subject to specific rules concerning applicable Copayments, Out-of-Pocket Maximums, Maximum Payments, Deductibles and Waiting Periods and frequency limitations. For a complete list of those services designated as Essential Health Benefits, as well as the applicable rules

governing Essential Health Benefits, please see the Summary of Dental Plan Benefits. To the extent an individual age 18 and under receives a Covered Service designated as an Essential Health Benefit, the specific Copayments, Out-of-Pocket Maximums, Maximum Payments, Deductibles, Waiting Periods and frequency limitations found in your Summary of Dental Plan Benefits shall be controlling. In no event will the general frequency limitations set forth in this Certificate apply to any of the Covered Services listed as Essential Health Benefits in your Summary of Dental Plan Benefits. The remaining general exclusions and limitations found in this Certificate shall only apply to a Covered Service designated as an Essential Health Benefit to the extent those general exclusions and limitations do not conflict with the specific Copayments, Out-of-Pocket Maximums, Maximum Payments, Deductibles, Waiting Periods and frequency limitations found in your Summary of Dental Plan Benefits.

VIII. Exclusions and Limitations

Exclusions

Delta Dental will make no payment for the following services or supplies, unless otherwise specified in the Summary of Dental Plan Benefits. All charges for these services will be your responsibility.

1. Services for injuries or conditions payable under Workers' Compensation or Employer's Liability laws. Services received from any government agency, political subdivision, community agency, foundation, or similar entity. NOTE: This provision does not apply to any programs provided under Medicaid or Medicare.
2. Services or supplies, as determined by Delta Dental, for correction of congenital or developmental malformations, with the exception of congenitally missing teeth, for individuals 19 years of age or older.
3. Cosmetic surgery or dentistry for aesthetic reasons, as determined by Delta Dental.
4. Services completed or appliances completed before a person became eligible under This Plan. This exclusion does not apply to orthodontic treatment in progress (if a Covered Service).
5. Prescription drugs (except intramuscular injectable antibiotics), premedication, medicaments/ solutions, and relative analgesia.
6. General anesthesia and intravenous sedation for (a) surgical procedures, unless medically necessary, or (b) restorative dentistry.
7. Charges for hospitalization, laboratory tests, histopathological examinations and miscellaneous tests.
8. Charges for failure to keep a scheduled visit with the Dentist.
9. Services or supplies, as determined by Delta Dental, for which no valid dental need can be demonstrated.
10. Services or supplies, as determined by Delta Dental, that are investigational in nature, including services or

- supplies required to treat complications from investigational procedures.
11. Services or supplies, as determined by Delta Dental, which are specialized procedures or techniques.
 12. Treatment by other than a Dentist, except for services performed by a licensed dental hygienist under the supervision of a licensed dentist. Treatment rendered by any other licensed dental professional may be covered only as solely determined by the Contractor and/or Delta Dental.
 13. Services or supplies for which the patient is not legally obligated to pay, or for which no charge would be made in the absence of Delta Dental coverage.
 14. Services or supplies received due to an act of war, declared or undeclared, or terrorism.
 15. Services or supplies covered under a hospital, surgical/medical, or prescription drug program.
 16. Services or supplies that are not within the categories of Benefits selected by the Contractor and that are not covered under the terms of this Certificate.
 17. Fluoride rinses, self-applied fluorides, or desensitizing medicaments.
 18. Preventive control programs (including oral hygiene instruction, caries susceptibility tests, dietary control, immunization counseling, tobacco counseling, home care medicaments, etc.).
 19. Sealants, for individuals 19 years of age or older.
 20. Space maintainers for maintaining space due to premature loss of anterior primary teeth.
 21. Lost, missing, or stolen appliances of any type, or replacement or repair of orthodontic appliances or space maintainers.
 22. Cosmetic dentistry, including repairs to facings posterior to the second bicuspid position.
 23. Veneers.
 24. Prefabricated crowns used as final restorations on permanent teeth.
 25. Appliances, surgical procedures, and restorations for increasing vertical dimension; for altering, restoring, or maintaining occlusion; for replacing tooth structure loss resulting from attrition, abrasion, abfraction, or erosion; or for periodontal splinting. If Orthodontic Services are Covered Services, this exclusion will not apply to Orthodontic Services as limited by the terms and conditions of the Contract between Delta Dental and the Contractor.
 26. Implant/abutment supported interim fixed denture for edentulous arch.
 27. Absent a showing of medical necessity, implant services are not payable for people age 18 and under.
 28. Paste-type root canal fillings on permanent teeth, for individuals 19 years of age or older.
 29. Replacement, repair, relines, or adjustments of occlusal guards, for individuals 19 years of age or older.
 30. Chemical curettage, for individuals 19 years of age or older.
 31. Nerve dissection.
 32. Administration of neuromodulators.
 33. Administration of dermal fillers.
 34. Services associated with overdentures.
 35. Metal bases on removable prostheses.
 36. The replacement of teeth beyond the normal complement of teeth.
 37. Personalization or characterization of any service or appliance.
 38. Temporary crowns used for temporization during crown or bridge fabrication, for individuals 19 years of age or older.
 39. Posterior bridges in conjunction with partial dentures in the same arch, sharing at least one posterior edentulous space in common.
 40. Precision abutments, attachments and stress breakers.
 41. Biologic materials to aid in soft and osseous tissue regeneration when submitted on the same day as tooth extraction, periradicular surgery, soft tissue grafting, guided tissue regeneration, implants, ridge augmentation, ridge preservation/extraction sites, apicoectomy sites, hemisections, and periodontal or implant bone grafting.
 42. Bone replacement grafts and specialized implant surgical techniques, including radiographic/surgical implant index.
 43. Indexing for osteotomy using dynamic robotic assisted or dynamic navigation.
 44. Appliances, restorations, or services for the diagnosis or treatment of disturbances of the temporomandibular joint (TMJ).
 45. Diagnostic photographs and cephalometric films, for individuals 19 years of age or older, unless done for orthodontics and orthodontics are a Covered Service.
 46. 3-D facial scans and images, and printings of such scans and images.
 47. Myofunctional therapy.
 48. Mounted case analyses, for individuals 19 years of age or older.
 49. Molecular, antigen or antibody testing for a public health related pathogen.
 50. Vaccinations.

51. Bone replacement grafts when performed in conjunction with a hemisection.
52. Fabrication, adjustment, relines or repair of sleep apnea appliances.
53. The administration of a home sleep apnea test, or screening for sleep apnea related breathing disorders.
54. Sleep apnea services.
55. Fabrication, delivery, or titration of oral appliance therapy (OAT) morning repositioning device.
56. Fabrication and placement of a custom removable clear plastic temporary aesthetic appliance.
57. Removal of non-resorbable barrier.
58. Intraoral tomosynthesis images.
59. Direct to consumer orthodontic services and/or supplies, unless Delta Dental has received a Delta Dental-approved and signed treating dentist attestation from a Dentist licensed in the state where the Member resides.
60. Any and all taxes applicable to the services.
61. Processing policies may otherwise exclude payment by Delta Dental for services or supplies.

Delta Dental will make no payment for the following services or supplies. Participating Dentists may not charge Members for these services or supplies. All charges from Nonparticipating Dentists for the following services or supplies are your responsibility:

1. Services or supplies, as determined by Delta Dental, which are not provided in accordance with generally accepted standards of dental practice.
2. The completion of forms or submission of Claims.
3. Consultations, patient screening, or patient assessment when performed in conjunction with examinations or evaluations.
4. Caries risk assessment performed on a Member age two or under.
5. Local anesthesia.
6. Acid etching, cement bases, cavity liners, and bases or temporary fillings.
7. Infection control.
8. Temporary, interim, or provisional crowns.
9. Gingivectomy as an aid to the placement of a restoration.
10. The correction of occlusion, when performed with prosthetics and restorations involving occlusal surfaces.
11. Diagnostic casts, when performed in conjunction with restorative or prosthodontic procedures.
12. Palliative treatment, when any other service is provided on the same date except X-rays and tests necessary to diagnose the condition.
13. Post-operative X-rays, when done following any completed service or procedure.

14. Periodontal charting.
15. Pins and preformed posts, when done with core buildups.
16. Any substructure when done for inlays, onlays, and veneers.
17. Removal of an indirect restoration on a natural tooth.
18. Excavation of a tooth resulting in determination of non-restorability.
19. A pulp cap, when done with a sedative filling or any other restoration. A sedative or temporary filling, when done with pulpal debridement for the relief of acute pain prior to conventional root canal therapy or another endodontic procedure. The opening and drainage of a tooth or palliative treatment, when done by the same Dentist or dental office on the same day as completed root canal treatment.
20. A pulpotomy on a permanent tooth, except on a tooth with an open apex.
21. A therapeutic apical closure on a permanent tooth, except on a tooth where the root is not fully formed.
22. Retreatment of a root canal by the same Dentist or dental office within two years of the original root canal treatment.
23. A prophylaxis or full mouth debridement, when done on the same day as periodontal maintenance or scaling in the presence of gingival inflammation.
24. Scaling in the presence of gingival inflammation when done on the same day as periodontal maintenance.
25. Prophylaxis, scaling in the presence of gingival inflammation, or periodontal maintenance when done within 30 days of three or four quadrants of scaling and root planing or other periodontal treatment.
26. Full mouth debridement when done within 30 days of scaling and root planing.
27. Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces without flap entry and closure, when performed within 12 months of implant restorations, provisional implant crowns and implant or abutment supported interim dentures.
28. Scaling and debridement in the presence of inflammation or mucositis of a single implant, when done on the same day as a prophylaxis, scaling in the presence of gingival inflammation, periodontal maintenance, full mouth debridement, periodontal scaling and root planing, periodontal surgery or debridement of a peri-implant defect.
29. Full mouth debridement, when done on the same day as a comprehensive periodontal evaluation.
30. A sealant, sealant repair, preventive resin restoration or interim caries arresting medicament is not payable when done on the same day as a sealant, sealant repair,

preventive resin restoration or interim caries arresting medicament performed on the same tooth.

31. An occlusal adjustment, when performed on the same day as the delivery of an occlusal guard.
32. Reline, rebase, or any adjustment or repair within six months of the delivery of a denture.
33. Reline or any adjustment or repair to a sleep apnea appliance within six months of the delivery.
34. Tissue conditioning, when performed on the same day as the delivery of a denture or the reline or rebase of a denture.
35. Reline, rebase, or any adjustment or repair within six months of the delivery of a denture when performed by the same office.
36. Repairs for implant/abutment supported prosthesis within six months of the delivery of the prosthesis when performed by the same office.
37. Adjustments, temporary relines, or tissue conditioning within three months of delivery of an immediate denture.
38. Periapical and/or bitewing X-rays, when done within a clinically unreasonable period of time of performing full mouth X-rays, as determined solely by Delta Dental.
39. Charges or fees for overhead, internet/video connections, software, hardware or other equipment necessary to deliver services, including but not limited to teledentistry services.
40. Capture only images which are not associated with any interpretation or reporting.
41. 3-D intraoral and dental scans.
42. Frenulectomy when performed on the same day as any other surgical procedure(s) in the same surgical area by the same dentist or dental office.
43. Surgical removal of implant body when performed within three months of an implant/mini-implant on the same tooth by the same dentist or dental office.
44. Non-surgical implant removal when performed within six months of an implant/mini-implant on the same tooth by the same dentist or dental office.
45. Scaling and root planing when performed on the same day as surgical root repair or exposures.
46. Accessing and retorquing loose implant screw is not payable when performed on the same day as implant maintenance, replacement of an implant screw, or repair procedures on an implant supported prosthesis by the same dentist or dental office.
47. Surgical repair or exposure of root when performed on the same day as endodontic or periodontal surgical procedures.
48. Intraorifice barriers.

49. Removal of non-resorbable barrier when performed by the same dentist who placed the barrier.
50. Excision of benign or malignant lesions, salivary glands, or incisional biopsy of oral soft tissue when performed in the same area and on the same day as another surgical procedure by the same dentist or dental office.
51. Nerve dissection is not payable when done on the same day as the removal of an impacted tooth – completely bony, with unusual surgical complications.
52. Processing policies may otherwise exclude payment by Delta Dental for services or supplies.

Limitations

The Benefits for the following services or supplies are limited as follows, unless otherwise specified in the Summary of Dental Plan Benefits. All charges for services or supplies that exceed these limitations will be your responsibility. All time limitations are measured from the actual date (i.e., to the day) of the applicable prior dates of services in our records with any Delta Dental Member Plan or, at the request of the Contractor, any dental plan:

1. Bitewing X-rays are payable twice per calendar year for individuals age 18 and under and once per calendar year for individuals 19 years of age or older.
2. Panoramic or full mouth X-rays (which may include bitewing X-rays) are payable once in any five-year period.
3. Any combination of teeth cleanings (prophylaxes (general or periodontal cleanings), full mouth debridement, scaling in the presence of inflammation, and periodontal maintenance procedures) are payable twice per calendar year. Full mouth debridement is payable once in a lifetime.
4. Oral examinations and evaluations (not including limited problem focused evaluations or patient screenings) are only payable twice per calendar year, regardless of the Dentist's specialty.
5. Patient screening is payable once per calendar year.
6. Preventive fluoride treatments are payable twice per calendar year for people age 18 and under.
7. Bilateral space maintainers are payable once per arch in a lifetime for people age 18 and under.
8. Unilateral space maintainers are payable once per quadrant in a lifetime for people age 13 and under.
9. A distal shoe space maintainer is payable for first permanent molars once per quadrant for people age eight and under.
10. Cast restorations (including jackets, crowns and onlays) and associated procedures (such as core buildups and post substructures) are payable once in any five-year period per tooth. Subsequent minor restorations on the same tooth are also subject to this five-year limitation.

11. Crowns or onlays are payable only for extensive loss of tooth structure due to caries (decay) or fracture (lost or mobile tooth structure).
12. Individual crowns over implants are payable at the prosthodontic benefit level once in a five-year period.
13. Substructures, porcelain, porcelain substrate, and cast restorations are not payable for people age 11 and under.
14. Band stabilization is payable once per lifetime only on posterior permanent teeth.
15. Hard full or partial arch occlusal guards are payable once in any five-year period.
16. For individuals age 18 and under, an interim partial denture is payable only for the replacement of permanent anterior teeth for people age 16 and under or during the healing period for people age 17 years and over. For people 19 years of age or older, benefits for an interim partial denture are limited to situations involving the replacement of permanent anterior teeth during the healing period. Absent a showing of medical necessity, the healing period shall not exceed 30 days from the date of the extraction.
17. Biological materials to aid in soft and osseous tissue regeneration are payable once per natural tooth in a 36-month period.
18. Prosthodontic Services limitations:
 - a. One complete upper and one complete lower denture, and any implant used to support a denture are payable once in any five-year period.
 - b. A removable partial denture, endosteal implant (other than to support a denture), or fixed bridge is payable once in any five-year period unless the loss of additional teeth requires the construction of a new appliance.
 - c. A removable unilateral partial denture is payable once per quadrant in any five-year period unless the loss of additional teeth requires the construction of a new appliance.
 - d. Fixed bridges and removable partial dentures are not payable for people age 15 and under.
 - e. Rebase hybrid prostheses are payable once in any five-year period per appliance.
 - f. A relines or the complete replacement of denture base material is payable once in any three-year period per appliance.
 - g. Implant removal is payable once per tooth or area in a five-year period.
 - h. Implant maintenance is payable once per arch per any 12-month period.
 - i. Removal of a broken implant retaining screw is payable once in a five-year period.
 - j. Accessing and retorquing loose implant screw is payable once every 24 months per implant.
 - k. Replacement of an implant screw is payable once every 24 months per implant.
19. Orthodontic Services limitations, if covered under your Plan pursuant to your Summary of Dental Plan Benefits:
 - a. Orthodontic Services are payable for individuals age 18 and under in situations deemed medically necessary.
 - b. If the treatment plan terminates before completion for any reason, Delta Dental's obligation for payment ends on the last day of the month in which the patient was last treated.
 - c. Upon written notification to Delta Dental and to the patient, a Dentist may terminate treatment for lack of patient interest and cooperation. In those cases, Delta Dental's obligation for payment ends on the last day of the month in which the patient was last treated.
 - d. Benefits for an observation and adjustment are limited to twice in a 12-month period.
20. Delta Dental's obligation for payment of Benefits ends on the last day of coverage. However, Delta Dental will make payment for Covered Services provided on or before the last day of coverage as long as Delta Dental receives a Claim for those services within one year of the date of service.
21. When services in progress are interrupted, Delta Dental will not issue payment for any incomplete services; however, Delta Dental will calculate the Maximum Approved Fee that the dentist may charge you for such incomplete services, and those charges will be your responsibility. In the event the interrupted services are completed later by a Dentist, Delta Dental will review the Claim to determine the amount of payment, if any, to the Dentist in accordance with Delta Dental's policies at the time services are completed.
22. Care terminated due to the death of a Member will be paid to the limit of Delta Dental's liability for the services completed or in progress.
23. Prefabricated crowns used as final restorations on permanent teeth are limited to individuals age 18 and under.
24. Metal bases on removable prostheses are limited to individuals age 18 and under.
25. Radiographic/surgical implant index are limited to individuals age 18 and under.
26. Diagnostic photographs and cephalometric films are limited to individuals age 18 and under unless such services were performed in conjunction with Orthodontic Services and orthodontics are a Covered Service.
27. Optional treatment: If you select a more expensive service than is customarily provided, Delta Dental may

make an allowance for certain services based on the fee for the customarily provided service. You are responsible for the difference in cost. In all cases, Delta Dental will make the final determination regarding optional treatment and any available allowance.

Listed below are services for which Delta Dental will provide an allowance for optional treatment. Remember, you are responsible for the difference in cost for any optional treatment.

- a. Overdentures –Delta Dental will pay only the amount that it would pay for a conventional denture.
 - b. Inlays, regardless of the material used –Delta Dental will pay only the amount that it would pay for an amalgam or composite resin restoration.
 - c. Implant/abutment supported complete or partial dentures –Delta Dental will pay only for the amount that it would pay for a conventional denture.
 - d. Gold foil restorations –Delta Dental will pay only for the amount that it would pay for an amalgam or composite restoration.
 - e. Posterior stainless steel crowns with esthetic facings, veneers or coatings - Delta Dental will pay only for the amount that it would pay for a conventional stainless steel crown.
28. Repair of implant/abutment supported prosthesis is payable once in any 12-month period.
 29. Maximum Payment:
 - a. All Benefits available under This Plan are subject to the Maximum Payment limitations stated in your Summary of Dental Plan Benefits.
 - b. Delta Dental’s payment for Orthodontic Services will be limited to the annual or lifetime Maximum Payment stated in your Summary of Dental Plan Benefits.
 30. If a Deductible amount is stated in the Summary of Dental Plan Benefits, Delta Dental will not pay for any services or supplies, in whole or in part, to which the Deductible applies until the Deductible amount is met.
 31. Caries risk assessments are payable once in any 12-month period for Members age 3-18.
 32. Assessments of salivary flow by measurement are payable once in any 36-month period.
 33. Scaling and debridement of a single implant in the presence of mucositis is payable once per tooth in any 24-month period.
 34. A sealant, sealant repair, preventive resin restoration or interim caries arresting medicament is not payable when done on the same day as restorations involving the occlusal surface.
 35. Interim caries arresting medicament is payable twice per tooth per Benefit Year and is limited to five applications per day.
 36. Sealants are covered once per tooth per lifetime on first permanent molars for Members age nine and under.
 37. Sealants are covered once per tooth per lifetime on second permanent molars for Members age 14 and under.
 38. One cone beam CT is allowed within a 12-month period except when performed for TMD treatment.
 39. Restoration performed within two months of caries arresting medicament.
 40. Excisional biopsy of minor salivary glands is payable twice per lifetime, absent a showing of medical necessity.
 41. Incisional biopsy of oral soft tissue is payable twice per calendar year, absent a showing of medical necessity.
 42. Consultations by a provider or specialist other than the requesting or referring provider are payable once per calendar year.
 43. Processing Policies may otherwise limit payment by Delta Dental for services or supplies.
- Delta Dental will make no payment for services or supplies that exceed the following limitations. All charges will be your responsibility. However, Participating Dentists may not charge Members for these services or supplies when performed by the same Dentist or dental office. All time limitations are measured from the actual date (i.e., to the day) of the applicable prior dates of services in our records with any Delta Dental Member Plan of, at the request of the Contractor, any dental plan:**
1. Amalgam and composite resin restorations are payable once in any two-year period, regardless of the number or combination of restorations placed on a surface.
 2. Core buildups and other substructures are payable only when needed to retain a crown on a tooth with excessive breakdown due to caries (decay) and/or fractures.
 3. Recementation of a crown, onlay, inlay, veneer, space maintainer, or bridge within six months of the seating date.
 4. Retention pins are payable once in any two-year period. Only one substructure per tooth is a Covered Service.
 5. Root planing is payable once in any two-year period.
 6. Periodontal surgery is limited to once in any three-year period.
 7. A complete occlusal adjustment is payable once in any five-year period. The fee for a complete occlusal adjustment includes all adjustments that are necessary for a five-year period. A limited occlusal adjustment is not payable more than three times in any five-year period. The fee for a limited occlusal adjustment includes all adjustments that are necessary for a six-month period.

8. Processing Policies may otherwise limit payment by Delta Dental for services or supplies.

Delta Dental will make no payment for services or supplies that exceed the following limitations for individuals 19 years of age or older. All such charges are your responsibility. However, Participating Dentists may not charge any individual, regardless of age, for these services or supplies when performed by the same Dentist or dental office. All time limitations are measured from the actual date (i.e., to the day) of the applicable prior dates of services in our records with any Delta Dental Member Plan or, at the request of the Contractor, any dental plan:

1. Retention pins are payable once in a two-year period. Only one substructure per tooth is a Covered Service.
2. Tissue conditioning is payable twice per arch in any three-year period.
3. The allowance for a denture repair (including reline or rebase) will not exceed half the fee for a new denture.
4. The allowance for an implant repair will not exceed half the fee for a new prosthesis.
5. Services or supplies, as determined by Delta Dental, which are not provided in accordance with generally accepted standards of dental practice.
6. Scaling and debridement in the presence of inflammation or mucositis of a single implant is payable once per tooth in any 24-month period when performed by the same office.
7. A sealant, sealant repair, preventive resin restoration or interim caries arresting medicament is not payable when done on the same day as restorations involving the occlusal surface when performed by the same office.
8. A sealant, sealant repair or preventive resin restoration is not payable when performed within 24 months of a sealant, sealant repair or preventive resin restoration performed on the same tooth.
9. One assessment of salivary flow by measurement is allowed within a 12-month period when done by the same dentist/dental office.
10. Processing Policies may otherwise limit payment by Delta Dental for services or supplies.

IX. Coordination of Benefits

Coordination of Benefits (“COB”) applies to This Plan when a Person has health care coverage under more than one plan. “Plan” is defined below.

The order of benefit determination rules govern the order in which each Plan will pay a claim for benefits. The Plan that pays first is called the Primary Plan. The Primary Plan must pay benefits in accordance with its policy terms without regard to the possibility that another Plan may cover some expenses. The Plan that pays after the Primary Plan is the Secondary Plan. The Secondary Plan may reduce the benefits it pays so that payments from all Plans does not exceed 100% of the total Allowable Expense.

Definitions

Plan

A Plan is any of the following that provides benefits or services for medical or dental care or treatment. If separate contracts are used to provide coordinated coverage for members of a group, the separate contracts are considered parts of the same Plan and there is no COB among those separate contracts.

1. Plan includes: group and non-group insurance contracts, health insuring corporation (“HIC”) contracts, Closed Panel Plans or other forms of group or group-type coverage (whether insured or uninsured); medical care components of long-term care contracts, such as skilled nursing care; medical benefits under group or individual automobile contracts; and Medicare or any other federal governmental plan, as permitted by law.
2. Plan does not include: hospital indemnity coverage or other fixed indemnity coverage; accident only coverage; specified disease or specified accident coverage; supplemental coverage as described in Revised Code sections 3923.37 and 1751.56; school accident type coverage; benefits for non-medical components of long-term care policies; Medicare supplement policies; Medicaid policies; or coverage under other federal governmental plans, unless permitted by law.

Each contract for coverage under (1) or (2) above is a separate Plan. If a Plan has two parts and COB rules apply only to one of the two, each of the parts is treated as a separate Plan.

This Plan

For purposes of this Article IX, This Plan means, the part of the contract providing the health care benefits to which the COB provision applies and which may be reduced because of the benefits of other Plans. Any other part of the contract providing health care benefits is separate from This Plan. A contract may apply one COB provision to certain benefits, such as dental benefits, coordinating only with similar benefits, and may apply another COB provision to coordinate other benefits.

Order of Benefit Determination Rules

The Order of Benefit Determination Rules determine whether This Plan is a Primary Plan or Secondary Plan when the person has health care coverage under more than one Plan.

When This Plan is primary, it determines payment for its Benefits first before those of any other Plan without considering any other Plan’s Benefits. When This Plan is secondary, it determines its Benefits after those of another Plan and may reduce the Benefits it pays so that all Plan benefits do not exceed 100% of the total Allowable Expense.

Allowable Expense

Allowable Expense is a health care expense, including deductibles, coinsurance and copayments, that is covered at least in part by any Plan covering the person. When a Plan

provides benefits in the form of services, the reasonable cash value of each service will be considered an Allowable Expense and a benefit paid. An expense that is not covered by any Plan covering the person is not an Allowable Expense. In addition, any expense that a provider by law or in accordance with a contractual agreement is prohibited from charging a covered person is not an Allowable Expense.

The following are examples of expenses that are not Allowable Expenses:

1. The difference between the cost of a semi-private hospital room and a private hospital room is not an Allowable Expense, unless one of the Plans provides coverage for private hospital room expenses.
2. If a person is covered by two or more Plans that compute their benefit payments on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology, any amount in excess of the highest reimbursement amount for a specific benefit is not an Allowable Expense.
3. If a person is covered by two or more Plans that provide benefits or services on the basis of negotiated fees, an amount in excess of the highest of the negotiated fees is not an Allowable Expense.
4. If a person is covered by one Plan that calculates its benefits or services on the basis of usual and customary fees or relative value schedule reimbursement methodology or other similar reimbursement methodology and another plan that provides its benefits or services on the basis of negotiated fees, the Primary Plan's payment arrangement shall be the Allowable Expense for all Plans.
5. The amount of any benefit reduction by the Primary Plan because a covered person has failed to comply with the Plan provisions is not an Allowable Expense. Examples of these types of plan provisions include second surgical opinions, precertification of admissions, and preferred provider arrangements.

Closed Panel Plan

Closed Panel Plan is a Plan that provides health care benefits to covered persons primarily in the form of services through a panel of providers that have contracted with or are employed by the Plan, and that excludes coverage for services provided by other providers, except in cases of emergency or referral by a panel member.

Custodial Parent

Custodial Parent is the parent awarded custody by a court decree or, in the absence of a court decree, is the parent with whom the Child resides more than one half of the calendar year excluding any temporary visitation.

Order of Benefits Determination Rules

When a person is covered by two or more Plans, the rules for determining the order of benefit payments are as follows:

1. The Primary Plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other Plan.
2. Except as provided in paragraph 3 below, a Plan that does not contain a COB provision that is consistent with Ohio regulation is always primary unless the provisions of both Plans state that the complying Plan is primary.
3. Coverage that is obtained by virtue of membership in a group that is designed to supplement a part of a basic package of benefits and provides that this supplementary coverage shall be excess to any other parts of the Plan provided by the contract holder. Examples of these types of situations are major medical coverages that are superimposed over base Plan hospital and surgical benefits, and insurance type coverages that are written in connection with a Closed Panel Plan to provide out-of-network benefits.
4. A Plan may consider the benefits paid or provided by another Plan in calculating payment of its benefits only when it is secondary to that other Plan.
5. Each Plan determines its order of benefits using the first of the following rules that apply:

Non-Dependent or Dependent. The plan that covers the Person other than as a dependent, for example as an employee, member, policyholder, subscriber, or retiree is the Primary Plan and the plan that covers the person as a dependent is the Secondary Plan. However, if the Person is a Medicare beneficiary and, as a result of federal law, Medicare is secondary to the Plan covering the person as a dependent, and primary to the Plan covering the person as other than a dependent (e.g. a retired employee), then the order of benefits between the two Plans is reversed so that the Plan covering the person as an employee, member, policyholder, subscriber, or retiree is the Secondary Plan and the other Plan is the Primary Plan.

Dependent Child covered under more than one Plan.

Unless there is a court decree stating otherwise, when a dependent Child is covered by more than one Plan the order of benefits is determined as follows:

- a. For a dependent Child whose parents are married or are living together, whether or not they have ever been married:
 - ◆ The Plan of the parent whose birthday falls earlier in the calendar year is the Primary Plan; or
 - ◆ If both parents have the same birthday, the Plan that has covered the parent the longest is the Primary Plan.

However, if one Spouse's Plan has some other coordination rule (for example, a "gender rule" which says the father's Plan is always primary), we will follow the rules of that Plan.

b. For a dependent Child whose parents are divorced or separated or not living together, whether or not they have ever been married:

- ◆ If a court decree states that one of the parents is responsible for the dependent Child's health care expenses or health care coverage and the Plan of that parent has actual knowledge of those terms, that Plan is primary. This rule applies to plan years commencing after the Plan is given notice of the court decree;
- ◆ If a court decree states that both parents are responsible for the dependent Child's health care expenses or health care coverage, the provisions of subparagraph (a) above shall determine the order of benefits;
- ◆ If a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or health care coverage of the dependent Child, the provisions of subparagraph (a) above shall determine the order of benefits; or
- ◆ If there is no court decree allocating responsibility for the dependent Child's health care expenses or health care coverage, the order of benefits for the Child are as follows:
 - (1) The Plan covering the Custodial Parent;
 - (2) The Plan covering the Spouse of the Custodial Parent;
 - (3) The Plan covering the non-custodial parent; and then
 - (4) The Plan covering the Spouse of the non-custodial parent.

c. For a dependent Child covered under more than one Plan of individuals who are not the parents of the Child, the provisions of subparagraph (a) or (b) above shall determine the order of benefits as if those individuals were the parents of the Child.

Active employee or retired or laid-off employee. The Plan that covers a person as an active employee, that is, an employee who is neither laid off nor retired, is the Primary Plan. The Plan covering that same person as a retired or laid-off employee is the Secondary Plan. The same would hold true if a person is a dependent of an active employee and that same person is a dependent of a retired or laid-off employee. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled "Non-Dependent or Dependent" can determine the order of benefits.

COBRA or state continuation coverage. If a person whose coverage is provided pursuant to COBRA or under a right of continuation provided by state or other federal law is covered under another Plan, the Plan covering the person as an employee, member, subscriber, or retiree

or covering the person as a dependent of an employee, member, subscriber, or retiree is the Primary Plan and the COBRA or state or other federal continuation coverage is the Secondary Plan. If the other Plan does not have this rule, and as a result, the Plans do not agree on the order of benefits, this rule is ignored. This rule does not apply if the rule labeled "Non-Dependent or Dependent" can determine the order of benefits.

Longer or shorter length of coverage. The Plan that covered the person as an employee, member, policyholder, subscriber, or retiree longer is the Primary Plan and the Plan that covered the person the shorter period of time is the Secondary Plan.

If the preceding rules do not determine the order of benefits, the Allowable Expenses shall be shared equally between the Plans meeting the definition of Plan. In addition, This Plan will not pay more than it would have paid had it been the primary plan.

Effect on the Benefits of This Plan

When This Plan is secondary, it may reduce its Benefits so that the total benefits paid or provided by all Plans during a plan year are not more than the total Allowable Expenses. In determining the amount to be paid for any Claim, the Secondary Plan will calculate the benefits it would have paid in the absence of other health care coverage and apply that calculated amount to any Allowable Expense under its Plan that is unpaid by the Primary Plan. The Secondary Plan may then reduce its payment by the amount so that, when combined with the amount paid by the Primary Plan, the total benefits paid or provided by all Plans for the Claim do not exceed the total Allowable Expense for that Claim. In addition, the Secondary Plan shall credit to its Plan deductible any amounts it would have credited to its deductible in the absence of other health care coverage.

If a covered person is enrolled in two or more Closed Panel Plans and if, for any reason, including the provision of service by a non-panel provider, Benefits are not payable by one Closed Panel Plan, COB shall not apply between that Plan and other Closed Panel Plans.

Right to Receive and Release Needed Information

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under This Plan and other Plans. Delta Dental may get the facts it needs from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under This Plan and other Plans covering the person claiming benefits. Delta Dental need not tell, or get the consent of, any person to do this. Each person claiming Benefits under This Plan must give Delta Dental any facts it needs to apply those rules and determine Benefits payable.

Facility of Payment

A payment made under another plan may include an amount that should have been paid under This Plan. If it does, Delta

Dental may pay that amount to the organization that made that payment.

That amount will then be treated as though it were a Benefit paid under This Plan. Delta Dental will not have to pay that amount again. The term “payment made” includes providing benefits in the form of services, in which case “payment made” means the reasonable cash value of the benefits provided in the form of services.

Right of Recovery

If the amount of the payments made by Delta Dental is more than it should have paid under this COB provision, it may recover the excess from one or more of the persons it has paid or for whom it has paid, or any other person or organization that may be responsible for the benefits or services provided for the covered person. The “amount of the payments made” includes the reasonable cash value of any benefits provided in the form of services.

Coordination Disputes

If you believe that we have not paid a Claim properly, you should first attempt to resolve the problem by contacting us. You or your Dentist should contact Delta Dental’s Customer Service department and ask them to check the Claim to make sure it was processed correctly. You may do this by calling the toll-free number, (800) 524-0149, and speaking to a telephone advisor. You may also mail your inquiry to the Customer Service Department at P.O. Box 9089, Farmington Hills, Michigan, 48333-9089. You may also follow the Claims Appeal Procedure below. If you are still not satisfied, you may call the Ohio Department of Insurance for instructions on filing a consumer complaint. Call 1-800-686-1526 or visit the Department’s website at <http://insurance.ohio.gov>.

X. Reconsideration and Claims Appeal Procedure

Reconsideration

If you receive notice of an Adverse Benefit Determination and you think that Delta Dental incorrectly denied all or part of your Claim, you or your Dentist may contact Delta Dental’s Customer Service department and ask them to reconsider the Claim to make sure it was processed correctly. You may do this by calling the toll-free number, 800-524-0149, and speaking to a telephone advisor. You may also mail your inquiry to the Customer Service Department at P.O. Box 9089, Farmington Hills, Michigan, 48333-9089.

When writing, please enclose a copy of your explanation of benefits and describe the problem. Be sure to include your name, telephone number, the date, and any information you would like considered about your Claim.

A request for reconsideration is not required and should not be considered a formal request for review of a denied Claim. Delta Dental provides this opportunity for you to describe problems or submit an explanation or additional information that might indicate your Claim was improperly denied, and allow Delta Dental to correct any errors quickly and immediately.

Whether or not you have asked Delta Dental informally to reconsider its initial determination, you can request a formal review using the Formal Claims Appeal Procedure described below.

Formal Claims Appeal Procedure

If you receive notice of an Adverse Benefit Determination, you, or your Authorized Representative, should seek a review as soon as possible, but **you must file your request for review within 180 days** of the date that you received that Adverse Benefit Determination.

To request a formal review of your Claim, send your request in writing to:

**Dental Director
Delta Dental
P.O. Box 30416
Lansing, Michigan 48909-7916**

Please include your name and address, the Enrollee’s Member ID, the reason why you believe your Claim was wrongly denied, and any other information you believe supports your Claim. You also have the right to review the contract between Delta Dental and the Contractor and any documents related to it. If you would like a record of your request and proof that Delta Dental received it, mail your request certified mail, return receipt requested.

The Dental Director or any person reviewing your Claim will not be the same as, nor subordinate to, the person(s) who initially decided your Claim. The reviewer will grant no deference to the prior decision about your Claim. The reviewer will assess the information, including any additional information that you have provided, as if he or she were deciding the Claim for the first time. The reviewer’s decision will take into account all comments, documents, records and other information relating to your Claim even if the information was not available when your Claim was initially decided.

If the decision is based, in whole or in part, on a dental or medical judgment (including determinations with respect to whether a particular treatment, drug, or other item is experimental, investigational, or not medically necessary or appropriate), the reviewer will consult a dental health care professional with appropriate training and experience, if necessary. The dental health care professional will not be the same individual or that person’s subordinate consulted during the initial determination.

The reviewer will make a determination within 60 days of receipt of your request. If your Claim is denied on review (in whole or in part), you will be notified in writing. The notice of an Adverse Benefit Determination during the Formal Claims Appeal Procedure will meet the requirements described below.

Manner and Content of Notice

Your notice of an Adverse Benefit Determination will inform you of the specific reasons(s) for the denial, the pertinent plan provisions(s) on which the denial is based, the applicable

review procedures for dental Claims, including time limits and that, upon request, you are entitled to access all documents, records and other information relevant to your Claim free of charge. This notice will also contain a description of any additional materials necessary to complete your Claim, an explanation of why such materials are necessary, and a statement that you have a right to bring a civil action in court if you receive an Adverse Benefit Determination after your Claim has been completely reviewed according to this Formal Claims Appeal Procedure. The notice will also reference any internal rule, guideline, protocol, or similar document or criteria relied on in making the Adverse Benefit Determination, and will include a statement that a copy of such rule, guideline or protocol may be obtained upon request at no charge. If the Adverse Benefit Determination is based on a matter of medical judgment or medical necessity, the notice will also contain an explanation of the scientific or clinical judgment on which the determination was based, or a statement that a copy of the basis for the scientific or clinical judgment can be obtained upon request at no charge.

If you are still not satisfied, you may contact the Ohio Department of Insurance for instructions on filing a consumer complaint by calling 614-644-2673 or 800-686-1526. You may also write to the Consumer Services Division of the Ohio Department of Insurance, 50 W. Town St., Third Floor, Suite 300, Columbus, Ohio, 43215 or visit the Department's website at <http://insurance.ohio.gov>.

XI. Termination of Coverage

Your Delta Dental coverage may automatically terminate:

- ◆ When the Contractor advises Delta Dental to terminate your coverage.
- ◆ On the first day of the month for which the Contractor has failed to pay Delta Dental.
- ◆ For fraud or misrepresentation in the submission of any Claim.
- ◆ For your Dependent, when they no longer qualify as a Dependent.
- ◆ For any other reason stated in the Contract between Delta Dental and the Contractor.

Delta Dental will not continue eligibility for any person covered under This Plan beyond the termination date requested by the Contractor. A person whose eligibility is terminated may not continue group coverage under this Certificate, except as required by the continuation coverage provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 or comparable, non-preempted state law ("COBRA").

XII. Continuation of Coverage

If the Contractor is required to comply with COBRA and the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and your dental coverage would otherwise end, you and your Dependents may have the right to continue that coverage at your expense.

When is Plan Continuation Coverage Available?

Continuation coverage is available if your coverage or a covered Dependent's coverage would end because:

1. Your employment, if applicable, ends for any reason other than your gross misconduct.
2. You do not qualify as an Enrollee as set forth in your Summary of Dental Plan Benefits.
3. You are divorced or legally separated.
4. You die.
5. Your Dependent is no longer a Dependent.
6. You become enrolled in Medicare (if applicable).
7. You are called to active duty in the armed forces of the United States.

If you believe you are entitled to continuation coverage, you should contact the Contractor to receive the appropriate documentation required under the Employee Retirement Income Security Act of 1974 ("ERISA").

XIII. General Conditions

Assignment

Services and Benefits are for the personal benefit of Members and cannot be transferred or assigned, other than to pay Participating Dentists directly.

Subrogation and Right of Reimbursement

To the extent that This Plan provides or pays Benefits for Covered Services, Delta Dental is subrogated to any right you and/or your Dependent has to recover from another party or entity, including, but not limited to, that party's insurer, or any other insurer that you or your Dependent may have, which would have been the primary payer if not for the payments made by Delta Dental. This includes but is not limited to, automobile, home, and other liability insurers, as well as any other group health plans.

To the extent that Delta Dental has a subrogation right, you and/or your Dependent must:

1. Provide Delta Dental with any information necessary to identify any other person, entity or plan that may be obligated to provide payments or benefits for the Covered Services that were paid for by Delta Dental.
2. Cooperate fully in Delta Dental's exercise of its right to subrogation and reimbursement,
3. Not do anything to prejudice those rights (such as settling a Claim against another party without notifying Delta Dental, or not including Delta Dental as a co-payee of any settlement amount),
4. Sign any document that Delta Dental determines is relevant to protect Delta Dental's subrogation and reimbursement rights, and
5. Provide relevant information when requested.

The term "information" includes any documents, insurance policies, and police or other investigative reports, as well as

any other facts that may reasonably be requested to help Delta Dental enforce its rights. Failure by you or your Dependent to cooperate with Delta Dental may result, at the discretion of Delta Dental, in a reduction of future benefit payments available to you or your Dependent under This Plan of an amount up to the aggregate amount paid by Delta Dental that was subject to Delta Dental's equitable lien, but for which Delta Dental was not reimbursed. Please note that Delta Dental's recovery pursuant to this section is subject to your rights as a subrogee as set forth in ORC Section 2323.44.

Obtaining and Releasing Information

While you and/or your Dependent(s) are enrolled in This Plan, you and/or your Dependent(s) agree to provide Delta Dental with any information it needs to process Claims and administer Benefits for you and/or your Dependent(s). This includes allowing Delta Dental access to your dental records.

Dentist-Patient Relationship

Members are free to choose any Dentist. Each Dentist is solely responsible for the treatment and/or dental advice provided to the Member, and Delta Dental does not have any liability resulting therefrom.

Loss of Eligibility During Treatment

If a Member loses eligibility while receiving dental treatment, only Covered Services received while that person was covered under This Plan will be payable.

Certain services begun before the loss of eligibility may be covered if they are completed within 60 days from the date of termination. In those cases, Delta Dental evaluates those services in progress to determine what portion may be paid by Delta Dental. The difference between Delta Dental's payment and the total fee for those services is your responsibility. This provision does not apply to orthodontics if covered under This Plan.

Late Claims Submission

Delta Dental will make no payment for services or supplies if a Claim for such has not been received by Delta Dental within one year following the date the services or supplies were completed. In the event that a Participating Provider submits a Claim more than one year from the date of service, Delta Dental will deny that portion of the Claim that Delta Dental would have paid if the Claim had been timely submitted, and such denied portion of the Claim will not be chargeable to the Member. However, you will remain responsible for any applicable Deductible and/or Copayment. In the event that a Nonparticipating Provider submits a Claim more than one year from the date of service, Delta Dental will Deny the Claim and you may be responsible for the full amount.

Change of Certificate or Contract

No changes to this Certificate, your Summary of Dental Plan Benefits, or the underlying contract are valid unless Delta Dental approves them in writing.

Actions

You cannot bring an action on a legal claim arising out of or related to this Certificate unless you have provided at least 60 days' written notice to Delta Dental, unless prohibited by applicable state law. In addition, you cannot bring an action more than three years after the legal claim first arose or after expiration of the applicable statute of limitations, whichever is shorter. Any person seeking to do so will be deemed to have waived his or her right to bring suit on such legal claim. Except as set forth above, this provision does not preclude you from seeking a judicial decision or pursuing other available legal remedies.

Change of Status

You must notify Delta Dental, through the Contractor, of any event that changes the status of a Dependent. Events that can affect the status of a Dependent include, but are not limited to, marriage, birth, death, divorce, and entrance into military service.

Governing Law

This Certificate and the underlying group Contract will be governed by and interpreted under the laws of the state of Ohio.

Right of Recovery Due to Fraud

If Delta Dental pays for services that were sought or received under fraudulent, false, or misleading pretenses or circumstances, pays a Claim that contains false or misrepresented information, or pays a Claim that is determined to be fraudulent due to your acts or acts of your Dependents, it may recover that payment from you or your Dependents. Delta Dental may recover any payment determined to be based on false, fraudulent, misleading, or misrepresented information by deducting that amount from any payments properly due to you or your Dependents. Delta Dental will provide an explanation of the payment recovery at the time the deduction is made.

Insolvency

Delta Dental is not a member of any guaranty fund, and in the event of Delta Dental's insolvency, Enrollees are protected only to the extent that the hold harmless provision required by section 1751.13 of the Ohio Revised Code applies to the health care services rendered.

In the event of insolvency of Delta Dental, an Enrollee may be financially responsible for health care services rendered by a provider or health care facility that is not under contract with Delta Dental, whether or not Delta Dental authorized the use of the provider or health care facility.

Legally Mandated Benefits

If any applicable law requires broader coverage or more favorable treatment for you or your Dependents than is provided by this Certificate, that law shall have control over the language of this Certificate.

Pre-existing Conditions and Nondiscrimination

No Qualified Individual or Eligible Dependent will be refused enrollment based on health status, health care needs, genetic information, previous medical information, disability, age, race, color, national origin, gender identity, sex, or sexual orientation.

Inquiries
Delta Dental
P.O. Box 9089
Farmington Hills, MI 48333-9089
Customer Service: 800-524-0149
(TTY users call 711)

Any person intending to deceive an insurer, who knowingly submits an application or files a Claim containing a false or misleading statement, is guilty of insurance fraud.

Insurance fraud significantly increases the cost of health care. If you are aware of any false information submitted to Delta Dental, please call our toll-free hotline. We only accept anti-fraud calls at this number.

ANTI-FRAUD TOLL-FREE HOTLINE:
800-524-0147

Notice Concerning Coverage Limitations and Exclusions
under the
Ohio Life & Health Insurance Guaranty Association Act

Residents of Ohio who purchase life insurance, annuities, or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Ohio Life and Health Insurance Guaranty Association. The purpose of the Association is to ensure resident policyholders will receive some benefits under their policies, subject to state law, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this happens, the Association will assess its other member insurance companies for the money to pay the covered claims and, in some cases, to keep coverage in force. These benefits are limited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well-managed and financially stable.

ACTION: Final

DATE: 11/06/2023 12:50 PM

ENACTED
Appendix 3901-1-52

3901-1-52

1

APPENDIX I

Pursuant to Ohio law, the Ohio Life and Health Insurance Guaranty Association (OLHIGA) may provide coverage of claims under certain life insurance policies, health insurance policies, including sickness and accident and health insuring corporation agreements, annuity contracts, and supplemental contracts to any of the preceding, if the member insurer or health insuring corporation becomes impaired or insolvent.

OLHIGA may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in Ohio. You should not rely on coverage by OLHIGA in selecting an insurance company or in selecting an insurance policy. Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as a variable contract sold by prospectus. You should check with your insurance company representative to determine if you are only covered in part or not covered at all.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of insurance policy or health insuring corporation coverage.

Information about the financial condition of insurers can be accessed by visiting the Department's website. For additional information or if you have concerns about a violation of Ohio insurance law or would like to file a complaint, please contact:

Ohio Department of Insurance 50 W. Town Street, Suite 300
Columbus, Ohio 43215
1-800-686-1526
www.insurance.ohio.gov

If you have questions about the obligations of OLHIGA, you may contact: Ohio Life and Health Insurance Guaranty Association
485 Metro Place South, Suite 270
Dublin, Ohio 43017
614-442-6601
www.olhiga.org

Discrimination is Against the Law.

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2)). This plan does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

This plan provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). This plan provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Civil Rights Coordinator. If you believe this plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Civil Rights Coordinator at PO Box 9089, Farmington Hills, MI 48333-9089; by phone at 1-800-524-0149 (TTY users call 711). You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201; 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.