

UnitedHealthcare Solstice Dental

UnitedHealthcare Insurance Company

Certificate of Coverage

For

BA Holdings, Inc.

Dental Plan Number: SCA06

Enrolling Group Number: 932868

Effective Date: January 1, 2024

Certificate of Coverage

UnitedHealthcare Insurance Company

What Is the Certificate of Coverage?

This *Certificate of Coverage (Certificate)* is part of the Policy that is a legal document between UnitedHealthcare Insurance Company and the Group. The *Certificate* describes Covered Dental Care Services, subject to the terms, conditions, exclusions and limitations of the Policy. We issue the Policy based on the Group's *Application* and payment of the required Policy Charges.

In addition to this *Certificate*, the Policy includes:

- The *Schedule of Covered Dental Care Services*.
- The Group's *Application*.
- Riders.
- Amendments.

You can review the Policy at the Group's office during regular business hours.

Can This Certificate Change?

We may, from time to time, change this *Certificate* by attaching legal documents called Riders and/or Amendments that may change certain provisions of this *Certificate*. When this happens we will send you a new *Certificate*, Rider or Amendment.

Other Information You Should Have

We have the right to change, interpret, withdraw or add Benefits, or to end the Policy, as permitted by law, without your approval.

On its effective date, this *Certificate* replaces and overrules any *Certificate* that we may have previously issued to you. This *Certificate* will in turn be overruled by any *Certificate* we issue to you in the future.

The Policy will take effect on the date shown in the Policy. Coverage under the Policy starts at 12:01 a.m. and ends at 12:00 midnight in the time zone of the Group's location. The Policy will remain in effect as long as the Policy Charges are paid when they are due, subject to *Section 4: When Coverage Ends*.

We are delivering the Policy in California. The Policy is governed by ERISA unless the Group is not an employee health and welfare plan as defined by ERISA. To the extent that state law applies, California law governs the Policy.

This plan does not cover Essential Pediatric Dental Health Benefits in accordance with the Affordable Care Act (ACA) provisions.

Introduction to Your Certificate

This *Certificate* and the other Policy documents describe your Benefits, as well as your rights and responsibilities, under the Policy.

What Are Defined Terms?

Certain capitalized words have special meanings. We have defined these words in *Section 9: Defined Terms*.

When we use the words "we," "us," and "our" in this document, we are referring to UnitedHealthcare Insurance Company. When we use the words "you" and "your," we are referring to people who are Covered Persons, as that term is defined in *Section 9: Defined Terms*.

How Do You Use This Document?

Read your entire *Certificate* and any attached Riders and/or Amendments. You may not have all of the information you need by reading just one section. Keep your *Certificate* and *Schedule of Covered Dental Care Services* and any attachments in a safe place for your future reference.

Review the Benefit limitations of this *Certificate* by reading the attached *Schedule of Covered Dental Care Services* along with *Section 1: Covered Dental Care Services* and *Section 2: Exclusions and Limitations*. Read *Section 8: General Legal Provisions* to understand how this *Certificate* and your Benefits work. Call us if you have questions about the limits of the coverage available to you.

If there is a conflict between this *Certificate* and any summaries provided to you by the Group, this *Certificate* controls.

Please be aware that your Physician is not responsible for knowing or communicating your Benefits.

How Do You Contact Us?

Call us at 1-800-445-9090. Throughout the document you will find statements that encourage you to contact us for more information.

Your Responsibilities

Enrollment and Required Contributions

Benefits are available to you if you are enrolled for coverage under the Policy. Your enrollment options, and the corresponding dates that coverage begins, are listed in *Section 3: When Coverage Begins*. To be enrolled and receive Benefits, both of the following apply:

- Your enrollment must be in accordance with the requirements of the Policy issued to your Group, including the eligibility requirements.
- You must qualify as a Subscriber or a Dependent as those terms are defined in *Section 9: Defined Terms*.

Your Group may require you to make certain payments to them, in order for you to remain enrolled under the Policy. If you have questions about this, contact your Group.

Be Aware the Policy Does Not Pay for All Dental Care Services

The Policy does not pay for all dental care services. Benefits are limited to Covered Dental Care Services. The *Schedule of Covered Dental Care Services* will tell you the portion you must pay for Covered Dental Care Services.

Decide What Services You Should Receive

Care decisions are between you and your Dental Provider. We do not make decisions about the kind of care you should or should not receive.

Choose Your Dental Provider

It is your responsibility to select the dental care professionals who will deliver your care. We arrange for Dental Providers and other dental care professionals and facilities to participate in a Network. Our credentialing process confirms public information about the professionals' and facilities' licenses and other credentials, but does not assure the quality of their services. These professionals and facilities are independent practitioners and entities that are solely responsible for the care they deliver.

Pay Your Share

You must meet any applicable deductible and pay a Co-payment and/or Co-insurance for most Covered Dental Care Services. These payments are due at the time of service or when billed by the Dental Provider or facility. Any applicable deductible, Co-payment and Co-insurance amounts are listed in the *Schedule of Covered Dental Care Services*. You must also pay any amount that exceeds the Allowed Amount.

Pay the Cost of Excluded Services

You must pay the cost of all excluded services and items. Review *Section 2: Exclusions and Limitations* to become familiar with the Policy's exclusions.

File Claims with Complete and Accurate Information

When you receive Covered Dental Care Services from an out-of-Network provider, you are responsible for requesting payment from us. You must file the claim in a format that contains all of the information we require, as described in *Section 5: How to File a Claim*.

Our Responsibilities

Determine Benefits

We make administrative decisions regarding whether the Policy will pay for any portion of the cost of a dental care service you intend to receive or have received. Our decisions are for payment purposes only. We do not make decisions about the kind of care you should or should not receive. You and your providers must make those treatment decisions.

As part of our routine operations we apply the terms of our policy and certificate forms for making decisions, including making determinations regarding eligibility, receipt of benefits and claims, or explaining policies, procedures, and processes.

In certain circumstance, for purposes of overall cost savings or efficiency, we may offer Benefits for services that would otherwise not be Covered Dental Care Services. The fact that we do so in any particular case shall not in any way be deemed to require us to do so in other similar cases.

Pay for Our Portion of the Cost of Covered Dental Care Services

We pay Benefits for Covered Dental Care Services as described in *Section 1: Covered Dental Care Services* and in the *Schedule of Covered Dental Care Services*, unless the service is excluded in *Section 2: Exclusions and Limitations*. This means we only pay our portion of the cost of Covered Dental Care Services. It also means that not all of the dental care services you receive may be paid for (in full or in part) by the Policy.

Pay Network Providers

It is the responsibility of Network Dental Providers and facilities to file for payment from us. When you receive Covered Dental Care Services from Network providers, you do not have to submit a claim to us.

Pay for Covered Dental Care Services Provided by Out-of-Network Providers

In accordance with any state prompt pay requirements, we pay Benefits after we receive your request for payment that includes all required information. See *Section 5: How to File a Claim*. Your cost sharing may be more when you see an out-of-Network Dental Provider.

Review and Determine Benefits in Accordance with our Reimbursement Policies

We develop our reimbursement policy guidelines, as we determine, in accordance with one or more of the following methodologies:

- As shown in the most recent edition of the *Current Dental Terminology* (publication of the *American Dental Association*).
- As reported by generally recognized professionals or publications.
- As used for Medicare.
- As determined by medical or dental staff and outside medical or dental consultants pursuant to other appropriate sources or determinations that we accept.

Following evaluation and validation of certain provider billings (e.g., error, abuse and fraud reviews), our reimbursement policies are applied to provider billings. We share our reimbursement policies with Physicians and other providers in our Network through our provider website. Network Dental Providers may not bill you for the difference between their contract rate (as may be modified by our reimbursement policies) and the billed charge. However, out-of-Network Dental Providers may bill you for any amounts we do not pay, including amounts that are denied because one of our reimbursement policies does not reimburse (in whole or in part) for the service billed. You may get copies of our reimbursement policies for yourself or to share with your out-of-Network Dental Provider or provider by contacting us at www.myuhc.com or by calling us at 1-800-445-9090.

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Section 1: Covered Dental Care Services

When Are Benefits Available for Covered Dental Care Services?

Benefits are available only when all of the following are true:

- The dental care service, including supplies or Pharmaceutical Products, is only a Covered Dental Care Service if it is Necessary. (See definitions of Necessary and Covered Dental Care Service in *Section 9: Defined Terms*.)
- You receive Covered Dental Care Services while the Policy is in effect.
- You receive Covered Dental Care Services prior to the date that any of the individual termination conditions listed in *Section 4: When Coverage Ends* occurs.
- The person who receives Covered Dental Care Services is a Covered Person and meets all eligibility requirements specified in the Policy.

The fact that a Physician or other Dental Provider has performed or prescribed a procedure or treatment, or the fact that it may be the only available treatment for a dental disease or its symptoms does not mean that the procedure or treatment is a Covered Dental Care Service under the Policy.

If we determine that a service, less costly than the Covered Dental Care Service the Dental Provider performed, could have been performed to treat a dental condition, we will pay Benefits based on the less costly service if such service:

- Would produce a professionally acceptable result under generally accepted dental standards and
- Would qualify as a Covered Dental Care Service

One example is:

- When an amalgam filling and a composite filling are both professionally acceptable methods for filling a molar. We may base our benefit determination on the amalgam filling which is the less costly service.

If we pay Benefits based on the less costly service, the Dental Provider may charge you or your dependent for the difference between the service that was performed and the less costly service. This is the case even if the service is performed by an In-Network Dental Provider.

This section describes Covered Dental Care Services for which Benefits are available. Please refer to the attached *Schedule of Covered Dental Care Services* for details about:

- The amount you must pay for these Covered Dental Care Services (including any Deductibles, Co-payment and/or Co-insurance).
- Any limit that applies to these Covered Dental Care Services (frequency and dollar limits on services and/or materials and waiting periods).

Please note that in listing services or examples, when we say "this includes," it is not our intent to limit the description to that specific list. When we do intend to limit a list of services or examples, we state specifically that the list "is limited to."

1. Classes of Dental Benefits

Below are descriptions of various dental care services. **Please check your *Schedule of Covered Dental Care Services* to verify what dental Benefits are available to you.** Any Covered Dental Care Service in one Class can be shifted to another Class.

Class I - Dental Benefits

Diagnostic and Preventive Services - routine or basic dental services and procedures to evaluate existing oral health status and conditions and the procedure to prevent oral disease. These dental care services include exams and evaluations, prophylaxis, space maintainers, and preventive fluoride treatments.

Emergency Palliative Treatment - dental emergency treatment to temporarily relieve pain, swelling or bleeding.

Radiographs - x-rays required for routine exams to assist in diagnosing treatment and/or as necessary for the diagnosis of a specific condition.

Class II - Dental Benefits

Adjunctive Services - dental care which is medically necessary in the treatment of an otherwise covered medical (not dental) condition, is an integral part of the treatment of such medical condition and is essential to the control of the primary medical condition; or, is required in preparation for, or as the result of, dental trauma which may be or is caused by medically necessary treatment of an injury or disease.

Endodontic Services - the treatment of nerve and blood vessels inside the teeth, within the tooth's root canals.

Oral Surgery Services - extractions and other dental surgery of the mouth and jaw, including pre-operative and post-operative care.

Periodontic Services - the treatment of diseases of the gums and supporting bone structures of the teeth. This includes periodontal recall and maintenance (periodontal prophylaxes) following active periodontal therapy.

Relines and Repairs - relines and repairs to bridges, partial dentures and complete dentures.

Restorative Services - services to repair and/or replace natural tooth structure damaged or lost by disease or injury. Restorative services include:

- Minor restorative services, such as amalgam (silver) fillings and composite resin (tooth colored) fillings.
- Major restorative services such as crowns and onlays, used when teeth cannot be restored with amalgam or resin fillings.

Sealants - mechanically and/or chemically prepared enamel surface sealed to prevent decay.

Space Maintainers - passive appliances are designed to prevent tooth movement.

Class III - Dental Benefits

Brush Biopsy - diagnostic test to take a small sample from the mouth for a lab to complete an analysis to detect early oral cancer.

Implants - services for replacement of implants, implant crowns, implant prostheses, and implant supporting structures (such as connectors).

Prosthodontic Services - services and appliance that replace missing natural teeth (such as bridges, dental implants, partial dentures, and complete dentures).

Removable Dentures - replacement of complete dentures, fixed and removable partial dentures, crowns, inlays or onlays.

Class IV - Dental Benefits

Orthodontic Services - services, treatments, and procedures to correct malposed teeth (braces). Orthodontic Services can be for children or adults.

2. Virtual Visits

Virtual visits for some Covered Dental Care Services through store and forward technologies, live consultation, and mobile health. This includes, but is not limited to, real-time video conferencing-based communication, secure interactive and non-interactive web-based communication, and secure asynchronous information exchange, to transmit patient dental information, including diagnostic-quality digital images and laboratory results for dental interpretation and diagnosis, for the purpose of delivering dental care services and information.

Coverage for Dental Care Services provided through Virtual Visits shall be equivalent to the Coverage for the same Services provided via face-to-face contact between a Dental Provider and a Covered Person. Nothing in this section shall require a Dental Provider to be physically present with the Covered Person.

We will not exclude a Dental Care Service for Coverage solely because such Dental Care Service is provided only through Virtual Visits and not through in-person consultation between the Covered Person and a Dental Provider, provided Virtual Visits are appropriate for the provision of such Dental Care Services.

Benefits are available only when services are delivered through a Network Dental Provider. You can find a Network Dental Provider by contacting us at www.myuhc.com or by calling us at 1-800-445-9090.

Please Note: Not all dental conditions can be treated through virtual visits. The Dental Provider will identify any condition for which treatment by in-person contact is needed.

Benefits do not include email, fax and standard telephone calls, or for telehealth/telemedicine visits that occur within medical and/or dental facilities.

3. Prenatal Dental Care

Any required Co-payment, Deductible, Waiting Period or Maximum Benefit is waived for a Covered Person through all trimesters of their pregnancy as well as three months post-delivery for the following Covered Dental Care Services: prophylaxis - adult, periodontal scaling and root planing - four or more teeth per quadrant, periodontal scaling and root planing - one - three teeth per quadrant, periodontal maintenance, periodic oral evaluation, radiographs, lab and other diagnostic tests, full mouth debridement to enable comprehensive evaluation and diagnosis.

4. Cleft Lip and Palate Coverage

The *Certificate* provides Coverage for a newborn or adopted child who is an Insured Dependent child for any Dental Care Services needed as a result of cleft lip, cleft palate, or other related birth defects and abnormalities subject to limitations and exclusions, and other conditions or procedures covered by the *Certificate*, if the *Certificate* Coverage is in effect on the date of birth or adoption or immediately replaces prior dental coverage.

Credit for Prior Coverage

If you are a Covered Person that becomes covered under this Policy due to a mid-year plan change and/or had prior Orthodontic coverage under another policy, you will need to submit evidence of having satisfied any portion of your prior policy's Deductible in order to receive credit under this Policy's applicable Deductible(s). You will also need to submit evidence of the total Benefits paid under your prior policy in order to have the amount applied to this Policy's applicable Maximum(s).

Pre-Treatment Estimate

If the charge for a Dental Care Service is expected to exceed \$500 or if a dental exam reveals the need for fixed bridgework, you may notify us of such treatment before treatment begins and receive a Pre-Treatment Estimate. If you desire a Pre-Treatment Estimate, you or your Dental Provider should send a notice to us, via claim form, within 20 calendar days of the exam. If requested, the Dental Provider must provide us with dental x-rays, study models or other information necessary to evaluate the treatment plan for purposes of benefit determination.

We will determine if the proposed treatment is a Covered Dental Care Service under the Policy and estimate the amount of payment. The estimate of benefits payable will be sent to the Dental Provider and will be subject to all terms, conditions and provisions of the Policy. Clinical situations that can be effectively treated by a less costly, clinically acceptable alternative procedure will be assigned a benefit based on the less costly procedure.

Pre-Treatment Estimate of benefits is not an agreement to pay for expenses. This procedure lets you know in advance approximately what portion of the expenses will be considered for payment. The pre-treatment estimate is valid for 90 calendar days from the date we provide it to the Dental Provider. If you will not receive the services within the 90 calendar days, you or the Dental Provider must request another pre-treatment estimate from us.

Timely Access to Care

Covered Dental Care Services are provided and arranged in a timely manner appropriate for the nature of the Covered Person's condition consistent with good professional practice. Provider Networks, policies, procedures and quality assurance monitoring systems and processes are established and maintained to ensure compliance with clinical appropriateness standards.

All network and provider processes necessary to obtain Covered Dental Care Services, are completed in a manner that assures covered dental care services are provided to Covered Persons in a timely manner appropriate for the Covered Person's condition.

When it is necessary for a provider or a Covered Person to reschedule an appointment, the appointment will be promptly rescheduled in a manner that is:

- Appropriate for the Covered Person's health care needs,
- Ensures continuity of care consistent with good professional practices; and
- Meets the California standards regarding the accessibility of provider services in a timely manner.

Interpreter services are coordinated with scheduled appointments for Dental Care Services in a manner that ensures interpreter services are provided at the time of the appointment, consistent with California standards without imposing an undue delay on the scheduling of the appointment.

Contracted dental provider networks have adequate capacity and availability of licensed health care providers to offer enrollees appointments for covered dental services in accordance with the following requirements:

- (A) Urgent appointments within the dental plan network shall be offered within 72 hours of the time of request for appointment, when consistent with the enrollee's individual needs and as required by professionally recognized standards of dental practice;
- (B) Non-urgent appointments shall be offered within 36 business days of the request for appointment, except as provided in (C) below; and
- (C) Preventive dental care appointments shall be offered within 40 business days of the request for appointment.

Telephone triage or screening services are provided in a timely manner appropriate for the insured's condition. During normal business hours, the waiting time for a Covered Person to speak by telephone with a customer service representative knowledgeable and competent regarding the Covered Person's questions and concerns will not exceed ten minutes.

Section 2: Exclusions and Limitations

We Do Not Pay Benefits for Exclusions

We will not pay Benefits for any of the services, treatments, and materials described in this section, even if either of the following is true:

- It is recommended or prescribed by a Physician or Dental Provider.
- It is the only available treatment for your condition.

The services, treatments, and materials listed in this section are not Covered Dental Care Services, except as may be specifically provided for in *Section 1: Covered Dental Care Services* or through a Rider to the Policy.

Where Are Benefit Limitations Shown?

When Benefits are limited within any of the Covered Dental Care Service categories described in *Section 1: Covered Dental Care Services*, those limits are stated in the corresponding Covered Dental Care Service category in the *Schedule of Covered Dental Care Services*. Limits may also apply to some Covered Dental Care Services that fall under more than one Covered Dental Care Service category. When this occurs, those limits are also stated in the *Schedule of Covered Dental Care Services* table. Please review all limits carefully, as we will not pay Benefits for any of the services, treatments, items or supplies that exceed these Benefit limits.

Please note that in listing services or examples, when we say "this includes," it is not our intent to limit the description to that specific list. When we do intend to limit a list of services or examples, we state specifically that the list "is limited to."

Exclusions

Except as may be specifically provided in the *Schedule of Covered Dental Care Services* or through a Rider to the Policy, the following are not Covered Dental Care Services:

1. Dental Care Services that are not Necessary.
2. Hospitalization or other facility charges.
3. Any Dental Procedure performed solely for cosmetic/aesthetic reasons. (Cosmetic procedures are those procedures that improve physical appearance.)
4. Reconstructive surgery, regardless of whether or not the surgery is incidental to a dental disease or injury when the primary purpose is to improve physiological functioning of the involved part of the body.
5. Any Dental Procedure not directly associated with dental disease.
6. Any Dental Procedure not performed in a dental setting.
7. Procedures that are considered to be Experimental, Investigational or Unproven. Any treatment, device or pharmacological regimen that is the only available treatment for a particular condition will not result in Coverage if the procedure is considered to be an Experimental, Investigational or Unproven Service.
8. Any implant procedures performed which are not listed as covered implant procedures in the *Schedule of Covered Dental Care Services*.

9. Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit.
10. Services for injuries or conditions paid by Worker's Compensation or employer liability laws, and services that are provided without cost to you by any municipality, county, or other political subdivision. This exclusion does not apply to any services covered by Medicaid or Medicare.
11. Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
12. Treatment of benign neoplasms, cysts, or other pathology involving benign lesions, except excisional removal. Treatment of malignant neoplasms of hard or soft tissue, including excision.
13. Replacement of complete dentures, fixed and removable partial dentures or crowns, and implants, implant crowns, implant prosthesis and implant supporting structures (such as connectors), if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the Dental Provider. If replacement is due to patient non-compliance, the patient is liable for the cost of replacement.
14. Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jaw bone surgery (including that related to the temporomandibular joint). No Coverage is provided for orthognathic surgery, jaw alignment, or treatment for the temporomandibular joint.
15. Charges for failure to keep a scheduled appointment without giving the dental office 24 hours notice, or the notice period as required by the Dental Provider in question.
16. Expenses for Dental Procedures begun prior to you becoming enrolled under the Policy.
17. Fixed or removable prosthodontic restoration procedures for complete oral rehabilitation or reconstruction.
18. Attachments to conventional removable prostheses or fixed bridgework. This includes semi-precision or precision attachments associated with partial dentures, crown or bridge abutments, full or partial overdentures, any internal attachment associated with an implant prosthesis, and any elective endodontic procedure related to a tooth or root involved in the construction of a prosthesis of this nature.
19. Procedures related to the reconstruction of a patient's correct vertical dimension of occlusion (VDO).
20. Occlusal guards used as safety items or to affect performance primarily in sports-related activities.
21. Placement of fixed partial dentures solely for the purpose of achieving periodontal stability.
22. Services rendered by a provider with the same legal residence as you or who is a member of your family, including but not limited to: spouse, brother, sister, parent or child.
23. Dental Care Services otherwise covered under the Policy, but rendered after the date individual Coverage under the Policy terminates, including Dental Care Services for dental conditions arising prior to the date individual Coverage under the Policy terminates.
24. Acupuncture; acupressure and other forms of alternative treatment, whether or not used as anesthesia.
25. Orthodontic service Coverage does not include the installation of a space maintainer, any treatment related to treatment of the temporomandibular joint, surgical procedure to correct a malocclusion, replacement of lost or broken retainers, and/or habit appliances, and any fixed or removable interceptive orthodontic appliances previously submitted for payment under the plan within 120 months of initial or supplemental placement.
26. Foreign Services are not covered unless required as an Emergency.

27. Dental Care Services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country.
28. Any Dental Care Services or Procedures not listed in the *Schedule of Covered Dental Care Services*.
29. Services rendered while covered under this Policy which were also covered by a prior carrier will be reviewed based on current Policy Coverage. Any Policy Exclusions and/or limitations will apply based on when the Covered Dental Care Service was originally rendered, even when rendered while covered under a prior carrier.
30. Major restorative services relating to teeth that are not periodontally sound or that have a questionable prognosis of less than five years.

Section 3: When Coverage Begins

How Do You Enroll?

Eligible Persons must complete an enrollment form given to them by the Group. The Group will submit the completed forms to us, along with any required Premium. We will not provide Benefits for dental care services that you receive before your effective date of coverage.

Who Is Eligible for Coverage?

The Group determines who is eligible to enroll and who qualifies as a Dependent.

Eligible Person

Eligible Person usually refers to an employee or member of the Group who meets the eligibility rules. When an Eligible Person enrolls, we refer to that person as a Subscriber. For a complete definition of Eligible Person, Group and Subscriber, see *Section 9: Defined Terms*.

Eligible Persons must live within the United States.

If both spouses or Domestic Partners are Eligible Persons of the Group, each may enroll as a Subscriber or be covered as an Enrolled Dependent of the other, but not both.

Dependent

Dependent generally refers to the Subscriber's spouse or Domestic Partner and children. When a Dependent enrolls, we refer to that person as an Enrolled Dependent. For a complete definition of Dependent and Enrolled Dependent, see *Section 9: Defined Terms*.

Dependents of an Eligible Person may not enroll unless the Eligible Person is also covered under the Policy.

If both parents of a Dependent child are enrolled as a Subscriber, only one parent may enroll the child as a Dependent.

When Do You Enroll and When Does Coverage Begin?

Except as described below, Eligible Persons may not enroll themselves or their Dependents.

Initial Enrollment Period

When the Group purchases coverage under the Policy from us, the Initial Enrollment Period is the first period of time when Eligible Persons can enroll themselves and their Dependents.

Coverage begins on the date shown in the Policy. We must receive the completed enrollment form and any required Premium within 31 days of the date the Eligible Person becomes eligible.

Open Enrollment Period

The Group sets the Open Enrollment Period. During the Open Enrollment Period, Eligible Persons can enroll themselves and their Dependents.

Coverage begins on the date identified by the Group. We must receive the completed enrollment form and any required Premium within 31 days of the date the Eligible Person becomes eligible.

New Eligible Persons

Coverage for a new Eligible Person and his or her Dependents begins on the date agreed to by the Group. We must receive the completed enrollment form and any required Premium within 31 days of the date the new Eligible Person first becomes eligible.

Adding New Dependents

Subscribers may enroll Dependents who join their family because of any of the following events:

- Birth.
- Legal adoption.
- Placement for adoption.
- Marriage.
- Legal guardianship.
- Court or administrative order.
- Registering a Domestic Partner.

Coverage for the Dependent begins on the date of the event. We must receive the completed enrollment form and any required Premium within 31 days of the event.

Special Enrollment Period

An Eligible Person and/or Dependent may also be able to enroll during a special enrollment period. A special enrollment period is not available to an Eligible Person and his or her Dependents if coverage under the prior plan ended for cause, or because premiums were not paid on a timely basis.

An Eligible Person and/or Dependent does not need to elect COBRA continuation coverage to preserve special enrollment rights. Special enrollment is available to an Eligible Person and/or Dependent even if COBRA is not elected.

A special enrollment period applies to an Eligible Person and any Dependents when one of the following events occurs:

- Birth.
- Legal adoption.
- Placement for adoption.
- Marriage.
- Registering a Domestic Partner.

A special enrollment period also applies for an Eligible Person and/or Dependent who did not enroll during the Initial Enrollment Period or Open Enrollment Period if any of the following are true:

- The Eligible Person previously declined coverage under the Policy, but the Eligible Person and/or Dependent becomes eligible for a premium assistance subsidy under *Medicaid* or *Children's Health Insurance Program (CHIP)*. Coverage will begin only if we receive the completed enrollment form and any required Premium within 60 days of the date of determination of subsidy eligibility.

- The Eligible Person and/or Dependent had existing dental coverage under another plan at the time they had an opportunity to enroll during the Initial Enrollment Period or Open Enrollment Period and coverage under the prior plan ended because of any of the following:
 - Loss of eligibility (including legal separation, divorce or death).
 - The employer stopped paying the contributions. This is true even if the Eligible Person and/or Dependent continues to receive coverage under the prior plan and to pay the amounts previously paid by the employer.
 - In the case of COBRA continuation coverage, the coverage ended.
 - The Eligible Person and/or Dependent no longer resides, lives or works in an HMO service area if no other benefit option is available.
 - The plan no longer offers benefits to a class of individuals that includes the Eligible Person and/or Dependent.
 - The Eligible Person and/or Dependent loses eligibility under *Medicaid* or *Children's Health Insurance Program (CHIP)*. Coverage will begin only if we receive the completed enrollment form and any required Premium within 60 days of the date coverage ended.

When an event takes place (for example, a birth, marriage or determination of eligibility for state subsidy), coverage begins on the date of the event. We must receive the completed enrollment form and any required Premium within 31 days of the event unless otherwise noted above.

For an Eligible Person and/or Dependent who did not enroll during the Initial Enrollment Period or Open Enrollment Period because they had existing dental coverage under another plan, coverage begins on the day following the day coverage under the prior plan ends. Except as otherwise noted above, coverage will begin only if we receive the completed enrollment form and any required Premium within 31 days of the date coverage under the prior plan ended.

Section 4: When Coverage Ends

General Information about When Coverage Ends

As permitted by law, we may end the Policy and/or all similar benefit plans at any time for the reasons explained in the Policy.

Your right to Benefits automatically ends on the date that coverage ends. When your coverage ends, we will still pay claims for Covered Dental Care Services that you received before the date your coverage ended. However, once your coverage ends, we will not pay claims for any dental care services received after that date.

Unless otherwise stated, an Enrolled Dependent's coverage ends on the date the Subscriber's coverage ends.

What Events End Your Coverage?

Coverage ends on the earliest of the dates specified below:

- **The Entire Policy Ends**

Your coverage ends on the date the Policy ends. In this event, the Group is responsible for notifying you that your coverage has ended.

- **You Are No Longer Eligible**

Your coverage ends on the last day of the month in which you are no longer eligible to be a Subscriber or Enrolled Dependent. Please refer to *Section 9: Defined Terms* for definitions of the terms "Eligible Person," "Subscriber," "Dependent" and "Enrolled Dependent."

- **We Receive Notice to End Coverage**

The Group is responsible for providing the required notice to us to end your coverage. Your coverage ends on the date we receive the required notice from the Group to end your coverage, or on the date requested in the notice, if later.

- **Subscriber Retires or Is Pensioned**

The Group is responsible for providing the required notice to us to end your coverage. Your coverage ends the date the Subscriber is retired or receiving benefits under the Group's pension or retirement plan.

This provision applies unless there is specific coverage classification for retired or pensioned persons in the Group's *Application*, and only if the Subscriber continues to meet any applicable eligibility requirements. The Group can provide you with specific information about what coverage is available for retirees.

Fraud or Intentional Misrepresentation of a Material Fact

For the first 24 months after the effective date of your coverage, if we identify that you have committed an act, practice, or omission that constitutes fraud or an intentional misrepresentation of material fact we will provide at least 30 days advance required notice to the Subscriber that coverage will end on the date we identify in the notice. Examples include knowingly providing incorrect information relating to another person's eligibility or status as a Dependent. You may appeal this decision during the notice period. The notice will contain information on how to appeal the decision.

If we find that you have performed an act, practice, or omission that constitutes fraud, or have made an intentional misrepresentation of material fact we have the right to demand that you pay back all Benefits we paid to you, or paid in your name, during the time you were incorrectly covered under the Policy.

Coverage for a Disabled Dependent Child

Coverage for an Enrolled Dependent child who is disabled will not end just because the child has reached a limiting age as shown in the definition of Dependent. We will extend the coverage for that child beyond the age shown if both of the following are true:

- The Enrolled Dependent child is not able to support him/herself because of mental or physical handicap or disability.
- The Enrolled Dependent child depends mainly on the Subscriber for support.

Coverage will continue as long as the Enrolled Dependent child is medically certified as disabled and dependent unless coverage otherwise ends in accordance with the terms of the Policy.

You will be notified 90 days prior to the Enrolled Dependent's attainment of the limiting age.

You must furnish us with proof of the medical certification of disability within 60 days of the date coverage would have ended because the child reached a certain age. Before we agree to this extension of coverage for the child, we may require that a Physician we choose examine the child. We will pay for that examination.

We may continue to ask you for proof that the child continues to be disabled and dependent. Such proof might include medical exams at our expense. We will not ask for this information more than once every 24 months. If you do not provide proof of the child's disability and dependency within 60 days of our request as described above, coverage for that child will end.

Extended Coverage

We only pay Benefits for Covered Dental Care Services incurred by a Covered Person while you are insured by this plan for the following:

- Benefits for a crown, bridge or cast restoration is incurred on the date the tooth is initially prepared.
- Benefits for any other dental prosthesis is incurred on the date the first master impression is made.
- Benefits for root canal treatment is incurred on the date the pulp chamber is opened.
- Benefits for orthodontic treatment is incurred on the date the active orthodontic appliance is first placed.

All other Benefits for Covered Dental Care Services are incurred on the date the services are furnished. If a specific treatment is started while a Covered Person is insured, we will only pay Benefits for Covered Dental Care Services which are completed within 31 days of the date your coverage under this plan ends.

Continuation of Coverage

If your coverage ends under the Policy, you may have the right to elect continuation coverage (coverage that continues on in some form) in accordance with federal or state law.

Continuation coverage under *COBRA* (the federal *Consolidated Omnibus Budget Reconciliation Act*) is available only to Groups that are subject to the terms of *COBRA*. Contact your plan administrator to find out if your Group is subject to the provisions of *COBRA*.

If you chose continuation coverage under a prior plan which was then replaced by coverage under the Policy, continuation coverage will end as scheduled under the prior plan or in accordance with federal or state law, whichever is earlier.

We are not the Group's designated "plan administrator" as that term is used in federal law, and we do not assume any responsibilities of a "plan administrator" according to federal law.

We are not obligated to provide continuation coverage to you if the Group or its plan administrator fails to perform its responsibilities under federal law. Examples of the responsibilities of the Group or its plan administrator are:

- Notifying you in a timely manner of the right to elect continuation coverage.
- Notifying us in a timely manner of your election of continuation coverage.

Notification Requirements and Election Period for Continuation Coverage under State Law (Cal-COBRA)

The Subscriber or other Qualified Beneficiary must notify us within 60 days of the Subscriber's divorce, legal separation or an Enrolled Dependent's loss of eligibility as an Enrolled Dependent, including loss of eligibility of an Enrolled Dependent due to the Subscriber's entitlement to Medicare. If the Subscriber or other Qualified Beneficiary fails to notify us of these events within the 60 day period, we are not obligated to provide continued coverage to the affected Qualified Beneficiary. If a Subscriber is continuing coverage under state law, the Subscriber must notify us within 30 days of the birth or adoption of a child.

Continuation must be elected by the later of 60 days after the qualifying event occurs; or 60 days after the Qualified Beneficiary receives notice of the continuation right from us. The Qualified Beneficiary's request must be in writing and delivered to us by first-class mail, or other reliable means of delivery, including personal delivery, express mail or private courier company within the 60-day period following the later of: (1) the date that the insured's coverage under the group health plan terminated or will terminate by reason of a qualifying event, or (2) the date the insured was sent notice of the ability to continue coverage under the group health benefit plan.

If the Qualified Beneficiary's coverage was terminated due to a qualifying event, then the initial Premium due to us must be paid on or before the 45th day after electing continuation. The amount of the initial Premium must be equal to the full amount billed by us. Failure to submit the correct initial Premium amount billed within the 45-day period will disqualify the Qualified Beneficiary from receiving continuation coverage pursuant to this section.

If you were covered under a prior carrier and your former employer replaces your prior coverage with us, you may continue the remaining balance of your unused coverage with us, but only if you enroll with us and pay the required Premium to us within 30 days of receiving notice of the termination from the prior carrier.

Please examine your options carefully before declining this coverage. You should be aware that companies selling individual health insurance typically require a review of your medical history that could result in a higher premium or you could be denied coverage entirely.

Terminating Events for Continuation Coverage under State Law (Cal-COBRA)

Continuation coverage under the Policy will end on the earliest of the following dates:

- Thirty-six months from the date of the qualifying event, if the Qualified Beneficiary's coverage would have ended because of the Subscriber's termination of employment or reduction in hours. (i.e., qualifying event A).

- If a Qualified Beneficiary is determined to have been disabled under the Social Security Act at any time within the first 60 days of continuation coverage for qualifying event A., then the Qualified Beneficiary must provide notice of such disability to us within 60 days of the date of the determination letter and prior to the end of the original 36 month continuation coverage period. If the Qualified Beneficiary is no longer disabled, then coverage will be terminated the later of the original 36 month continuation coverage period, or the month that begins more than 31 days after the date of the final determination under the Social Security Act that the Qualified Beneficiary is no longer disabled. Notice of any final determination that the Qualified Beneficiary is no longer disabled must be provided within 30 days of such determination.
- The date coverage terminates under the Policy for failure to make timely payment of the Premium.
- Thirty-six months from the date of the qualifying event for an Enrolled Dependent whose coverage ended because of the death of the Subscriber, divorce or legal separation of the Subscriber, loss of eligibility by an Enrolled Dependent who is a child, or loss of eligibility due to the Subscriber's entitlement to Medicare benefits (i.e. qualifying events B, C, D, or E).
- The date, after electing continuation coverage, that the Qualified Beneficiary has other hospital, medical, or surgical coverage, or is or becomes covered under another group health plan.
- The date, after electing continuation coverage, that the Qualified Beneficiary first becomes entitled to Medicare.
- The date the entire Policy ends.
- The date coverage would otherwise terminate under the Policy as described in this section under the heading *Events Ending Your Coverage*.

Continuation of Covered Services

At your request we will arrange for the completion of covered services by a terminated Network Dental Provider if you are undergoing a course of treatment for an acute condition, or serious chronic condition. Continued coverage under this provision also applies to performance of a surgery or other procedure that has been recommended and documented by the provider to occur within 180 days of the termination of the Network providers contract or within 180 days of the effective date of coverage for a newly covered insured.

We may require the terminated Network Dental Provider, whose services are continued beyond the contract termination date pursuant to this section, to agree in writing to be subject to the same contractual terms and conditions that were imposed upon the Network Dental Provider prior to termination, including, but not limited to, credentialing, hospital privileging, utilization review, peer review, and quality assurance requirements. If the terminated Network Dental Provider does not agree to comply or does not comply with these contractual terms and conditions, we are not required to continue the provider's services beyond the contract termination.

Unless otherwise agreed upon between the terminated Network Dental Provider and us, or between the terminated Network Dental Provider and the provider group, the agreement shall be construed to require a rate and method of payment to the terminated Network Dental Provider, for the services rendered pursuant to this section, that are the same as the rate and method of payment for the same services while under contract with us and at the time of termination. The Network Dental Provider shall accept the reimbursement as payment in full and shall not bill you for any amount in excess of the reimbursement rate, with the exception of copayments and deductibles. The payment of copayments, deductibles, or other cost-sharing components by you during the period of completion of covered services with a terminated Network Dental Provider shall be the same copayments, deductibles, or other cost-sharing components that would be paid by you when receiving care from a Network Dental Provider currently contracting with the insurer.

Section 5: How to File a Claim

How Are Covered Dental Care Services from Network Providers Paid?

We pay Network providers directly for your Covered Dental Care Services. If a Network provider bills you for any Covered Dental Care Service, contact us. However, you are required to meet any applicable deductible and to pay any required Co-payments and Co-insurance to a Network provider. You will also be responsible for any charges that are not covered by the Policy to your Dental Provider.

How Are Covered Dental Care Services from an Out-of-Network Provider Paid?

When you receive Covered Dental Care Services from an out-of-Network provider, you are responsible for requesting payment from us. You must file the claim in a format that contains all of the information we require, as described below.

You should submit a request for payment of Benefits within 90 days after the date of service. If you don't provide this information to us within one year of the date of service, Benefits for that dental care service will be denied or reduced, as determined by us. This time limit does not apply if you are legally incapacitated.

Important Notice

Covered Persons will have to meet a higher Deductible and out of pocket maximum when an Out-of-Network Dental Provider is chosen to provide Covered Dental Services.

If dentally appropriate care from a qualified Dental Provider cannot be provided within the Network, we will arrange for the required care with an available and accessible Out-of-Network Dental Provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that Covered Service or a similar Service if you had received the Covered Dental Service from a Network Dental Provider. In addition to Network copayments and coinsurance, Network cost sharing includes applicability of the Network deductible and accrual of cost sharing to the Network out-of-pocket maximum.

Important Notice-Directory of Network Dental Providers

A Directory of Network Dental Providers will be made available. You may access the Directory of Network Dental Providers online at www.myuhc.com. You can also call customer service to determine which Dental Providers participate in the Network at 1-800-445-9090.

Claim Forms. We will, upon receipt of a notice of claim, furnish you such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice, You will be deemed to have complied with the requirements of this policy as to proof of loss upon submitting, within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made.

Required Information

When you request payment of Benefits from us, you must provide us with all of the following information:

- The Subscriber's name and address.
- The patient's name and age.
- The name and address of the provider of the service(s).

- A diagnosis from the Dental Provider(s) including a complete dental chart showing extractions, fillings or other Dental Care Services rendered before the charge was incurred for the claim.
- Radiographs, lab or hospital reports, as applicable.
- Casts, molds or study models, as applicable.
- An itemized bill which includes the CDT codes or a description of each charge.
- The date the dental disease began.
- A statement indicating either that you are, or you are not, enrolled for coverage under any other dental plan or program. If you are enrolled for other coverage you must include the name of the other carrier(s).

The above information should be filed with us at Claims Department, P.O. Box 30978, Salt Lake City, UT 84130 or by fax to 248-733-6060. If you would like to use a claim form, you may access a form on the Internet at www.myuhc.com or call us at 1-800-445-9090 and a claim form will be provided to you.

Payment of Benefits

If you provide written authorization to allow this, all or a portion of any Allowed Amounts due to a provider may be paid directly to the provider instead of being paid to the Subscriber. We will not reimburse third parties that have purchased or been assigned benefits by Physicians or other Dental Providers.

Benefits will be paid to you unless either of the following is true:

- The Dental Provider notifies us that your signature is on file, assigning benefits directly to that provider.
- You make a written request at the time you submit your claim.

Payment of Benefits under the Policy shall be in cash or cash equivalents, or in a form of other consideration that we determine to be adequate.

Section 6: Questions, Complaints and Appeals

To resolve a question, complaint, or appeal, just follow these steps:

What to Do if You Have a Question or Complaint

Contact Customer Service at the address or telephone number shown below. Customer Service representatives are available to take your call during regular business hours, Monday through Friday.

UnitedHealthcare Insurance Company

185 Asylum Street

Hartford, Connecticut 06103-3408

1-800-445-9090

If the Customer Service representative cannot resolve the issue to your satisfaction over the phone, he/she can help you prepare and submit a written complaint. We will notify you of our decision regarding your complaint within 60 days of receiving it.

If discussions with us have failed to produce a satisfactory resolution to the problem, you may contact the California Department of Insurance at the address or telephone number shown below.

California Department of Insurance

Consumer Services Division

South Spring Street, South Tower

Los Angeles, CA 90013

1-800-927-HELP (4357)

1-800-482-4TDD (4833)

www.insurance.ca.gov

How Do You Appeal a Claim Decision?

Post-service Claims

Post-service claims are claims filed for payment of Benefits after dental care has been received.

Pre-service Requests for Benefits

Pre-service requests for Benefits are requests for benefit confirmation prior to receiving dental care.

How to Request an Appeal

If you disagree with a pre-service request for Benefits determination, post-service claim determination or a rescission of coverage determination, you can contact us in writing to request an appeal.

Your request for an appeal should include:

- The patient's name and Policy number.
- The date(s) of dental care service(s).

- The provider's name.
- The reason you believe the claim should be paid.
- Any documentation or other written information to support your request for claim payment.

Your first appeal request must be submitted to us within 180 days after you receive the denial of a pre-service request for Benefits or the claim denial.

Appeal Process

A qualified individual who was not involved in the decision being appealed will be chosen to decide the appeal. If your appeal is related to clinical matters, the review will be done in consultation with a dental care professional with expertise in the field, who was not involved in the prior determination. We may consult with, or ask dental experts to take part in the appeal process. You consent to this referral and the sharing of needed dental claim information. Upon request and free of charge, you have the right to reasonable access to and copies of all documents, records and other information related to your claim for Benefits. If any new or additional evidence is relied upon or generated by us during the determination of the appeal, we will provide it to you free of charge and in advance of the due date of the response to the adverse benefit determination.

Appeals Determinations

Pre-service Requests for Benefits and Post-service Claim Appeals

For procedures related to urgent requests for Benefits, see *Urgent Appeals that Require Immediate Action* below.

You will be provided written or electronic notification of the decision on your appeal as follows:

- For appeals of pre-service requests for Benefits as defined above, the appeal will take place and you will be notified of the decision within 30 days from receipt of a request for appeal of a denied request for Benefits.
- For appeals of post-service claims as defined above, the appeal will take place and you will be notified of the decision within 60 days from receipt of a request for appeal of a denied claim.

Please note that our decision is based only on whether or not Benefits are available under the Policy for the proposed treatment or procedure.

You may have the right to external review through an *Independent Review Organization (IRO)* upon the completion of the internal appeal process. Instructions regarding any such rights, and how to access those rights, will be provided in our decision letter to you.

Urgent Appeals that Require Immediate Action

Your appeal may require urgent action if a delay in treatment could increase the risk to your health, or the ability to regain maximum function, or cause severe pain. In these urgent situations:

- The appeal does not need to be submitted in writing. You or your Dental Provider should call us as soon as possible.
- We will provide you with a written or electronic determination within 72 hours following receipt of your request for review of the determination, taking into account the seriousness of your condition.
- If we need more information from your Dental Provider to make a decision, we will notify you of the decision by the end of the next business day following receipt of the required information.

The appeal process for urgent situations does not apply to prescheduled treatments, therapies or surgeries.

Important Notice - Claim Disputes and Network Provider Accessibility Complaints

Should a dispute concerning a claim or appeal or a network provider accessibility issue arise, contact us at the phone number below. If the dispute is not resolved, contact the California Department of Insurance.

Call us at 1-800-638-3120.

Call the California Department of Insurance, Consumer Services Division at:

- 1-800-927 HELP (1-800-927-4357)
- You may contact the California Department of Insurance at:

California Department of Insurance

South Spring Street, South Tower

Los Angeles, CA 90013

<http://www.insurance.ca.gov>

Section 7: Coordination of Benefits

Benefits When You Have Coverage under More than One Plan

This section describes how Benefits under the Policy will be coordinated with those of any other plan that provides benefits to you. The language in this section is from model laws drafted by the *National Association of Insurance Commissioners (NAIC)* and represents standard industry practice for coordinating benefits.

When Does Coordination of Benefits Apply?

This *Coordination of Benefits (COB)* provision applies when a person has health care coverage under more than one Plan. Plan is defined below.

The order of benefit determination rules below govern the order in which each Plan will pay a claim for benefits.

- **Primary Plan.** 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.
- **Secondary Plan.** 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 do not exceed 100% of the total Allowable Expense. Allowable Expense is defined below.

Definitions

For purposes of this section, terms are defined as follows:

- A. **Plan.** A Plan is any of the following that provides benefits or services for medical, pharmacy 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 maintenance organization (HMO) 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 insurance or other fixed indemnity coverage; accident only coverage; specified disease or specified accident coverage; limited benefit health coverage, as defined by state law; 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.
- B. **This Plan.** This Plan means, in a COB provision, 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.

- C. **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 will pay the maximum amount required by the Policy. When this Plan is secondary, it will pay the lesser of either the amount it would have paid in the absence of any other dental benefit coverage, or the insured's total out-of-pocket cost payable under the primary Plan.
- D. **Allowable Expense.** Allowable Expense is a health care expense, including deductibles, co-insurance and co-payments, 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 according to contractual agreement is prohibited from charging a Covered Person is not an Allowable Expense.

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

1. The difference between the cost of a semi-private hospital room and a private 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. However, if the provider has contracted with the Secondary Plan to provide the benefit or service for a specific negotiated fee or payment amount that is different than the Primary Plan's payment arrangement and if the provider's contract permits, the negotiated fee or payment shall be the Allowable Expense used by the Secondary Plan to determine its benefits.
 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.
- E. **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 benefits for services provided by other providers, except in cases of emergency or referral by a panel member.
- F. **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.

What Are the Rules for Determining the Order of Benefit Payments?

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

- A. The Primary Plan pays or provides its benefits according to its terms of coverage and without regard to the benefits under any other Plan.
- B. Except as provided in the next paragraph, a Plan that does not contain a coordination of benefits provision that is consistent with this provision is always primary unless the provisions of both Plans state that the complying plan is primary.

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 in excess of 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.

- C. A Plan may consider the benefits paid or provided by another Plan in determining its benefits only when it is secondary to that other Plan.
- D. Each Plan determines its order of benefits using the first of the following rules that apply:
 - 1. **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.
 - 2. **Dependent Child Covered Under More Than One Coverage Plan.** Unless there is a court decree stating otherwise, plans covering a dependent child shall determine the order of benefits as follows:
 - a) For a dependent child whose parents are married or are living together, whether or not they have ever been married:
 - (1) The Plan of the parent whose birthday falls earlier in the calendar year is the Primary Plan; or
 - (2) If both parents have the same birthday, the Plan that covered the parent longest is the Primary Plan.
 - b) For a dependent child whose parents are divorced or separated or are not living together, whether or not they have ever been married:
 - (1) 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. If the parent with responsibility has no health care coverage for the dependent child's health care expenses, but that parent's spouse does, that parent's spouse's plan is the Primary Plan. This shall not apply with respect to any plan year during which benefits are paid or provided before the entity has actual knowledge of the court decree provision.
 - (2) 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.
 - (3) 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.

- (4) If there is no court decree allocating responsibility for the child's health care expenses or health care coverage, the order of benefits for the child are as follows:
 - (a) The Plan covering the Custodial Parent.
 - (b) The Plan covering the Custodial Parent's spouse.
 - (c) The Plan covering the non-Custodial Parent.
 - (d) The Plan covering the non-Custodial Parent's spouse.
 - c) For a dependent child covered under more than one plan of individuals who are not the parents of the child, the order of benefits shall be determined, as applicable, under subparagraph a) or b) above as if those individuals were parents of the child.
 - d)
 - (i) For a dependent child who has coverage under either or both parents' plans and also has his or her own coverage as a dependent under a spouse's plan, the rule in paragraph (5) applies.
 - (ii) In the event the dependent child's coverage under the spouse's plan began on the same date as the dependent child's coverage under either or both parents' plans, the order of benefits shall be determined by applying the birthday rule in subparagraph (a) to the dependent child's parent(s) and the dependent's spouse.
3. **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 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 D.1. can determine the order of benefits.
4. **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 D.1. can determine the order of benefits.
5. **Longer or Shorter Length of Coverage.** The Plan that covered the person the longer period of time is the Primary Plan and the Plan that covered the person the shorter period of time is the Secondary Plan.
6. 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

- A. When This Plan is secondary, it may reduce its benefits so that the total benefits paid or provided by all Plans 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.

- B. 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. We may get the facts we need 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.

We need not tell, or get the consent of, any person to do this. Each person claiming benefits under This Plan must give us any facts we need to apply those rules and determine benefits payable. If you do not provide us the information we need to apply these rules and determine the Benefits payable, your claim for Benefits will be denied.

Payments Made

A payment made under another Plan may include an amount that should have been paid under This Plan. If it does, we may pay that amount to the organization that made the payment. That amount will then be treated as though it were a benefit paid under This Plan. We 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 reasonable cash value of the benefits provided in the form of services.

Does This Plan Have the Right of Recovery?

If the amount of the payments we made is more than we should have paid under this COB provision, we may recover the excess from one or more of the persons we have paid or for whom we have paid; or any other person or organization that may be responsible for the benefits or services provided for you. The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

How Are Benefits Paid When This Plan is Secondary to Medicare?

If This Plan is secondary to Medicare, then Benefits payable under This Plan will be based on Medicare's reduced benefits.

Section 8: General Legal Provisions

What Is Your Relationship with Us?

It is important for you to understand our role with respect to the Group's Policy and how it may affect you. We help finance or administer the Group's Policy in which you are enrolled. We do not provide dental care services or make treatment decisions. This means:

- We communicate to you decisions about whether the Group's Policy will cover or pay for the dental care that you may receive. The Policy pays for Covered Dental Care Services, which are more fully described in this *Certificate*.
- The Policy may not pay for all dental care services or materials you or your Dental Provider may believe are needed. If the Policy does not pay, you will be responsible for the cost.

We may use individually identifiable information about you to identify for you (and you alone) procedures, products or services that you may find valuable. We will use individually identifiable information about you as permitted or required by law, including in our operations and in our research. We will use de-identified data for commercial purposes including research.

Please refer to our *Notice of Privacy Practices* for details.

What Is Our Relationship with Providers and Groups?

The relationships between us and Network Dental Providers and Groups are solely contractual relationships between independent contractors. Network Dental Providers and Groups are not our agents or employees. Neither we nor any of our employees are agents or employees of Network Dental Providers or the Groups.

We do not provide dental care services or supplies, or practice medicine. We arrange for Dental Providers to participate in a Network and we pay Benefits. Network Dental Providers are independent practitioners who run their own offices and facilities. Our credentialing process confirms public information about the providers' licenses and other credentials. It does not assure the quality of the services provided. They are not our employees nor do we have any other relationship with Network providers such as principal-agent or joint venture. We are not responsible for any act or omission of any Dental Provider.

We are not considered to be an employer for any purpose with respect to the administration or provision of benefits under the Group's Policy. We are not responsible for fulfilling any duties or obligations of an employer with respect to the Group's Policy.

The Group is solely responsible for all of the following:

- Enrollment and classification changes (including classification changes resulting in your enrollment or the termination of your coverage).
- The timely payment of the Policy Charge to us.
- Notifying you of when the Policy ends.

When the Group purchases the Policy to provide coverage under a benefit plan governed by the *Employee Retirement Income Security Act* ("ERISA"), 29 U.S.C. §1001 et seq., we are not the plan administrator or named fiduciary of the benefit plan, as those terms are used in ERISA. If you have questions about your welfare benefit plan, you should contact the Group. If you have any questions about this statement or about your rights under ERISA, contact the nearest area office of the *Employee Benefits Security Administration, U. S. Department of Labor*.

What Is Your Relationship with Providers and Groups?

The relationship between you and any provider is that of provider and patient.

You are responsible for all of the following:

- Choosing your own Dental Provider.
- Paying, directly to your Dental Provider, any amount identified as a member responsibility, including Co-payments, Co-insurance, any deductible and any amount that exceeds the Allowed Amount.
- Paying, directly to your Dental Provider, the cost of any non-Covered Dental Care Service.
- Deciding if any provider treating you is right for you. This includes Network Dental Providers you choose and Dental Providers that they refer.
- Deciding with your Dental Provider what care you should receive.

Your provider is solely responsible for the quality of the services provided to you.

The relationship between you and the Group is that of employer and employee, Dependent or other classification as defined in the Policy.

Notice

When we provide written notice regarding administration of the Policy to an authorized representative of the Group, that notice is deemed notice to all affected Subscribers and their Enrolled Dependents. The Group is responsible for giving notice to you.

If nonemployee Subscribers or employees of more than one employer are covered under the Policy, written notice shall also be delivered by mail to the last known address of each nonemployee Subscriber or affected employer. If the action does not affect all employees and Enrolled Dependents of one or more employers, written notice will also be delivered by mail to the last known address of each affected employee certificate holder. Written notice must be given at least 60 days prior to the effective date of the action.

Statements by Group or Subscriber

All statements made by the Group or by a Subscriber shall, in the absence of fraud, be deemed representations and not warranties. We will not use any statement made by the Group to void the Policy after it has been in force for two years unless it is a fraudulent statement.

Are Incentives Available to You?

Sometimes we may offer coupons, enhanced Benefits, or other incentives to encourage you to take part in various programs, including wellness programs, certain disease management programs, surveys, discount programs and/or programs to seek care in a more cost effective setting. In some instances, these programs may be offered in combination with a non-UnitedHealthcare entity. The decision about whether or not to take part in a program is yours alone. However, we recommend that you discuss taking part in such programs with your Dental Provider. Contact us at www.myuhc.com or contact us at 1-800-445-9090 if you have any questions.

From time to time we may offer or provide certain persons who apply for coverage with us or become insureds/enrollees with UnitedHealthcare Insurance Company with dental or oral health goods and/or services otherwise not covered under the Policy. In addition, we may arrange for third party dental or oral health providers, to provide discounted goods and services to those persons who apply for coverage with us or who become insureds/enrollees of UnitedHealthcare Insurance Company. While we have arranged

these goods or services and/or third party provider discounts, the third party service providers are liable to the applicants/insureds/enrollees for the provision of such goods and/or services. We are not responsible for the provision of such goods and/or services nor are we liable for the failure of the provision of the same. Further, we are not liable to the applicants/insureds/enrollees for the negligent provision of such goods and/or services by third party service providers.

Who Determines Benefits and Other Provisions under the Policy?

We will do all of the following:

- Pay Benefits according to the contract and subject to the other terms, conditions, limitations and exclusions set out in the Policy, including this *Certificate*, the Schedule of Benefits and any Riders and/or Amendments.
- Make factual determinations related to the Policy and its Benefits.

We may assign this authority to other persons or entities that provide services in regard to the administration of the Policy.

In certain circumstances, for purposes of overall cost savings or efficiency, we may offer Benefits for services that would otherwise not be Covered Dental Care Services. The fact that we do so in any particular case shall not in any way be deemed to require us to do so in other similar cases.

Who Provides Administrative Services?

We provide administrative services or, as we determine, we may arrange for various persons or entities to provide administrative services, such as claims processing. The identity of the service providers and the nature of the services they provide may be changed from time to time as we determine. We are not required to give you prior notice of any such change, nor are we required to obtain your approval. You must cooperate with those persons or entities in the performance of their responsibilities.

Amendments to the Policy

To the extent permitted by law, we have the right, as we determine and without your approval, to change, interpret, withdraw or add Benefits or end the Policy.

Any provision of the Policy which, on its effective date, is in conflict with the requirements of state or federal statutes or regulations (of the jurisdiction in which the Policy is delivered) is amended to conform to the minimum requirements of such statutes and regulations.

No other change may be made to the Policy unless it is made by an Amendment or Rider which has been signed by one of our officers and consistent with applicable notice requirements. All of the following conditions apply:

- Amendments and Riders to the Policy are effective upon the Group's next anniversary date, except as otherwise permitted by law.
- No agent has the authority to change the Policy or to waive any of its provisions.
- No one has authority to make any oral changes or amendments to the Policy.

How Do We Use Information and Records?

We may use your individually identifiable health information as follows:

- To administer the Policy and pay claims.

- To identify procedures, products, or services that you may find valuable.
- As otherwise permitted or required by law.

We may request additional information from you to decide your claim for Benefits. We will keep this information confidential. We may also use de-identified data for commercial purposes, including research, as permitted by law. More detail about how we may use or disclose your information is found in our *Notice of Privacy Practices*.

By accepting Benefits under the Policy, you authorize and direct any person or institution that has provided services to you to furnish us with all information or copies of records relating to the services provided to you. We have the right to request this information at any reasonable time. This applies to all Covered Persons, including Enrolled Dependents whether or not they have signed the Subscriber's enrollment form. We agree that such information and records will be considered confidential.

We have the right to release records concerning dental care services when any of the following apply:

- Needed to put in place and administer the terms of the Policy.
- Needed for medical review or quality assessment.
- Required by law or regulation.

During and after the term of the Policy, we and our related entities may use and transfer the information gathered under the Policy in a de-identified format for commercial purposes, including research and analytic purposes. Please refer to our *Notice of Privacy Practices*.

For complete listings of your dental records or billing statements you may contact your Dental Provider. Providers may charge you reasonable fees to cover their costs for providing records or completing requested forms.

If you request dental forms or records from us, we also may charge you reasonable fees to cover costs for completing the forms or providing the records.

In some cases, as permitted by law, we will designate other persons or entities to request records or information from or related to you, and to release those records as needed. Our designees have the same rights to this information as we have.

Do We Require Examination of Covered Persons?

In the event of a question or dispute regarding your right to Benefits, we may require that a Network Dental Provider of our choice examine you at our expense.

Is Workers' Compensation Affected?

Benefits provided under the Policy do not substitute for and do not affect any requirements for coverage by workers' compensation insurance.

When Do We Receive Refunds of Overpayments?

If we pay Benefits to you for expenses incurred on your account, you must make a refund to us if any of the following apply:

- All or some of the expenses were not paid or did not legally have to be paid by you.
- All or some of the payment we made exceeded the Benefits under the Policy.
- All or some of the payment was made in error.

The refund equals the amount we paid in excess of the amount we should have paid under the Policy. We may reduce the amount of any future Benefits that are payable under the Policy. The reductions will equal the amount of the required refund.

Is There a Limitation of Action?

No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this policy. No action shall be brought after the expiration of three years after the time written proof of loss is required to be furnished.

What Is the Entire Policy?

The Policy, this *Certificate*, the *Schedule of Covered Dental Care Services*, the Group's *Application* and Enrollment Form and any Riders and/or Amendments, make up the entire Policy that is issued to the Group.

Section 9: Defined Terms

Amendment - any attached written description of added or changed provisions to the Policy. It is effective only when signed by us. It is subject to all conditions, limitations and exclusions of the Policy, except for those that are specifically amended.

Benefits - your right to payment for Covered Dental Care Services that are available under the Policy.

CDT Codes - mean the Current Dental Terminology for the current Code on Dental Procedures and Nomenclature (the Code). The Code has been designated as the national standard for reporting dental care services by the Federal Government under the Health Insurance and Portability and Accountability Act of 1996 (HIPAA), and is currently recognized by third party payors nationwide.

Co-insurance - the charge, stated as a percentage of the Allowed Amount, that you are required to pay for certain Covered Dental Care Services.

Congenital Anomaly - a physical developmental defect that is present at the time of birth, and that is identified within the first twelve months of birth.

Co-payment - the charge, stated as a set dollar amount, that you are required to pay for certain Covered Dental Care Services.

Please note that for Covered Dental Care Services, you are responsible for paying the lesser of the following:

- The Co-payment.
- The Allowed Amount.

Cosmetic Procedures - procedures or services that change or improve appearance without significantly improving physiological function.

Covered Dental Care Service(s) or Dental Procedures - dental care services, including supplies or materials, which we determine to be all of the following:

- Necessary.
- Treatment is recognized by us as a generally accepted form of care or treatment according to prevailing standards of dental practice.
- Described as a Covered Dental Care Service in this *Certificate* under *Section 1: Covered Dental Care Services* and in the *Schedule of Covered Dental Care Services*.
- Not excluded in this *Certificate* under *Section 2: Exclusions and Limitations*.

Covered Person - the Subscriber or a Dependent, but this term applies only while the person is enrolled under the Policy. We use "you" and "your" in this *Certificate* to refer to a Covered Person.

Dental Provider - any dentist or dental practitioner who is duly licensed and qualified under the law of jurisdiction in which treatment is received to render Dental Care Services, perform dental surgery or administer anesthetics for dental surgery.

Dependent - the Subscriber's legal spouse or Domestic Partner or a child of the Subscriber or the Subscriber's spouse or Domestic Partner. As described in *Section 3: When Coverage Begins*, the Group determines who is eligible to enroll and who qualifies as a Dependent. To be eligible for Coverage under the Policy, a Dependent must reside within the United States. The term "child" includes:

- A natural child.
- A stepchild.

- A legally adopted child.
- A child placed for adoption.
- A child for whom legal guardianship has been awarded to the Subscriber or the Subscriber's spouse or Domestic Partner.
- The term child also includes a grandchild of either the Subscriber or the Subscriber's spouse or Domestic Partner.
- A child for whom dental care coverage is required through a *Qualified Medical Child Support Order* or other court or administrative order. The Group is responsible for determining if an order meets the criteria of a *Qualified Medical Child Support Order*.

The following conditions apply:

- A Dependent includes a child listed above under age 26.
- A Dependent includes a - child age 26 or older who is or becomes disabled and dependent upon the Subscriber.

The Subscriber must reimburse us for any Benefits paid during a time a child did not satisfy these conditions.

A Dependent does not include anyone who is also enrolled as a Subscriber. No one can be a Dependent of more than one Subscriber.

Domestic Partner - A Registered Domestic Partner or an Unregistered Domestic Partner.

Domestic Partnership - A Registered Domestic Partnership or an Unregistered Domestic Partnership.

Eligible Person - an employee of the Group or other person connected to the Group who meets the eligibility requirements shown in both the Group's *Application* and the Policy. An Eligible Person must live within the United States.

Emergency - a condition or symptom Covered as a Service which arises suddenly and requires immediate care and treatment, and such treatment is sought or received within 24 hours of onset.

Enrolled Dependent - a Dependent who is properly enrolled under the Policy.

Experimental or Investigational Service(s) - medical, dental, surgical, diagnostic, or other health care services, technologies, supplies, treatments, procedures, drug therapies, medications or devices that, at the time we make a determination regarding coverage in a particular case, are determined to be any of the following:

- Not approved by the *U.S. Food and Drug Administration (FDA)* to be lawfully marketed for the proposed use and not identified in the *American Hospital Formulary Service* or the *United States Pharmacopoeia Dispensing Information* as appropriate for the proposed use.
- Subject to review and approval by any institutional review board for the proposed use. (Devices which are *FDA* approved under the *Humanitarian Use Device* exemption are not Experimental or Investigational.)
- The subject of an ongoing clinical trial that meets the definition of a Phase I, II or III clinical trial set forth in the *FDA* regulations, regardless of whether the trial is actually subject to *FDA* oversight.
- Not demonstrated through prevailing peer-reviewed professional literature to be safe and effective for treating or diagnosing the condition or illness for which its use is proposed.
- Pharmacological regimens not accepted by the American Dental Association (ADA) Council on Dental Therapeutics.

Prior to such a consideration, we must first establish that there is sufficient evidence to conclude that, even though unproven, the service has significant potential as an effective treatment for that Sickness or condition.

Foreign Services - services provided outside the U.S. and U.S. territories.

Group - the employer, or other defined or otherwise legally established group, to whom the Policy is issued.

Initial Enrollment Period - the first period of time when Eligible Persons may enroll themselves and their Dependents under the Policy.

Medicare - Parts A, B, C and D of the insurance program established by Title XVIII, *United States Social Security Act*, as amended by 42 U.S.C. Sections 1394, et seq. and as later amended.

Natural Tooth - sound natural teeth are defined as teeth that are free of any pathological, functional or structural disorders at the time of injury and not having had any restorative treatment including, but not limited to fillings, root canals, crowns, caps and orthodontia in place at the time of trauma.

Necessary - Dental Care Services and supplies which are determined by us through case-by-case assessments of care based on accepted dental practices to be appropriate; and

- A. needed to meet your basic dental needs; and
- B. rendered in the most cost-efficient manner and type of setting appropriate for the delivery of the Dental Care Service; and
- C. consistent in type, frequency and duration of treatment with scientifically based guidelines of national clinical, research, or health care coverage organizations or governmental agencies that are accepted by us; and
- D. consistent with the diagnosis of the condition; and
- E. required for reasons other than the convenience of you or your Dental Provider; and
- F. demonstrated through prevailing peer-reviewed dental literature to be either:
 - 1. safe and effective for treating or diagnosing the condition or sickness for which its use is proposed; or
 - 2. safe with promising efficacy:
 - a. for treating a life threatening dental disease or condition; and
 - b. in a clinically controlled research setting; and
 - c. using a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.

(For the purpose of this definition, the term life threatening is used to describe dental diseases or sicknesses or conditions, which are more likely than not to cause death within one year of the date of the request for treatment.)

The fact that a Dental Provider has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular dental disease does not mean that it is a Necessary Covered Dental Care Service as defined in this *Certificate*. The definition of Necessary used in this *Certificate* relates only to Coverage and differs from the way in which a Dental Provider engaged in the practice of dentistry may define Necessary.

Network - when used to describe a provider of dental care services, this means a provider that has a participation agreement in effect (either directly or indirectly) with us or with our affiliate to participate in our Network. This does not include those providers who have agreed to discount their charges for

Covered Dental Care Services. Our affiliates are those entities affiliated with us through common ownership or control with us or with our ultimate corporate parent, including direct and indirect subsidiaries.

A provider may enter into an agreement to provide only certain Covered Dental Care Services, but not all Covered Dental Care Services, or to be a Network provider for only some of our products. In this case, the provider will be a Network provider for the Covered Dental Care Services and products included in the participation agreement and an out-of-Network provider for other Covered Dental Care Services and products. The participation status of providers will change from time to time.

Network Benefits - the description of how Benefits are paid for Covered Dental Care Services provided by Network providers. The *Schedule of Covered Dental Care Services* will tell you if your plan offers Network Benefits and how Network Benefits apply.

Open Enrollment Period - a period of time, after the Initial Enrollment Period, when Eligible Persons may enroll themselves and Dependents under the Policy. The Group sets the period of time that is the Open Enrollment Period.

Physician - any *Doctor of Medicine* or *Doctor of Osteopathy* who is properly licensed and qualified by law.

Please Note: Any podiatrist, dentist, psychologist, chiropractor, optometrist, or other provider who acts within the scope of his or her license will be considered on the same basis as a Physician. The fact that we describe a provider as a Physician does not mean that Benefits for services from that provider are available to you under the Policy.

Policy - the entire agreement issued to the Group that includes all of the following:

- *Group Policy.*
- *Certificate.*
- *Schedule of Covered Dental Care Services.*
- *Group Application.*
- *Riders.*
- *Amendments.*

These documents make up the entire agreement that is issued to the Group.

Policy Charge - the sum of the Premiums for all Covered Persons enrolled under the Policy.

Premium - the periodic fee required for each Subscriber and each Enrolled Dependent, in accordance with the terms of the Policy.

Procedure in Progress - all treatment for Covered Dental Care Services that results from a recommendation and an exam by a Dental Provider. A treatment procedure will be considered to start on the date it is initiated and will end when the treatment is completed.

Registered Domestic Partner - A person of the opposite or same sex with whom the Subscriber has established a Registered Domestic Partnership, as defined by California Family Code, Section 297-297.5 and registered pursuant to California Family Code, Section 298.

Registered Domestic Partnership - A relationship between the Subscriber and one other person of the opposite or same sex, as defined by California Family Code, Section 297-297.5 and registered pursuant to California Family Code, Section 298.

Rider - any attached written description of additional Covered Dental Care Services not described in this *Certificate*. Covered Dental Care Services provided by a Rider may be subject to payment of additional

Premiums. Riders are effective only when signed by us and are subject to all conditions, limitations and exclusions of the Policy except for those that are specifically amended in the Rider.

Subscriber - an Eligible Person who is properly enrolled under the Policy. The Subscriber is the person (who is not a Dependent) on whose behalf the Policy is issued to the Group.

Unregistered Domestic Partner - A person of the opposite or same sex with whom the Subscriber has established an Unregistered Domestic Partnership.

Unregistered Domestic Partnership - A relationship between the Subscriber and one other person of the -opposite or same sex. The following requirements apply to both persons:

- They share the same permanent residence and the common necessities of life;
- They are not related by blood or a degree of closeness which would prohibit marriage in the law of state in which they reside;
- Each is at least 18 years of age;
- Each is mentally competent to consent to contract;
- Neither is currently married to another person under either a statutory or common law;
- They are financially interdependent and have furnished at least two of the following documents evidencing such financial interdependence:
 - Have a single dedicated relationship of at least 6 months duration.
 - Joint ownership of residence.
 - At least two of the following:
 - ♦ Joint ownership of an automobile.
 - ♦ Joint checking, bank or investment account.
 - ♦ Joint credit account.
 - ♦ Lease for a residence identifying both partners as tenants.
 - ♦ A will and/or life insurance policies which designates the other as primary beneficiary.
- The Subscriber and Domestic Partner must jointly sign an affidavit of Domestic Partnership.

Schedule of Covered Dental Care Services

How Do You Access Benefits?

This Schedule of Covered Dental Care Services: (1) describe the Covered Dental Care Services and any applicable limitations to those services; (2) outline the Co-payments that you are required to pay for each Covered Dental Care Service.

Network Dental Providers

We have arranged with certain Dental Providers to participate in a Network. These Network Dental Providers have agreed to discount their charges for Covered Dental Care Services and supplies.

If Network Dental Providers are used, the amount of Covered expenses for which you are responsible will generally be less than the amount owed if out-of-Network Dental Providers had been used. The Co-payment level remains the same whether or not Network Dental Providers are used. However, because the total charges for Covered expenses may be less when Network Dental Providers are used, the portion that you owe will generally be less.

Important Notice

Covered Persons will have to meet a higher out of pocket maximum when an Out-of-Network Dental Provider is chosen to provide Covered Dental Services.

If dentally appropriate care from a qualified Dental Provider cannot be provided within the Network, we will arrange for the required care with an available and accessible Out-of-Network Dental Provider. You will only be responsible for paying the cost sharing in an amount equal to the cost sharing you would have otherwise paid for that Covered Service or a similar Service if you had received the Covered Dental Service from a Network Dental Provider. In addition to Network copayments and coinsurance, Network cost sharing includes applicability of the accrual of cost sharing to the Network out-of-pocket maximum.

Important Notice-Directory of Network Dental Providers

A Directory of Network Dental Providers will be made available. You may access the Directory of Network Dental Providers online at www.myuhc.com. You can also call customer service to determine which Dental Providers participate in the Network at 1-800-445-9090.

Network and out-of-Network Benefits

This Schedule of Covered Dental Care Services describes both benefit levels available under the Policy.

Network Benefits

Dental Care Services must be provided by a Network Dental Provider in order to be considered Network Benefits. When Covered Dental Care Services are received from a Network Dental Provider, Allowed Amounts are our contracted fee(s) with that provider.

When Dental Care Services are received from an out-of-Network Dental Provider as a result of an Emergency, the Co-payment will be the Network Co-payment.

Covered Dental Care Services must be provided by or directed by a Network Dental Provider.

Enrolling for Coverage under the Policy does not guarantee dental care services by a particular Network Dental Provider on the list of Dental Providers. The list of Network Dental Providers is subject to change. When a Dental Provider on the list no longer has a contract with us, you must choose among remaining Network Dental Providers. You are responsible for verifying the Network participation status of your Dental Provider, prior to receiving such Dental Care Services.

If you fail to verify whether your treating Dental Provider's participation in the Network, and the failure results in non-compliance with our required procedures, Coverage of Network Benefits may be denied.

Coverage for Dental Care Services is subject to payment of the Premium required for Coverage under the Policy and payment of the Co-payment specified for any service. Network Benefits are determined based on the contracted fee for each Covered Dental Care Service. In no event will you be required to pay a Network Dental Provider an amount for a Covered Dental Care Service in excess of the contracted fee.

A Network Dental Provider cannot charge you or us for any service or supply that is not Necessary as determined by us. If you agree to receive a service or supply that is not Necessary the Network Dental Provider may charge you. However, these charges will not be considered Covered Dental Care Services and will not be payable by us.

Covered Dental Care Services are subject to payment of any Co-payments as stated below.

Out-of-Network Benefits

Out-of-Network Benefits apply when you obtain Dental Care Services from out-of-Network Dental Providers.

Generally you are required to pay more than Network Benefits. Out-of-Network Dental Providers may request that you pay all charges when services are rendered. You must file a claim with us for reimbursement of Allowed Amounts.

We will reimburse an Out-of-Network Dental Provider for a Covered Dental Care Service up to an amount equal to the Usual and Customary fee for the same Covered Dental Care Service received from a similarly situated Network Dental Provider. The actual charge made by an out-of-Network Dental Provider for a Covered Dental Care Service may exceed the Usual and Customary fee. As a result, you may be required to pay an out-of-Network Dental Provider an amount for a Covered Dental Care Service in excess of the Usual and Customary fee. In addition, when you obtain Covered Dental Care Services from an out-of-Network Dental Provider, you must file a claim with us to be reimbursed for Allowed Amounts.

The following definitions apply for this plan.

General Dental Provider - a Dental Provider who provides general Dental Care Services.

Specialty Dental Provider- a Dental Provider who provides specialized Dental Care Services including but not limited to endodontics, oral surgery, pediatric dentistry, orthodontics and periodontics.

Specialty Services

1. This Covered Person's Schedule of Covered Dental Care Services applies when listed Dental Care Services are performed by a General Dental Provider, unless otherwise authorized.
2. Procedures not listed on the Schedule of Covered Dental Care Services that are performed by a Network General Dental Provider will be charged at the Network General Dental Provider's Usual and Customary fee less 25%.
3. The Network General Dental Provider you select may not perform all procedures listed. The Co-payments shown apply to Network General Dental Providers.
4. Should the Dental Care Services of a specialist (Oral Surgeon, Endodontist, Periodontist, or Pediatric Dental Provider) be Necessary, you may receive this care in either of two ways: (1) You may go directly to a Network Specialty Dental Provider with no referral and receive a 25% reduction off the Specialty Dental Provider's Usual and Customary fee; or (2) You may obtain prior written authorization from us and receive specialty treatment by an approved Network Specialty Dental Provider at the listed Co-payments.
5. Should the Dental Care Services of an Orthodontist be Necessary, you may receive care in either of two ways: (1) You may go directly to a Network Specialty Dental Provider with no referral and

receive a 25% reduction off the Specialty Dental Provider's Usual and Customary fee; or (2) You may contact Customer Service to locate your nearest Network Orthodontist who will perform Covered Dental Care Services at the listed Covered Person's Co-payment.

6. Covered Person's seeking implant treatment should refer to their Network implantologist, a select Network of Dental Providers.

ADA	DESCRIPTION	MEMBER PAYS	ADA	DESCRIPTION	MEMBER PAYS
DIAGNOSTIC SERVICES			D0370	MAXILLOFACIAL ULTRASOUND CAPTURE AND INTERPRETATION	\$160
D0120	PERIODIC ORAL EVALUATION EST PT	\$0	D0371	SIALOENDOSCOPY AND CAPTURE AND INTERPRETATION	\$160
D0140	LTD ORAL EVALUATION - PROBLEM FOCUS	\$0	D0380	CONE BEAM CT IMAGE CAPTURE WITH LIMITED FIELD OF VIEW-LESS THAN ONE WHOLE JAW	\$140
D0145	ORAL EVAL PT<3 AND COUNSEL	\$0	D0381	CONE BEAM CT IMAGE CAPTURE WITH FIELD OF VIEW OF ONE FULL DENTAL ARCH-MANDIBLE	\$130
D0150	COMP ORAL EVALUATION - NEW/EST PT	\$0	D0382	CONE BEAM CT IMAGE CAPTURE WITH FIELD OF VIEW OF ONE FULL DENTAL ARCH-MAXILLA	\$130
D0160	DTL & EXT ORAL EVAL - PROBLEM FOCUS REPORT	\$0	D0383	CONE BEAM CT IMAGE CAPTURE WITH FIELD OF VIEW OF BOTH JAWS	\$175
D0170	RE-EVALUATION - LTD PROBLEM FOCUSED	\$0	D0384	CONE BEAM CT IMAGE CAPTURE FOR TMJ SERIES INCLUDING TWO OR MORE EXPOSURES	\$130
D0171	RE-EVALUATION - POST-OPERATIVE OFFICE VISIT	\$0	D0385	MAXILLOFACIAL MRI IMAGE CAPTURE	\$160
D0180	COMP PERIODONTAL EVAL - NEW/EST PT	\$0	D0386	MAXILLOFACIAL ULTRASOUND IMAGE CAPTURE	\$160
D0210	INTRAORAL - COMPLETE SERIES RADIOGRAPHIC IMAGES	\$0	D0393	SIMULATION USING 3D IMAGES	\$0
D0220	INTRAORAL PERIAPICAL FIRST RADIOGRAPHIC IMAGE	\$4	D0394	DIGITAL SUBTRACTION OF IMAGES	\$0
D0230	INTRAORL PERIAPICAL EACH ADD RADIOGRAPHIC IMAGE	\$2	D0395	FUSION OF TWO OR MORE 3D IMAGES	\$0
D0240	INTRAORAL - OCCLUSAL RADIOGRAPHIC IMAGE	\$0	D0415	COLLECT MICROORGANISMS CULT & SENS	\$0
D0250	EXTRA-ORAL - 2D PROJECTION RADIOGRAPHIC IMAGE	\$0	D0425	CARIES SUSCEPTIBILITY TESTS	\$0
D0251	EXTRA-ORAL POSTERIOR DENTAL RADIOGRAPHIC IMAGE	\$0	D0431	ADJUNCT PREDX TST NO CYTOL/BX PROC	\$65
D0270	BITEWING - SINGLE RADIOGRAPHIC IMAGE	\$0	D0460	PULP VITALITY TESTS	\$0
D0272	BITEWINGS - TWO RADIOGRAPHIC IMAGES	\$0	D0470	DIAGNOSTIC CASTS	\$0
D0273	BITEWINGS - THREE RADIOGRAPHIC IMAGES	\$0	D0472	ACCESS TISSUE, GROSS EXAM - PREP & REPORT	\$0
D0274	BITEWINGS - FOUR RADIOGRAPHIC IMAGES	\$0	D0473	ACCESS TISSUE, GROSS & MICROSCOPIC - PREP/REPORT	\$0
D0277	VERTICAL BITEWINGS - 7 TO 8 RADIOGRAPHIC IMAGES	\$20	D0474	ACCESS TISSUE, GROSS & MICROSCOPIC SURG MARG PREP/REPORT	\$0
D0310	RADIOGRAPHS -SIALOGRAPHY	\$150	D0480	PROCESSING AND INTERP OF EXFOLIATIVE CYTOLOGICAL SMEARS, INCL PREP AND TRANS OF WRITTEN REPORT	\$0
D0320	TMJ - INCLUDING INJECTION	\$250	D0486	ACCESSION OF TRANSEPIHELIAL CYTOLOGIC SAMPLE, MICCROSCOPIS EXAMINATION, PREPARATION AND TRANSMISSION OF WRITTEN REPORT	\$0
D0321	OTHER TEMPOROMANDIBULAR JOINT RADIOGRAPHIC IMAGES	\$150	D0502	OTHER ORAL PATHOLOGY PROCEDURES	\$0
D0322	TOMOGRAPHIC SURVEY	\$150	D0600	NON-IONIZING DIAGNOSTIC PROCEDURE CAPABLE OF QUANTIFYING, MONITORING, AND RECORDING CHANGES IN STRUCTURE OF ENAMEL, DENTIN AND CEMENTUM	\$0
D0330	PANORAMIC RADIOGRAPHIC IMAGE	\$0	D0601	CARIES RISK ASSESSMENT AND DOCUMENTATION, LOW	\$0
D0340	2D CEPHALOMETRIC RADIOGRAPHIC IMAGE - ACQUISITION, MEASUREMENT AND ANALYSIS	\$75	D0602	CARIES RISK ASSESSMENT AND DOCUMENTATION, MODERATE	\$0
D0350	2D ORAL/FACIAL PHOTOGRAPHIC IMAGE OBTAINED INTRA-ORALLY OR EXTRA-ORALLY	\$20	D0603	CARIES RISK ASSESSMENT AND DOCUMENTATION, HIGH	\$0
D0364	CONE BEAM CT CAPTURE AND INTERPRETATION WITH LIMITED FIELD OF VIEW-LESS THAN ONE WHOLE JAW	\$140	D0701	PANORAMIC RADIOGRAPHIC IMAGE – IMAGE CAPTURE ONLY	\$0
D0365	CONE BEAM CT CAPTURE AND INTERPRETATION WITH LIMITED FIELD OF VIEW OF ONE FULL DENTAL ARCH-MANDIBLE	\$130	D0702	2-D CEPHALOMETRIC RADIOGRAPHIC IMAGE – IMAGE CAPTURE ONLY	\$75
D0366	CONE BEAM CT CAPTURE AND INTERPRETATION WITH LIMITED FIELD OF VIEW OF ONE FULL DENTAL ARCH-MAXILLA	\$130	D0703	2-D ORAL/FACIAL PHOTOGRAPHIC IMAGE INTRA-ORALLY OR EXTRA-ORALLY–IMAGE CAPTURE ONLY	\$20
D0367	CONE BEAM CT CAPTURE AND INTERPRETATION WITH FIELD OF VIEW OF BOTH JAWS	\$175	D0705	EXTRA-ORAL POSTERIOR DENTAL RADIOGRAPHIC IMAGE–IMAGE CAPTURE ONLY	\$0
D0368	CONE BEAM CT CAPTURE AND INTERPRETATION FOR TMJ SERIES INCLUDING TWO OR MORE EXPOSURES	\$130			
D0369	MAXILLOFACIAL MRI CAPTURE AND INTERPRETATION	\$180			

ADA	DESCRIPTION	MEMBER PAYS	ADA	DESCRIPTION	MEMBER PAYS
DIAGNOSTIC SERVICES			D2160	AMALGAM - 3 SURFACES PRIMARY/PERMANENT	\$0
D0706	INTRAORAL--OCCLUSAL RADIOGRAPHIC IMAGE-- IMAGE CAPTURE ONLY	\$0	D2161	AMALGAM - FOUR/MORE SURFACES PRIMARY/PERMANENT	\$0
D0707	INTRAORAL--PERIAPICAL RADIOGRAPHIC IMAGE-IMAGE CAPTURE ONLY	\$2	D2330	RESIN COMPOSITE - ONE SURFACE ANTERIOR	\$0
D0708	INTRAORAL--BITEWING RADIOGRAPHIC IMAGE-- IMAGE CAPTURE ONLY	\$0	D2331	RESIN COMPOSITE - 2 SURFACES ANTERIOR	\$0
D0709	INTRAORAL--COMPLETE SERIES OF RADIOGRAPHIC IMAGES--IMAGE CAPTURE ONLY	\$0	D2332	RESIN COMPOSITE - 3 SURFACES ANTERIOR	\$0
PREVENTIVE SERVICES			D2335	RESIN COMPOSITE - 4/> SURF/W/INCISAL ANG	\$0
D1110'	PROPHYLAXIS - ADULT	\$0	D2390	RESIN COMPOSITE CROWN ANTERIOR	\$0
D1110'	- PROPHYLAXIS - ADULT 1 ADD. PROPHY WITHIN 6 MONTHS	\$15	D2391	RESIN COMPOSITE - 1 SURFACE POSTERIOR	\$0
D1120'	PROPHYLAXIS - CHILD	\$0	D2392	RESIN COMPOSITE - 2 SURFACES POSTERIOR	\$0
D1120'	- PROPHYLAXIS - CHILD 1 ADD. PROPHY WITHIN 6 MONTHS	\$15	D2393	RESIN COMPOSITE - 3 SURFACES POSTERIOR	\$0
D1206	TOPICAL FLUORIDE VARNISH	\$5	D2394	RESIN COMPOSITE - 4/MORE SURFACES POST	\$0
D1208	TOPICAL APPLICATION OF FLUORIDE - EXCLUDING VARNISH	\$0	D2410	GOLD FOIL - ONE SURFACE	\$65
D1310	NUTRIT CNSL CONTROL DENTAL DISEASE	\$0	D2420	GOLD FOIL - TWO SURFACES	\$90
D1320	TOBACCO CNSL CNTRL&PREVION ORL DZ	\$0	D2430	GOLD FOIL - THREE SURFACES	\$120
D1330	ORAL HYGIENE INSTRUCTIONS	\$0	D2510	INLAY - METALLIC - ONE SURFACE	\$80
D1351	SEALANT - PER TOOTH	\$0	D2520	INLAY - METALLIC - TWO SURFACES	\$90
D1352	PREV RESIN RESTORATION IN MOD HIGH CARIES RISK PATIENT- PERM TOOTH	\$0	D2530	INLAY - METALLIC - 3/MORE SURFACES	\$115
D1353	SEALANT REPAIR - PER TOOTH	\$0	D2542	ONLAY - METALLIC - TWO SURFACES	\$250
D1354	APPLICATION OF CARIES ARRESTING MEDICAMENT--PER TOOTH	\$20	D2543	ONLAY - METALLIC THREE SURFACES	\$270
D1355	CARIES PREVENTIVE MEDICAMENT APPLICATION - PER TOOTH	\$20	D2544	ONLAY - METALLIC FOUR OR MORE SURFACES	\$290
D1510	SPACE MAINTAINER - FIXED, UNILATERAL/QUAD	\$0	D2610	INLAY - PORCELAIN/CERAMIC - 1 SURFACE	\$225*
D1516	SPACE MAINTAINER - FIXED - BILATERAL, MAXILLARY	\$0	D2620	INLAY - PORCELAIN/CERAMIC - 2 SURFACES	\$250*
D1517	SPACE MAINTAINER - FIXED - BILATERAL, MANDIBULAR	\$0	D2630	INLAY - PORCELAIN/CERAMIC - 3/MORE SURFACES	\$275*
D1520	SPACE MAINTAINER - REMOVABLE-UNILATERAL/QUAD	\$0	D2642	ONLAY - PORCELAIN/CERAMIC - 2 SURFACES	\$310*
D1526	SPACE MAINTAINER - REMOVABLE - BILATERAL, MAXILLARY	\$0	D2643	ONLAY - PORCELAIN/CERAMIC - 3 SURFACES	\$340*
D1527	SPACE MAINTAINER - REMOVABLE - BILATERAL, MANDIBULAR	\$0	D2644	ONLAY - PORCELAIN/CERAMIC - 4/MORE SURFACES	\$350*
D1551	RECEM/REBOND BILATERAL SPACE MAINTAINER - MAXIL	\$10	D2650	INLAY - RESIN BASED COMPOSITE - 1 SURFACE	\$180
D1552	RECEM/REBOND BILATERAL SPACE MAINTAINER - MANDIB	\$10	D2651	INLAY - RESIN BASED COMPOSITE - 2 SURFACES	\$200
D1553	RECEM/REBOND UNILATERAL SPACE MAINTAINER/QUAD	\$10	D2652	INLAY - RESIN BASED COMPOSITE - 3 />SURFACES	\$250
D1556	REMOVAL OF FIXED UNILATERAL SPACE MAINTAINER/QUAD	\$10	D2662	ONLAY - RESIN - BASED COMPOSITE - 2 SURFACES	\$225
D1557	REMOVAL OF FIXED BILATERAL SPACE MAINTAINER-MAXIL	\$10	D2663	ONLAY - RESIN - BASED COMPOSITE - 3 SURFACES	\$245
D1558	REMOVAL OF FIXED BILATERAL SPACE MAINTAINER-MANDIB	\$10	D2664	ONLAY - RESIN - BASED COMPOSITE - 4/> SURFACES	\$275
D1575	DISTAL SHOE SPACE MAINTAINER - FIXED, UNILATERAL/QUAD	\$0	D2710	CROWN - RESIN - BASED COMPOSITE INDIRECT	\$195
RESTORATIVE SERVICES			D2712	CROWN - 3/4 RESIN - BASED COMPOSITE INDIRECT	\$195
D2140	AMALGAM - ONE SURFACE PRIMARY/PERMANENT	\$0	D2720*	CROWN - RESIN WITH HIGH NOBLE METAL	\$195*
D2150	AMALGAM - TWO SURFACES PRIMARY/PERMANENT	\$0	D2721	CROWN - RESIN W/PREDOM BASE METAL	\$195*
			D2722*	CROWN - RESIN WITH NOBLE METAL	\$195*
			D2740	CROWN - PORCELAIN/CERAMIC SUBSTRATE	\$195*
			D2750*	CROWN - PORCELAIN FUSED HI NOBLE METAL	\$195*
			D2751	CROWN - PORCELAIN FUSED PREDOM BASE METAL	\$195*
			D2752*	CROWN - PORCELAIN FUSED NOBLE METAL	\$195*
			D2753	CROWN PORCELAIN FUSED TO TITANIUM/TITANIUM ALLOYS	\$195
			D2780*	CROWN - 3/4 CAST HIGH NOBLE METAL	\$195*
			D2781	CROWN - 3/4 CAST PREDOM BASE METAL	\$195*
			D2782*	CROWN - 3/4 CAST NOBLE METAL	\$195*

ADA	DESCRIPTION	MEMBER PAYS	ADA	DESCRIPTION	MEMBER PAYS
RESTORATIVE SERVICES			D3222	PARTIAL PULPOTOMY	\$75
D2783	CROWN - 3/4 PORCELAIN/CERAMIC	\$195*	D3230	PULPAL THERAPY - ANTERIOR PRIMARY TOOTH	\$40
D2790*	CROWN - FULL CAST HIGH NOBLE METAL	\$195*	D3240	PULPAL THERAPY - POSTERIOR PRIMARY TOOTH	\$40
D2791	CROWN - FULL CAST PREDOM BASE METAL	\$195*	D3310	ANTERIOR	\$100
D2792*	CROWN - FULL CAST NOBLE METAL	\$195*	D3320	BICUSPID	\$175
D2794*	CROWN - TITANIUM AND TITANIUM ALLOYS	\$195*	D3330	MOLAR	\$210
D2799	INTERIM CROWN-FURTHER TRTMT/COMPLT OF DIAG PRIOR TO FINAL IMPRESSION	\$125	D3331	TX RC OBSTRUCTION; NON-SURG ACCESS	\$85
D2910	RECEMENT OR RE-BOND INLAY ONLAY VENEER OR PART COV REST	\$10	D3332	INCMPL ENDO TX;INOP UNRSTR/FX TOOTH	\$75
D2915	RECEMENT OR RE-BOND INDIRECTLY FABRICATED PREFABRICATED POST & CORE	\$10	D3333	INTRL ROOT REPAIR PERFORATION DEFEC	\$125
D2920	RECEMENT OR RE-BOND CROWN	\$10	D3346	RETX PREVIOUS RC THERAPY - ANTERIOR	\$250
D2921	REATTACHMENT OF TOOTH FRAGMENT	\$10	D3347	RETX PREVIOUS RC THERAPY - BICUSPID	\$285
D2928	PREFABRICATED PORCELAIN/CERAMIC CROWN - PERMANENT TOOTH	\$34	D3348	RETX PREVIOUS RC THERAPY - MOLAR	\$350
D2929	PREFABRICATED PORCELAIN CROWN- PRIMARY	\$34*	D3351	APEXIFICATION/RECALCIFICATION - INITIAL VST	\$90
D2930	PREFABRICATED STAINLESS STEEL CROWN - PRIMARY	\$35	D3352	APEXIFICATION/RECALCIFICATION - INTERIM	\$90
D2931	PREFABRICATED STAINLESS STEEL CROWN - PERMANENT	\$40	D3353	APEXIFICATION/RECALCIFICATION - FINAL VISIT	\$90
D2932	PREFABRICATED RESIN CROWN	\$90	D3410	APICOECTOMY SURG - ANT	\$96
D2933	PREFABRICATED STAINLESS STEEL CROWN RESIN WINDOW	\$135	D3421	APICOECTOMY SURG-BICUSPID	\$300
D2940	SEDATIVE FILLING	\$5	D3425	APICOECTOMY SURG - MOLAR	\$150
D2941	INTERIM THERAPEUTIC RESTORATION - PRIMARY DENTITION	\$5	D3426	APICOECTOMY SURGERY	\$75
D2949	RESTORATIVE FOUNDATION FOR AN INDIRECT RESTORATION	\$20	D3428	BONE GRAFT WITH PERIRADICULAR SURGERY - PER TOOTH	\$32
D2950	CORE BUILDUP INCLUDING ANY PINS	\$35	D3429	BONE GRAFT WITH PERIRADICULAR SURGERY - EACH ADDITIONAL TOOTH	\$25
D2951	PIN RETENTION - PER TOOTH ADDITION REST	\$10	D3430	RETROGRADE FILLING - PER ROOT	\$55
D2952	POST & CORE ADD CROWN INDIRECT FAB	\$80	D3431	BIOLOGIC MATERIALS TO AID IN SOFT AND OSSEOUS TISSUE REGENERATION	\$150
D2953	EACH ADD INDIRECT FABRICATED POST SAME TOOTH	\$95	D3432	GUIDED TISSUE REGENERATION, RESORBABLE BARRIER, PER SITE	\$150
D2954	PREFABRICATED POST & CORE ADDITION CROWN	\$75	D3450	ROOT AMPUTATION - PER ROOT	\$85
D2955	POST REMOVAL	\$20	D3460	ENDODONTIC ENDOSSEOUS IMPLANT	\$535
D2957	EACH ADD PREFABR POST - SAME TOOTH	\$30	D3470	INTENTIONAL REIMPLANTATION (INCLUDING NECESSARY SPLINTING)	\$175
D2960	LABIAL VENEER (RESIN LAMINATE) - DIRECT	\$200	D3471	SURGICAL REPAIR OF ROOT RESORPTION - ANTERIOR	\$96
D2961	LABIAL VENEER (RESIN LAMINATE) - INDIRECT	\$225*	D3472	SURGICAL REPAIR OF ROOT RESORPTION - PREMOLAR	\$300
D2962	LABIAL VENEER (PORCELAIN LAMINATE) - INDIRECT	\$350*	D3473	SURGICAL REPAIR OF ROOT RESORPTION - MOLAR	\$150
D2971	ADDL PROC CUSTOMIZE CROWN TO FIT UNDER XST PART DENTURE	\$45	D3501	SURGICAL EXPOSURE ROOT SURFACE W/OUT APICOECTOMY OR REPAIR ROOT RESORPT-ANTERIOR	\$96
D2975	COPING	\$95	D3502	SURGICAL EXPOSURE ROOT SURFACE W/OUT APICOECTOMY OR REPAIR OF ROOT RESORPT- PREMOLAR	\$96
D2980	CROWN REPAIR	\$95	D3503	SURGICAL EXPOSURE ROOT SURFACE W/OUT APICOECTOMY OR REPAIR OF ROOT RESORPT- MOLAR	\$96
D2981	INLAY REPAIR	\$95	D3910	SURG PROC ISOLAT TOOTH W/RUBBER DAM	\$95
D2982	ONLAY REPAIR	\$95	D3911	INTRAORIFICE BARRIER	\$0
D2983	VENEER REPAIR	\$95	D3920	HEMISECTION NOT INCL RC THERAPY	\$80
D2990	RESIN INFILTRATION OF INCIPIENT SMOOTH SURFACE LESIONS	\$29	D3921	DECORONATION OR SUBMERGENCE OF AN ERUPTED TOOTH	\$25
ENDODONTIC SERVICES			D3950	CANAL PREP & FIT PREFORMED DOWEL/POST	\$75
D3110	PULP CAP - DIRECT	\$10	PERIODONTIC SERVICES		
D3120	PULP CAP - INDIRECT	\$10		GINGIVECTOMY/GINGIVOPLASTY 4/>CNTIG	\$175
D3220	TX PULPOTOMY - CORONAL DENTNOCEMENTL JUNC	\$20		TEETH QUAD	
D3221	PULPAL DEBRIDEMENT PRIMARY & PERMAMENT	TEE TH \$95 D4210			

ADA	DESCRIPTION	MEMBER PAYS	ADA	DESCRIPTION	MEMBER PAYS
PERIODONTIC SERVICES					
D4211	GINGIVECTOMY/GINGIVOPLASTY 1-3 CNTIG TEETH QUAD	\$66	D4346	SCALING IN PRESENCE OF GENERALIZED MODERATE OR SEVERE GINGIVAL INFLAMMATION – FULL MOUTH, AFTER ORAL EVALUATION	\$35
D4212	GINGIVECTOMY/GINGIVOPLASTY WITH REST PROC/TOOTH	\$40	D4355	FULL MOUTH DEBRID COMP ORAL EVAL & DX ON A SUBSEQUENT VISIT	\$35t
D4240	INGL FLP 4/>CNTIG/BOUND TEETH QUAD	\$163	D4381	LOCALIZED DELIVERY OF ANTIMICROBIAL AGENTS VIA A CONTROLLED RELEASE VEHICLE INTO DISEASED CREVICULAR TISSUE, PER TOOTH	\$45t
D4241	INGL FLP 1-3 CNTIG/BND TEETH QUAD	\$150	D4910	PERIODONTAL MAINTENANCE	\$40
D4245	APICALLY POSITIONED FLAP	\$150	D4920	UNSCHEDULED DRESSING CHANGE	\$20
D4249	CLIN CROWN LEN - HARD TISSUE	\$175	D4921	GINGIVAL IRRIGATION - PER QUADRANT	\$15
D4260	OSSEOUS SURG 4/> CNTIG TEETH QUAD	\$375	D4999	UNSPECIFIED PERIODONTAL PROCEDURE, BY REPORT	\$0
D4261	OSSEOUS SURG 1-3 CNTIG TEETH QUAD	\$325	REMOVABLE PROSTHODONTIC SERVICES		
D4263	BONE REPLACEMENT GRAFT – RETAINED NATURAL TOOTH – FIRST SITE IN QUADRANT	\$450	D5110	COMPLETE DENTURE - MAXILLARY	\$210*
D4264	BONE REPLACEMENT GRAFT – RETAINED NATURAL TOOTH – EACH ADDITIONAL SITE IN QUADRANT	\$325	D5120	COMPLETE DENTURE - MANDIBULAR	\$210*
D4265	BIOLOGIC MATERIALS TO AID SOFT AND OSSEOUS TISSUE REGEN, PER SITE	\$82	D5130	IMMEDIATE DENTURE - MAXILLARY	\$210*
D4266	GUIDED TISSUE REGENERATION - RESORBABLE BARRIER, PER SITE	\$325	D5140	IMMEDIATE DENTURE - MANDIBULAR	\$210*
D4267	GUIDED TISSUE REGENERATION - NONRESORBABLE BARRIER, PER SITE (INCLUDES MEMBRANE REMOVAL)	\$325	D5211	MAXILLARY PARTIAL DENTURE - RESIN BASE	\$210*
D4268	SURGICAL REVISION PROCEDURE, PER TOOTH	\$0	D5212	MANDIBULAR PARTIAL DENTURE - RESIN BASE	\$210*
D4270	PEDICLE SOFT TISSUE GRAFT PROCEDURE	\$235	D5213	MAX PART DENTUR-CAST METL W/RSN	\$220*
D4273	AUTOGENOUS CONNECTIVE TISSUE GRAFT PROCEDURE, 1ST TOOTH	\$280	D5214	MAND PART DENTUR- CAST METL W/RSN	\$220*
D4274	MESIAL/DISTAL WEDGE PROCEDURE, SINGLE TOOTH (WHEN NOT PERFORMED IN CONJUNCTION WITH SURGICAL PROCEDURES IN THE SAME ANATOMICAL AREA)	\$100	D5221	IMMEDIATE MAXILLARY PARTIAL DENTURE – RESIN BASE (INCLUDING RETENTIVE/CLASPING MATERIALS, RESTS AND TEETH)	\$230*
D4275	NON-AUTOGENOUS CONNECTIVE TISSUE GRAFT PROCEDURE, 1ST TOOTH	\$502	D5222	IMMEDIATE MANDIBULAR PARTIAL DENTURE – RESIN BASE (INCLUDING RETENTIVE/CLASPING MATERIALS, RESTS AND TEETH)	\$230*
D4276	COMBINED CONNECTIVE TISSUE AND PEDICLE GRAFT, PER TOOTH	\$65	D5223	IMMEDIATE MAXILLARY PARTIAL DENTURE – CAST METAL FRAMEWORK WITH RESIN DENTURE BASES (INCLUDING RETENTIVE/CLASPING MATERIALS, RESTS AND TEETH)	\$240*
D4277	FREE SOFT TISSUE GRAFT PROCEDURE -1ST TOOTH	\$215	D5224	IMMEDIATE MANDIBULAR PARTIAL DENTURE – CAST METAL FRAMEWORK WITH RESIN DENTURE BASES (INCLUDING RETENTIVE/CLASPING MATERIALS, RESTS AND TEETH)	\$240*
D4278	FREE SOFT TISSUE GRAFT PROCEDURE - ADD TOOTH	\$75	D5225	MAXILLARY PARTIAL DENTURE FLEX BASE	\$220*
D4283	AUTOGENOUS CONNECTIVE TISSUE GRAFT PROCEDURE (INCLUDING DONOR AND RECIPIENT SURIGCAL SITES – EACH ADDITIONAL CONTIGUOUS TOOTH, IMPLANT OR EDENTULOUS TOOTH POSITION IN SAME GRAFT SITE	\$250	D5226	MANDIBULAR PARTIAL DENTURE FLEX BASE	\$220*
D4285	NON-AUTOGENOUS CONNECTIVE TISSUE GRAFT PROCEDURE (INCLUDING DONOR AND RECIPIENT SURIGCAL SITES – EACH ADDITIONAL CONTIGUOUS TOOTH, IMPLANT OR EDENTULOUS TOOTH POSITION IN SAME GRAFT SITE	\$392	D5227	IMMEDIATE MAXILLARY PARTIAL DENTURE-FLEX BASE	\$230
D4320	PROVISIONAL SPLINTING - INTRACORONAL	\$100	D5228	IMMEDIATE MANDIBULAR PARTIAL DENTURE-FLEX BASE	\$230
D4321	PROVISIONAL SPLINTING - EXTRACORONAL	\$100	D5282	REMOVABLE UNILATERAL PARTIAL DENTURE - MAXILLARY	\$235*
D4322	SPLINT–INTRA-CORONAL; NATURAL TEETH OR PROSTHETIC CROWNS	\$100	D5283	REMOVABLE UNILATERAL PARTIAL DENTURE - MANDIBULAR	\$235*
D4323	SPLINT–EXTRA-CORONAL; NATURAL TEETH OR PROSTHETIC CROWNS	\$100	D5410	ADJUST COMPLETE DENTURE - MAXILLARY	\$8
D4341	PERIODONTAL SCAL & ROOT PLAN 4/>TEETH-QUAD	\$36t	D5411	ADJUST COMPLETE DENTURE - MANDIBULAR	\$8
			D5421	ADJUST PARTIAL DENTURE - MAXILLARY	\$10
			D5422	ADJUST PARTIAL DENTURE - MANDIBULAR	\$10
			D5511	REPAIR BROKEN COMPLETE DENTURE BASE	\$15*
			D5512	REPAIR BROKEN COMPLETE DENTURE BASE - MAXILLARY	\$15*
			D5520	REPLACE MISSING/BROKEN TEETH - COMPLETE	\$10*

D4342	PERIODONTAL SCAL & ROOT PLAN 1-3 TEETH	\$29t	DENTURE
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ADA	DESCRIPTION	MEMBER PAYS
REMOVABLE PROSTHODONTIC SERVICES		
D5611	REPAIR RESIN PARTIAL DENTURE BASE - MANDIBULAR	\$15*
D5612	REPAIR RESIN PARTIAL DENTURE BASE - MAXILLARY	\$15*
D5621	REPAIR CAST PARTIAL FRAMEWORK - MANDIBULAR	\$30*
D5622	REPAIR CAST PARTIAL FRAMEWORK - MAXILLARY	\$30*
D5630	REPAIR OR REPLACE BROKEN CLASP - PER TOOTH	\$15*
D5640	REPLACE BROKEN TEETH - PER TOOTH	\$10*
D5650	ADD TOOTH EXISTING PARTIAL DENTURE	\$30*
D5660	ADD CLASP EXISTING PARTIAL DENTURE - PER TOOTH	\$30*
D5670	REPLACE ALL TEETH & ACRYLC FRMEWRK MAXILLARY	\$100*
D5671	REPLACE ALL TEETH & ACRYLC FRMEWRK MANDIBULAR	\$100*
D5710	REBASE COMPLETE MAXILLARY DENTURE	\$75*
D5711	REBASE COMPLETE MANDIBULAR DENTURE	\$75*
D5720	REBASE MAXILLARY PARTIAL DENTURE	\$75*
D5721	REBASE MANDIBULAR PARTIAL DENTURE	\$75*
D5725	REBASE HYBRID PROSTHESIS	\$75
D5730	RELINE CMPL MAXIL DENTURE (DIRECT)	\$45*
D5731	RELINE CMPL MAND DENTURE (DIRECT)	\$45*
D5740	RELINE MAXIL PART DENTURE (DIRECT)	\$45*
D5741	RELINE MAND PART DENTURE (DIRECT)	\$45*
D5750	RELINE CMPL MAXIL DENTURE (INDIRECT)	\$35*
D5751	RELINE CMPL MAND DENTURE (INDIRECT)	\$35*
D5760	RELINE MAXIL PART DENTURE (INDIRECT)	\$35*
D5761	RELINE MAND PART DENTURE (INDIRECT)	\$35*
D5765	SOFT LINER FOR COMPLETE OR PART REMOVABLE DENTURE-INDIRECT	\$25
D5810	INTERIM COMPLETE DENTURE (MAXILLARY)	\$220*
D5811	INTERIM COMPLETE DENTURE (MANDIBULAR)	\$220*
D5820	INTERIM PARTIAL DENTURE MAXILLARY	\$220*
D5821	INTERIM PARTIAL DENTURE MANDIBULAR	\$220*
D5850	TISSUE CONDITIONING MAXILLARY	\$25
D5851	TISSUE CONDITIONING MANDIBULAR	\$25
D5862	PRECISION ATTACHMENT, BY REPORT	\$150
D5899	UNSPECIFIED REMOVABLE PROSTHODONTIC PROCEDURE, BY REPORT	\$0

IMPLANT SERVICES

D6010	SURGICAL PLACEMENT OF IMPLANT BODY: ENDOSTEAL IMPLANT	\$950
D6012	SURGICAL PLACEMENT OF INTERIM IMPLANT BODY FOR TRANSITIONAL PROSTHESIS: ENDOSTEAL IMPLANT	\$950
D6056	PREFABRICATED ABUTMENT - INCLUDES MOD AND PLACEMENT	\$385
D6057	CUSTOM FAB ABUTMENT - INCLUDES PLACEMENT	\$495
D6058	ABUTMENT SUPPORTED PORCELAIN/CERAMIC CROWN	\$695
D6059*	ABUTMENT SUPPORTED PORCELAIN FUSED TO METAL CROWN (HIGH NOBLE METAL)	\$695

ADA	DESCRIPTION	MEMBER PAYS
D6060	ABUTMENT SUPPORTED PORCELAIN FUSED TO METAL CROWN (PREDOMINATELY BASE METAL)	\$695
D6061*	ABUTMENT SUPPORTED PORCELAIN FUSED TO METAL CROWN (NOBLE METAL)	\$695
D6062*	ABUTMENT SUPPORTED CAST METAL CROWN (HIGH NOBLE METAL)	\$695
D6063	ABUTMENT SUPPORTED CAST METAL CROWN (PREDOMINATELY BASE METAL)	\$695
D6064*	ABUTMENT SUPPORTED CAST METAL CROWN (NOBLE METAL)	\$695
D6065	IMPLANT SUPPORTED PORCELAIN/CERAMIC CROWN	\$695
D6066*	IMPLANT SUPPORTED CROWN - PORCELAIN FUSED TO HIGH NOBLE ALLOYS	\$695
D6067*	IMPLANT SUPPORTED CROWN - HIGH NOBLE ALLOYS	\$695
D6068	ABUTMENT SUPPORTED RETAINER FOR PORCELAIN/CERAMIC FPD	\$695
D6069	ABUTMENT SUPPORTED RETAINER FOR PORCELAIN FUSED TO METAL FPD (HIGH NOBLE METAL)	\$695
D6070	ABUTMENT SUPPORTED RETAINER FOR PORCELAIN FUSED TO METAL FPD (PREDOMINATELY BASE METAL)	\$695
D6071*	ABUTMENT SUPPORTED RETAINER FOR PORCELAIN FUSED TO METAL FPD (NOBLE METAL)	\$695
D6072*	ABUTMENT SUPPORTED RETAINER FOR CAST METAL FPD (HIGH NOBLE METAL)	\$695
D6073	ABUTMENT SUPPORTED RETAINER FOR CAST METAL FPD (PREDOMINATELY BASE METAL)	\$695
D6074*	ABUTMENT SUPPORTED RETAINER FOR CAST METAL FPD (NOBLE METAL)	\$695
D6075	IMPLANT SUPPORTED RETAINER FOR CERAMIC FPD	\$695
D6076*	IMPLANT SUPPORTED RETAINER FOR FPD - PORCELAIN FUSED TO HIGH NOBLE ALLOYS	\$695
D6077*	IMPLANT SUPPORTED RETAINER FOR METAL FPD - HIGH NOBLE ALLOYS	\$695
D6080	IMPLANT MAINTENANCE PROCEDURES WHEN PROSTHESIS ARE REMOVED AND REINSERTED, INCLUDING CLEANSING OF PROSTHESES AND ABUTMENTS	\$180
D6081	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	\$360
D6082	IMPLANT SUPPT CROWN-PORCELAIN FUSED TO PREDOM. BASE ALLOYS	\$695
D6083	IMPLANT SUPPT CROWN-PORCELAIN FUSED TO NOBLE ALLOYS	\$695
D6084	IMPLANT SUPPT CROWN-PORCELAIN FUSED TO TITANIUM/TITANIUM ALLOYS	\$695
D6085	INTERIM IMPLANT CROWN	\$125
D6086	IMPLANT SUPPT CROWN-PREDOM. BASE ALLOYS	\$695
D6087	IMPLANT SUPPT CROWN-NOBLE ALLOYS	\$695
D6088	IMPLANT SUPPT CROWN-TITANIUM/TITANIUM ALLOYS	\$695

ADA	DESCRIPTION	MEMBER PAYS	ADA	DESCRIPTION	MEMBER PAYS
IMPLANT SERVICES			D6198	REMOVE INTERIM IMPLANT COMPONENT	\$700
D6090	REPAIR IMPLANT SUPPORTED PROSTHESIS, BY REPORT	\$400	FIXED PROSTHODONTIC SERVICES		
D6092	RECEMENT OR RE-BOND IMPLANT/ABUTMENT SUPPORTED CROWN	\$45	D6205	PONTIC- INDIRECT RESIN BASED COMPOSITE	\$695
D6093	RECEMENT OR RE-BOND IMPLANT/ABUTMENT SUPPORTED FIXED PARTIAL DENTURE	\$65	D6210*	PONTIC - CAST HIGH NOBLE METAL	\$195*
D6094*	ABUTMENT SUPPORTED CROWN - TITANIUM AND TITANIUM ALLOYS	\$695	D6211	PONTIC - CAST PREDOM BASE METAL	\$195*
D6095	REPAIR IMPLANT ABUTMENT, BY REPORT	\$220	D6212*	PONTIC - CAST NOBLE METAL	\$195*
D6096	REMOVE BROKEN IMPLANT RETAINING SCREW	\$500	D6214*	PONTIC - TITANIUM AND TITANIUM ALLOYS	\$195*
D6097	ABUTMENT SUPPT CROWN-PORCELAIN FUSED TO TITANIUM/TITANIUM ALLOYS	\$695	D6240*	PONTIC - PORCELAIN FUSED HI NOBLE METAL	\$195*
D6098	IMPLANT SUPPT RETAINER-PORCELAIN FUSED TO PREDOM. BASE ALLOYS	\$695	D6241	PONTIC - PORCELAIN FUSED PREDOM BASE METAL	\$195*
D6099	IMPLANT SUPPT RETAINER FOR FPD-PORCELAIN FUSED TO NOBLE ALLOYS	\$695	D6242*	PONTIC - PORCELAIN FUSED NOBLE METAL	\$195*
D6100	SURGICAL REMOVAL OF IMPLANT BODY	\$700	D6243	PONTIC-PORCELAIN FUSED TO TITANIUM/TITANIUM ALLOYS	\$195*
D6110	IMPLANT /ABUTMENT SUPPORTED REMOVABLE DENTURE FOR EDENTULOUS ARCH – MAXILLARY	\$1,200	D6245	PONTIC - PORCELAIN/CERAMIC	\$195*
D6111	IMPLANT/ABUTMENT SUPPORTED REMOVABLE DENTURE FOR EDENTULOUS ARCH – MANDIBULAR	\$1,200	D6250*	PONTIC - RESIN W/HIGH NOBLE METAL	\$195*
D6112	IMPLANT/ABUTMENT SUPPORTED REMOVABLE DENTURE FOR PARTIALLY EDENTULOUS ARCH – MAXILLARY	\$940	D6251	PONTIC RESIN W/PREDOM BASE METAL	\$195*
D6113	IMPLANT/ABUTMENT SUPPORTED REMOVABLE DENTURE FOR PARTIALLY EDENTULOUS ARCH – MANDIBULAR	\$940	D6252*	PONTIC RESIN W/NOBLE METAL	\$195*
D6114	IMPLANT/ABUTMENT SUPPORTED FIXED DENTURE FOR EDENTULOUS ARCH – MAXILLARY	\$3,800	D6253	INTERIM PONTIC–FURTHER TREATMT/COMPLT OF DIAG PRIOR TO FINAL IMPRESSION	\$0
D6115	IMPLANT /ABUTMENT SUPPORTED FIXED DENTURE FOR EDENTULOUS ARCH – MANDIBULAR	\$3,800	D6545	RETAINER - CASE METAL FOR RESIN FIXED PROSTHESIS	\$180
D6115	IMPLANT/ABUTMENT SUPPORTED FIXED DENTURE FOR EDENTULOUS ARCH – MANDIBULAR	\$3,800	D6548	RETAINER - PORCELAIN CERAMIC FOR RESIN BONDED FIXED PROSTHESIS	\$225*
D6116	IMPLANT/ABUTMENT SUPPORTED FIXED DENTURE FOR PARTIALLY EDENTULOUS ARCH – MAXILLARY	\$2,200	D6600	RETAINER INLAY - PORCELAIN/CERAMIC 2 SURFACES	\$195*
D6117	IMPLANT/ABUTMENT SUPPORTED FIXED DENTURE FOR PARTIALLY EDENTULOUS ARCH – MANDIBULAR	\$2,200	D6601	RETAINER INLAY - PORCELAIN/CERAMIC 3/MORE SURFACES	\$195*
D6118	IMPLANT/ABUTMENT SUPPORTED INTERIM FIXED DENTURE FOR EDENTULOUS ARCH - MANDIBULAR	\$1,760	D6602*	RETAINER INLAY - CAST HI NOBLE METAL 2 SURFACES	\$195*
D6119	IMPLANT/ABUTMENT SUPPORTED INTERIM FIXED DENTURE FOR EDENTULOUS ARCH - MAXILLARY	\$1,760	D6603*	RETAINER INLAY - CAST HI NOBLE METAL 3/> SURFACES	\$195*
D6120	IMPLANT SUPPT RETAINER-PORCELAIN FUSED TO TITANIUM/TITANIUM ALLOYS	\$695	D6604	RETAINER INLAY - CAST PREDOM BASE METAL 2 SURFACES	\$195*
D6121	IMPLANT SUPPT RETAINER FOR METAL FPD-PREDOM. BASE ALLOYS	\$695	D6605	RETAINER INLAY - CAST PREDOM BASE METAL 3/>SURFACES	\$195*
D6122	IMPLANT SUPPT RETAINER FOR METAL FPD-NOBLE ALLOYS	\$695	D6606*	RETAINER INLAY - CAST NOBLE METAL 2 SURFACES	\$195*
D6123	IMPLANT SUPPT RETAINER FOR METAL FPD-TITANIUM/TITANIUM ALLOYS	\$695	D6607*	RETAINER INLAY - CAST NOBLE METAL 3/MORE SURFACES	\$195*
D6190	RADIOGRAPHIC/SURGICAL IMPLANT INDEX, BY REPORT	\$235	D6608	RETAINER ONLAY - PORCELAIN/CERAMIC 2 SURFACES	\$195*
			D6609	RETAINER ONLAY - PORCELAIN/CERAMIC 3/MORE SURFACES	\$195*
			D6610*	RETAINER ONLAY - CAST HI NOBLE METAL 2 SURFACES	\$195*
			D6611*	RETAINER ONLAY - CAST HI NOBLE METAL 3/> SURFACES	\$195*
			D6612	RETAINER ONLAY - CAST PREDOM BASE METAL 2 SURFACES	\$195*
			D6613	RETAINER ONLAY - CAST PREDOM BASE METAL 3/>SURFACES	\$195*
			D6614*	RETAINER ONLAY - CAST NOBLE METAL 2 SURFACES	\$195*
			D6615*	RETAINER ONLAY - CAST NOBLE METAL 3/MORE SURFACES	\$195*
			D6624*	RETAINER INLAY - TITANIUM	\$195*
			D6634*	RETAINER ONLAY - TITANIUM	\$195*
			D6710	RETAINER CROWN - INDIRECT RESIN BASED COMPOSITE	\$195*

ADA	DESCRIPTION	MEMBER PAYS	ADA	DESCRIPTION	MEMBER PAYS
FIXED PROSTHODONTIC SERVICES					
D6720*	RETAINER CROWN - RESIN WITH HIGH NOBLE METAL	\$195*	D7272	TOOTH TRANSPLANTATION (INCLUDES REIMPLANTATION FROM ONE SITE TO ANOTHER AND SPLINTING AND/OR STABILIZATION)	\$100
D6721	RETAINER CROWN - RESIN PREDOMINANTLY BASE METAL	\$195*	D7280	EXPOSURE OF AN UNERUPTED TOOTH	\$125
D6722*	RETAINER CROWN - RESIN WITH NOBLE METAL	\$195*	D7282	MOBILIZATION OF ERUPTED OR MALPOSITIONED TOOTH TO AID ERUPTION	\$125
D6740	RETAINER CROWN - PORCELAIN/CERAMIC	\$195*	D7283	PLACEMENT DEVICE FACILITATE ERUPT IMPACTED TOOTH	\$80
D6750*	RETAINER CROWN - PORCELAIN FUSED TO HIGH NOBLE METAL	\$195*	D7285	INCISIONAL BIOPSY OF ORAL TISSUE HARD	\$115
D6751	RETAINER CROWN - PORCELAIN FUSED TO PREDOMINANTLY BASE METAL	\$195*	D7286	INCISIONAL BIOPSY OF ORAL TISSUE SOFT	\$60
D6752*	RETAINER CROWN - PORCELAIN FUSED TO NOBLE METAL	\$195*	D7287	EXTOLIATIVE CYTOLOGICAL SAMPLE COLLECTION	\$50
D6753	RETAINER CROWN-PORCELAIN FUSED TO TITANIUM/TITANIUM ALLOYS	\$195*	D7288	BRUSH BIOPSY	\$25
D6780*	RETAINER CROWN - 3/4 CAST HIGH NOBLE METAL	\$195*	D7291	TRANSSEPTAL FIBEROTOMY/SUPRA CRESTAL FIBEROTOMY, BY REPORT	\$30
D6781	RETAINER CROWN - 3/4 CAST PREDOMINANTLY BASE METAL	\$195*	D7310	ALVEOLOPLASTY W/EXT 4/> TEETH/SPACE	\$20
D6782*	RETAINER CROWN - 3/4 CAST NOBLE METAL	\$195*	D7311	ALVEOLOPLASTY CONJNC XTRCT 1-3 TEETH	\$20
D6783	RETAINER CROWN - 3/4 PORCELAIN/CERAMIC	\$195*	D7320	ALVEOLOPLASTY NO EXT 4/> TEETH/SPAC	\$50
D6784	RETAINER CROWN - 3/4 TITANIUM/TITANIUM ALLOYS	\$195*	D7321	ALVEOLOPLASTY NOT W/XTRCT 1-3 TEETH	\$50
D6790*	RETAINER CROWN - FULL CAST HIGH NOBLE METAL	\$195*	D7340	VESTIBULOPLASTY - RIDGE EXTENSION (SECONDARY EPITHELIALIZATION)	\$370
D6791	RETAINER CROWN - FULL CAST PREDOMINANTLY BASE METAL	\$195*	D7350	VESTIBULOPLASTY - RIDGE EXTENSION (INCLUDING SOFT TISSUE GRAFTS, MUSCLE REATTACHMENT, REVISION OF SOFT TISSUE ATTACHMENT)	\$990
D6792*	RETAINER CROWN - FULL CAST NOBLE METAL	\$195*	D7410	EXCISION OF BENIGN LESION UP TO 1.25 CM	\$25
D6793	INTERIM RETAINER CROWN-FURTHER TREATMT/COMPLT OF DIAG PRIOR TO FINAL IMPRESSION	\$125	D7411	EXCISION OF BENIGN LESION GREATER THAN 1.25 CM	\$50
D6794*	RETAINER CROWN - TITANIUM AND TITANIUM ALLOYS	\$195*	D7412	EXCISION OF BENIGN LESION, COMPLICATED	\$55
D6930	RECEMENT OR RE-BOND FIXED PARTIAL DENTURE	\$10	D7450	REMOVAL OF BENIGN ODONTOGENIC CYST OR TUMOR - LESION DIAMETER UP TO 1.25 CM	\$65
D6940	STRESS BREAKER	\$125	D7471	REMOVAL OF LATERAL EXOSTOSIS	\$95
D6950	PRECISION ATTACHMENT	\$125	D7472	REMOVAL OF TORUS PALATINUS	\$95
D6980	FIXED PARTIAL DENTURE REPAIR, BY REPORT	\$80	D7473	REMOVAL OF TORUS MANDIBULARIS	\$95
			D7485	REDUCTION OF OSSEOUS TUBEROSITY	\$95
			D7510	I & D ABSCESS - INTRAORAL SOFT TISSUE	\$20
			D7511	I & D ABSCESS - INTRAORAL SOFT TISS COMPLICATED	\$20
ORAL SURGERY SERVICES			D7520	I & D OF ABSCESS EXTRAORAL SOFT TISSUE	\$20
D7111	XTRCT CORONAL REMNANTS PRIMARY TOOTH	\$45	D7521	I & D OF ABSCESS EXTRAORAL COMPLICATED	\$20
D7140	EXTRAC ERUPTED TOOTH/EXPOSED ROOT	\$10			
D7210	EXTRACTION, ERUPTED TOOTH REQUIRING REMOVAL OF BONE AND/OR SECTIONING OF TOOTH, AND INCLUDING ELEVATION OF MUCOPERIOSTEAL FLAP IF INDICATED	\$25	D7910	SUTURE RECENT SMALL WOUNDS UP 5 CM	\$35
D7220	REMOVAL IMPACT TOOTH - SOFT TISSUE	\$40	D7921	COLLECTION AND APPLICATION OF AUTOLOGOUS BLOOD CONCENTRATE PRODUCT	\$125
D7230	REMOVAL IMPACT TOOTH - PARTLY BONY	\$55	D7950	OSSEOUS, OSTEOPERIOSTEAL, OR CARTILAGE GRAFT OF THE MANDIBLE OR FACIAL BONES - AUTOGENOUS OR NONAUTOGENOUS, BY REPORT	\$350
D7240	REMOVAL IMPACTED TOOTH - COMPLETELY BONY	\$63	D7951	SINUS AUGMENTATION WITH BONE OR BONE SUBSTITUTES VIA A LATERAL OPEN APPROACH	\$800
D7241	REMOVAL IMPACTED TOOTH - COMPLETELY BONY W/SURG COMP	\$100	D7952	SINUS AUGMENTATION VIA A VERTICAL APPROACH	\$350
D7250	REMOVAL OF RESIDUAL TOOTH ROOTS (CUTTING PROCEDURE)	\$25	D7961	BUCCAL / LABIAL FRENECTOMY (FRENULECTOMY)	\$50
D7251	CORONECTOMY - INTENTIONAL PARTIAL TOOTH REMOVAL	\$270	D7962	LINGUAL FRENECTOMY (FRENULECTOMY)	\$50
D7260	OROANTRAL FISTULA CLOSURE	\$160	D7963	FRENULOPLASTY	\$50
D7261	PRIMARY CLOSURE OF A SINUS PERFORATION	\$275	D7970	EXC HYPERPLASTIC TISSUE-PER ARCH	\$140
D7270	TOOTH REIMPLANTATION AND/OR	\$50			

STABILIZATION ACCIDENTLY DISPLACED

D7971 EXCISION OF PERICORONAL GINGIVA

\$102

ORAL SURGERY SERVICES			D9975	EXTERNAL BLEACHING FOR HOME APPLICATION, PER ARCH	\$240
D7972	SURGICAL RDUC FIBROUS TUBEROSITY	\$125	D9986	MISSED APPOINTMENT	\$25
ADJUNCTIVE GENERAL SERVICES			D9991	DENTAL CASE MANAGEMENT - ADDRESSING APPOINTMENT COMPLIANCE BARRIERS	\$0
D9110	PALLIATVE TX DENTAL PAIN-MINOR PROC	\$0	D9992	DENTAL CASE MANAGEMENT – CARE COORDINATION	\$0
D9120	FIXED PARTIAL DENTURE SECTIONING	\$0	D9993	DENTAL CASE MANAGEMENT – MOTIVATIONAL INTERVIEWING	\$0
D9210	LOCAL ANESTHESIA NOT IN CONJUNCTION WITH OPERATIVE OR SURGICAL PROCEDURES	\$0	D9994	DENTAL CASE MANAGEMENT – PATIENT EDUCATION TO IMPROVE ORAL HEALTH LITERACY	\$0
D9211	REGIONAL BLOCK ANESTHESIA	\$0	D9995	TELEDENTISTRY - SYNCHRONOUS; REAL TIME ENCOUNTER	\$0
D9212	TRIGEMINAL DIVISION BLOCK ANES	\$0	D9996	TELEDENTISTRY - ASYNCHRONOUS; INFORMATION STORED AND FORWARDED TO DENTIST FOR SUBSEQUENT REVIEW	\$0
D9215	LOCAL ANESTHESIA	\$0	D9997	DENTAL CASE MGMT-PATIENTS W/ SPECIAL NEEDS	\$0
D9222	DEEP SEDATION/GENERAL ANESTHESIA - FIRST 15 MINUTES	\$50	ORTHODONTIC SERVICES		
D9223	DEEP SEDATION/GENERAL ANESTHESIA - EACH 15 MINUTE INCREMENT	\$50	D8010	LTD ORTHO TREAT OF THE PRIMARY DENTITION	\$1,000
D9230	ANALGESIA ANXIOLYSIS, INHALATION OF NITROUS OXIDE	\$20	D8020	LTD ORTHO TREAT OF THE TRANS DENTITION	\$1,000
D9239	INTRAVENOUS MODERATE (CONSCIOUS) SEDATION/ANESTHESIA - FIRST 15 MINUTES	\$65	D8030	LTD ORTHO TREAT OF THE ADOLESC DENTITION	\$1,000
D9243	INTRAVENOUS MODERATE (CONSCIOUS) SEDATION/ANALGESIA - EACH 15 MINUTE INCREMENT	\$65	D8040	LTD ORTHO TREAT OF THE ADULT DENTITION	\$1,350
D9248	NON-INTRAVENOUS (CONSCIOUS) SEDATION, THIS INCLUDES NON-IV MINIMAL AND MODERATE SEDATION	\$15	D8070	COMPREHENSIVE ORTHODONTIC TREATMENT TRANSITIONAL DENTITION)	\$1,800
D9310	CNSLT DX DENT/PHY NOT REQ DENT/PHY	\$25	D8080	COMPREHENSIVE ORTHODONTIC TREATMENT ADOLESCENT DENTITION	\$1,850
D9430	OV OBS - NO OTH SERVICES PERFORMED	\$0	D8090	COMPREHENSIVE ORTHODONTIC TREATMENT ADULT DENTITION	\$1,950
D9440	OV-AFTER REGULARLY SCHEDULED HRS	\$25	D8210	REMOVABLE APPLIANCE THERAPY	\$103
D9450	CASE PRSATION DTL & EXT TX PLANNING	\$0	D8220	FIXED APPLIANCE THERAPY	\$103
D9610	THERAPEUTIC DRUG INJECTION, BY REPORT	\$15	D8660	PRE-ORTHODONTIC TREATMENT EXAM TO MONITOR GROWTH AND DEVELOPMENT	\$35
D9630	DRUGS OR MEDICAMENTS DISPENSED IN THE OFFICE FOR HOME USE	\$15	D8670	PERIODIC ORTHODONTIC TREATMENT VISIT	\$0
D9910	APPLICATION OF DESENSITIZING MEDICAMENT	\$20	D8680	ORTHODONTIC RETENTION (REMOVAL OF APPLIANCES, CONSTRUCTION AND PLACEMENT OF RETAINERS)	\$300
D9912	PRE-VISIT PATIENT SCREENING	\$0	D8681	REMOVABLE ORTHODONTIC RETAINER ADJUSTMENT	\$0
D9930	TREATMENT OF COMPLICATIONS - POST SURG.	\$0	D8698	RECEM/REBOND FIXED RETAINER-MAXIL	\$0
D9932	CLEANING AND INSPECTION OF REMOVABLE COMPLETE DENTURE, MAXILLARY	\$0	D8699	RECEM/REBOND FIXED RETAINER-MANDIB	\$0
D9933	CLEANING AND INSPECTION OF REMOVABLE COMPLETE DENTURE, MANDIBULAR	\$0	D8999c	c UNSPECIFIED ORTHODONTIC PROCEDURE, BY REPORT	\$250
D9934	CLEANING AND INSPECTION OF REMOVABLE PARTIAL DENTURE, MAXILLARY	\$0	FixedProstheticdentics		
D9935	CLEANING AND INSPECTION OF REMOVABLE PARTIAL DENTURE, MANDIBULAR	\$0	D5982	SURGICAL STENT	\$100*
D9942	REPAIR AND/OR RELINE OCCLUSAL GUARDS	\$40	D5987	COMMISSURE SPLINT	\$100
D9943	OCCLUSAL GUARD ADJUSTMENT	\$25	D5988	SURGICAL SPLINT	\$100
D9944	OCCLUSAL GUARD - HARD APPLIANCE, FULL ARCH	\$250			
D9945	OCCLUSAL GUARD - SOFT APPLIANCE, FULL ARCH	\$250			
D9946	OCCLUSAL GUARD - HARD APPLIANCE, PARTIAL ARCH	\$250			
D9947	CUSTOM SLEEP APNEA APPLIANCE FABRICATION AND PLACEMENT	\$1,900			
D9948	ADJUSTMENT OF CUSTOM SLEEP APNEA APPLIANCE	\$85			
D9949	REPAIR OF CUSTOM SLEEP APNEA APPLIANCE	\$88			
D9950	OCCLUSAL ANALYSIS - MOUNTED CASE	\$75			
D9951	OCCLUSAL ADJUSTMENT - LIMITED	\$25			
D9952	OCCLUSAL ADJUSTMENT - COMPLETE	\$75			
D9973	EXTERNAL BLEACHING - PER TOOTH	\$30			

The following exclusions apply to this plan.

Exclusion:

1. Services not listed on the Schedule of Covered Dental Care Services are charged to you, Covered Person or Subscriber, at a 25% discount of the Network's Dental Providers Usual and Customary Fee.
2. Services provided by an out-of-Network General Dental Provider or out-of-Network Specialty Dental Provider without prior approval, except emergencies.

All Dental Care Services and procedures follow the criteria specified in the Current Dental Terminology (CDT) listing as defined by the American Dental Association.

Language Assistance Services

We¹ provide free language services to help you communicate with us. We offer interpreters, letters in other languages, and letters in other formats like large print. To get help, please call 1-800-445-9090, or the toll-free member phone number listed on your dental plan ID card, TTY/RTT 711. We are available Monday through Friday, 8 a.m. to 8 p.m. ET.

ATENCION: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-800-445-9090.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請致電：1-800-445-9090。

XIN LŨ'U Yǐ: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi 1-800-445-9090.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-445-9090 번으로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Mangyaring tumawag sa 1-800-445-9090.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является Русский (Russian). Позвоните по номеру 1-800-445-9090.

1-800-445-9090، فإن خدمات المساعدة اللغوية المجانية متاحة لك. الرجاء الاتصال بـ (Arabic) تنبيه: إذا كنت تتحدث العربية.

ATANSYON: Si w pale Kreyòl ayisyen (Haitian Creole), ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan 1-800-445-9090.

ATTENTION : Si vous parlez français (French), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le 1-800-445-9090.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer 1-800-445-9090.

ATENÇÃO: Se você fala português (Portuguese), contate o serviço de assistência de idiomas gratuito. Ligue para 1-800-445-9090.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero 1-800-445-9090.

ACHTUNG: Falls Sie Deutsch (German) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie 1-800-445-9090 an.

注意事項：日本語 (Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。1-800-445-9090 にお電話ください。

(Farsi) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. توجه: اگر زبان شما فارسی

تماس بگیرید. 1-800-445-9090

कृपा ध्यान दें: यदि आप हिंदी (Hindi) भाषी हैं तो आपके लिए भाषा सहायता सेवाएं निःशुल्क उपलब्ध हैं। कृपा पर काल करें 1-800-445-9090

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau 1-800-445-9090.

ចំណាប់អារម្មណ៍: បើសិនអ្នកនិយាយភាសាខ្មែរ(Khmer)សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គឺមានសំរាប់អ្នក។ សូមទូរស័ព្ទ ទៅលេខ 1-800-445-9090 ។

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti 1-800-445-9090.

Díí BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániit'i'go, saad bee áka'anida'awo'ígíí, t'áá jíik'eh, bee ná'ahóót'i'. T'áá shoodí kohjí' 1-800-445-9090 hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac 1-800-445-9090.

ΠΡΟΣΟΧΗ : Αν μιλάτε Ελληνικά (Greek), υπάρχει δωρεάν βοήθεια στη γλώσσα σας. Παρακαλείστε να καλέσετε 1-800-445-9090.

ધ્યાન આપો: જો તમે ગુજરાતી (Gujarati) બોલતા છો તો આપને ભાષાકીય મદદરૂપ સેવા વાનિ મૂલ્યે પ્રાપ્ય છે.

કૃપા કરી 1-800-445-9090 પર કોલ કરો. TTY 711

Notice of Non-Discrimination

We¹ do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you were treated unfairly because of your sex, age, race, color, disability or national origin, you can send a complaint to:

Civil Rights Coordinator
UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UTAH 84130
UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of the incident. We will send you a decision within 30 days. If you disagree with the decision, you have 15 days to appeal.

If you need help with your complaint, please call 1-800-445-9090 or the toll-free member phone number listed on your dental plan ID card, TTY/RTT 711. We are available Monday through Friday, 8 a.m. to 8 p.m.

You can also file a complaint with the U.S. Dept. of Health and Human services.

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

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

Phone: Toll-free 1-800-368-1019, 800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

¹For purposes of the Language Assistance Services and this Non-Discrimination Notice ("Notice"), "we" refers to the entities listed in Footnote 2 of the Notice of Privacy Practices and Footnote 3 of the Financial Information Privacy Notice. Please note that not all entities listed are covered by this Notice.

Claims and Appeal Notice

This Notice is provided to you in order to describe our responsibilities under Federal law for making benefit determinations and your right to appeal adverse benefit determinations. To the extent that state law provides you with more generous timelines or opportunities for appeal, those rights also apply to you. Please refer to your benefit documents for information about your rights under state law.

Benefit Determinations

Post-service Claims

Post-service claims are those claims that are filed for payment of Benefits after dental care has been received.

Pre-service Requests for Benefits

Pre-service requests for Benefits are those requests that require prior authorization or benefit confirmation prior to receiving dental care.

How to Request an Appeal

If you disagree with a pre-service request for benefits determination, post-service claim determination or a rescission of coverage determination, you can contact us in writing to request an appeal.

Your request for an appeal should include:

- The patient's name and Policy number.
- The date(s) of Dental Service(s).
- The provider's name.
- The reason you believe the claim should be paid.
- Any documentation or other written information to support your request for claim payment.

Your appeal request must be submitted to us within 180 days after you receive the denial of a pre-service request for benefits or the claim denial.

Appeal Process

A qualified individual who was not involved in the decision being appealed will be chosen to decide the appeal. If your appeal is related to clinical matters, the review will be done in consultation with a Dental care professional with experience in the field, who was not involved in the prior determination. We may consult with, or ask dental experts to take part in the appeal process. You consent to this referral and the sharing of needed dental claim information. Upon request and free of charge, you have the right to reasonable access to and copies of all documents, records and other information related to your claim for Benefits. If any new or additional evidence is relied upon or generated by us during the determination of the appeal, we will provide it to you free of charge and in advance of the due date of the response to the adverse benefit determination.

Appeals Determinations

Pre-service Requests for Benefits and Post-service Claim Appeals

For procedures related with urgent requests for Benefits, see *Urgent Appeals that Require Immediate Action* below.

You will be provided written or electronic notification of the decision on your appeal as follows:

- For appeals of pre-service requests for Benefits as identified above, the appeal will take place and you will be notified of the decision within 30 days from receipt of a request for appeal of a denied request for benefits.
- For appeals of post-service claims as identified above, the appeal will take place and you will be notified of the decision within 60 days from receipt of a request for appeal of a denied claim.

Please note that our decision is based only on whether or not Benefits are available under the Policy for the proposed treatment or procedure.

You may have the right to external review through an *Independent Review Organization (IRO)* upon the completion of the internal appeal process. Instructions regarding any such rights, and how to access those rights, will be provided in our decision letter to you.

Urgent Appeals that Require Immediate Action

Your appeal may require immediate action if a delay in treatment could significantly increase the risk to your health, or the ability to regain maximum function, or cause severe pain. In these urgent situations:

- The appeal does not need to be submitted in writing. You or your Dental Provider should call us as soon as possible.
- We will provide you with a written or electronic determination within 72 hours following receipt of your request for review of the determination, taking into account the seriousness of your condition.
- If we need more information from your Dental Provider to make a decision, we will notify you of the decision by the end of the next business day following receipt of the required information.

The appeal process for urgent situations does not apply to prescheduled treatments, therapies or surgeries.

DENTAL PLAN NOTICES OF PRIVACY PRACTICES

MEDICAL INFORMATION PRIVACY NOTICE

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

Effective January 1, 2022

We² are required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice. We are required by law to abide by the terms of this notice.

The terms "information" or "health information" in this notice include any information we maintain that reasonably can be used to identify you and that relates to your physical or mental health care condition, the provision of health care to you, or the payment for such health care. We will comply with the requirements of applicable privacy laws related to notifying you in the event of a breach of your health information.

We have the right to change our privacy practices and the terms of this notice. If we make a material change to our privacy practices, we will provide to you, in our next annual distribution, either a revised notice or information about the material change and how to obtain a revised notice. We will provide you with this information either by direct mail or electronically, in accordance with applicable law. In all cases, if we maintain a website for your particular dental plan, we will post the revised notice on your dental plan website, such as www.myuhc.com. We have the right to make any revised or changed notice effective for information we already have and for information that we receive in the future.

UnitedHealth Group collects and maintains oral, written and electronic information to administer our business and to provide products, services and information of importance to our enrollees. We maintain physical, electronic and procedural security safeguards in the handling and maintenance of our enrollee information, in accordance with applicable state and federal standards, to protect against risks such as loss, destruction or misuse.

How We Use or Disclose Information

We must use and disclose your health information to provide that information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice.
- To the *Secretary of the Department of Health and Human Services*, if necessary, to make sure your privacy is protected.

We have the right to use and disclose health information for your treatment, to pay for your health care and to operate our business. For example, we may use or disclose your health information:

- **For Payment** of premiums due us, to determine your coverage, and to process claims for health care services you receive, including for subrogation or coordination of other benefits you may have. For example, we may tell a doctor whether you are eligible for coverage and what percentage of the bill may be covered.
- **For Treatment.** We may use or disclose health information to aid in your treatment or the coordination of your care. For example, we may disclose information to your physicians or hospitals to help them provide medical care to you.

- **For Health Care Operations.** We may use or disclose health information as needed to operate and manage our business activities related to providing and managing your health care coverage. For example, we might talk to your physician to suggest a disease management or wellness program that could help improve your health or we may analyze data to determine how we can improve our services. We may also de-identify health information in accordance with applicable laws. After that information is de-identified, the information is no longer subject to this notice and we may use the information for any lawful purpose.
- **To Provide You Information on Health Related Programs or Products** such as alternative medical treatments and programs or about health-related products and services, subject to limits imposed by law.
- **For Plan Sponsors.** If your coverage is through an employer sponsored group health plan, we may share summary health information and enrollment and disenrollment information with the plan sponsor. In addition, we may share other health information with the plan sponsor for plan administration if the plan sponsor agrees to special restrictions on its use and disclosure of the information in accordance with federal law.
- **For Underwriting Purposes.** We may use or disclose your health information for underwriting purposes; however, we will not use or disclose your genetic information for such purposes.
- **For Reminders.** We may use or disclose health information to send you reminders about your benefits or care, such as appointment reminders with providers who provide medical care to you.

We may use or disclose your health information for the following purposes under limited circumstances:

- **As Required by Law.** We may disclose information when required to do so by law.
- **To Persons Involved With Your Care.** We may use or disclose your health information to a person involved in your care or who helps pay for your care, such as a family member, when you are incapacitated or in an emergency, or when you agree or fail to object when given the opportunity. If you are unavailable or unable to object, we will use our best judgment to decide if the disclosure is in your best interests. Special rules apply regarding when we may disclose health information to family members and others involved in a deceased individual's care. We may disclose health information to any persons involved, prior to the death, in the care or payment for care of a deceased individual, unless we are aware that doing so would be inconsistent with a preference previously expressed by the deceased.
- **For Public Health Activities** such as reporting or preventing disease outbreaks to a public health authority.
- **For Reporting Victims of Abuse, Neglect or Domestic Violence** to government authorities that are authorized by law to receive such information, including a social service or protective service agency.
- **For Health Oversight Activities** to a health oversight agency for activities authorized by law, such as licensure, governmental audits and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, search warrant or subpoena.
- **For Law Enforcement Purposes.** We may disclose your health information to a law enforcement official for purposes such as providing limited information to locate a missing person or report a crime.
- **To Avoid a Serious Threat to Health or Safety** to you, another person, or the public, by, for example, disclosing information to public health agencies or law enforcement authorities, or in the event of an emergency or natural disaster.

- **For Specialized Government Functions** such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others.
- **For Workers' Compensation** as authorized by, or to the extent necessary to comply with, state workers compensation laws that govern job-related injuries or illness.
- **For Research Purposes** such as research related to the review of certain treatments or the prevention of disease or disability, if the research study meets privacy law requirements.
- **To Provide Information Regarding Decedents.** We may disclose information to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as needed to carry out their duties.
- **For Organ Procurement Purposes.** We may use or disclose information to entities that handle procurement, banking or transplantation of organs, eyes or tissue to facilitate donation and transplantation.
- **To Correctional Institutions or Law Enforcement Officials** if you are an inmate of a correctional institution or under the custody of a law enforcement official, but only if needed (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.
- **To Business Associates** that perform functions on our behalf or provide us with services if the information is needed for such functions or services. Our business associates are required, under contract with us and according to federal law, to protect the privacy of your information and are not allowed to use or disclose any information other than as shown in our contract as permitted by federal law.
- **Additional Restrictions on Use and Disclosure.** Certain federal and state laws may require special privacy protections that restrict the use and disclosure of certain health information, including highly confidential information about you. Such laws may protect the following types of information:
 1. Alcohol and Substance Abuse
 2. Biometric Information
 3. Child or Adult Abuse or Neglect, including Sexual Assault
 4. Communicable Diseases
 5. Genetic Information
 6. HIV/AIDS
 7. Mental Health
 8. Minors' Information
 9. Prescriptions
 10. Reproductive Health
 11. Sexually Transmitted Diseases

If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law.

Except for uses and disclosures described and limited as stated in this notice, we will use and disclose your health information only with a written authorization from you. This includes, except for limited circumstances allowed by federal privacy law, not using or disclosing psychotherapy notes about you,

selling your health information to others, or using or disclosing your health information for certain promotional communications that are prohibited marketing communications under federal law, without your written authorization. Once you give us authorization to release your health information, we cannot guarantee that the recipient to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization at any time in writing, except if we have already acted based on your authorization. To find out where to mail your written authorization and how to revoke an authorization, call the phone number listed on your dental plan ID card.

What Are Your Rights

The following are your rights with respect to your health information:

- **You have the right to ask to restrict** uses or disclosures of your information for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. We may also have policies on dependent access that authorize your dependents to request certain restrictions. **Please note that while we will try to honor your request and will permit requests consistent with our policies, we are not required to agree to any restriction.**
- **You have the right to ask to receive confidential communications** of information in a different manner or at a different place (for example, by sending information to a P.O. Box instead of your home address). We will accommodate reasonable requests where a disclosure of all or part of your health information otherwise could endanger you. In certain circumstances, we will accept your verbal request to receive confidential communications, however; we may also require you confirm your request in writing. In addition, any requests to change or cancel a previous confidential communication request must be made in writing. Mail your request to the address listed below.
- **You have the right to see and get a copy** of certain health information we maintain about you such as claims and case or medical management records. If we maintain your health information electronically, you will have the right to request that we send a copy of your health information in an electronic format to you. You can also request that we provide a copy of your information to a third party that you identify. In some cases, you may receive a summary of this health information. You must make a written request to inspect and copy your health information or have your information sent to a third party. Mail your request to the address listed below. In certain limited circumstances, we may deny your request to inspect and copy your health information. If we deny your request, you may have the right to have the denial reviewed. We may charge a reasonable fee for any copies.
- **You have the right to ask to amend** certain health information we maintain about you such as claims and case or medical management records, if you believe the health information about you is wrong or incomplete. Your request must be in writing and provide the reasons for the requested amendment. Mail your request to the address listed below. If we deny your request, you may have a statement of your disagreement added to your health information.
- **You have the right to receive an accounting** of certain disclosures of your information made by us during the six years prior to your request. This accounting will not include disclosures of information made: (i) for treatment, payment, and health care operations purposes; (ii) to you or according to your authorization; and (iii) to correctional institutions or law enforcement officials; and (iv) other disclosures for which federal law does not require us to provide an accounting.
- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. You also may get a copy of this notice on your dental plan website, such as www.myuhc.com.

Exercising Your Rights

- **Contacting your *Dental Plan*.** If you have any questions about this notice or want information about exercising your rights, please call the toll-free member phone number on your *dental* ID card or you may call us at 1-800-445-9090, or TTY 711.
- **Submitting a Written Request.** You can mail your written requests to exercise any of your rights, including modifying or cancelling a confidential communication, requesting copies of your records, or requesting amendments to your record, to us at the following address:

UnitedHealthcare
Dental HIPAA - Privacy Unit
PO Box 30978
Salt Lake City, UT 84130

- **Filing a Complaint.** If you believe your privacy rights have been violated, you may file a complaint with us at the address listed above.

You may also notify the Secretary of the U.S. Department of Health and Human Services of your complaint. We will not take any action against you for filing a complaint.

²This Dental Information Notice of Privacy Practices applies to the following health plans that are affiliated with UnitedHealth Group: Dental Benefit Providers of California, Inc.; Dental Benefit Providers of Illinois, Inc.; National Pacific Dental, Inc.; Unimerica Insurance Company; UnitedHealthcare Insurance Company and UnitedHealthcare Insurance Company of New York. This list of dental plans is complete as of the effective date of this notice. For a current list of dental plans subject to this notice go to www.uhc.com/privacy/entities-fn-v5.

FINANCIAL INFORMATION PRIVACY NOTICE

THIS NOTICE DESCRIBES HOW FINANCIAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED.

PLEASE REVIEW IT CAREFULLY.

Effective January 1, 2022

We³ are committed to maintaining the confidentiality of your personal financial information. For the purposes of this notice, "personal financial information" means information, other than health information, about an enrollee or an applicant for health care coverage that identifies the individual, is not generally publicly available and is collected from the individual or is obtained in connection with providing health care coverage to the individual.

Information We Collect

Depending upon the product or service you have with us, we may collect personal financial information about you from the following sources:

- Information we receive from you on applications or other forms, such as name, address, age, medical information and *Social Security* number.
- Information about your transactions with us, our affiliates or others, such as premium payment and claims history.
- Information from a consumer reporting agency.

Disclosure of Information

We do not disclose personal financial information about our enrollees or former enrollees to any third party, except as required or permitted by law. For example, in the course of our general business practices, we may, as permitted by law, disclose any of the personal financial information that we collect about you without your authorization, to the following types of institutions:

- To our corporate affiliates, which include financial service providers, such as other insurers, and non-financial companies, such as data processors.
- To nonaffiliated companies for our everyday business purposes, such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations.
- To nonaffiliated companies that perform services for us, including sending promotional communications on our behalf.

Confidentiality and Security

We maintain physical, electronic and procedural safeguards in accordance with applicable state and federal standards to protect your personal financial information against risks such as loss, destruction or misuse. These measures include computer safeguards, secured files and buildings, and restrictions on who may access your personal financial information.

Questions about this Notice

If you have any questions about this notice, please call the toll-free member phone number on your dental plan ID card or call us at 1-800-445-9090, or TTY 711.

³For purposes of this Financial Information Privacy Notice, "we" or "us" refers to the entities listed in footnote 2, beginning on the first page of the Health Plan Notices of Privacy Practices, plus the following UnitedHealthcare affiliate: Dental Benefit Providers, Inc. This Financial Information Privacy Notice only applies where required by law. Specifically, it does not apply to any other UnitedHealth Group health

plans in states that provide exceptions for HIPAA covered entities or health insurance products. This list of dental plans is complete as of the effective date of this notice. For a current list of dental plans subject to this notice go to www.uhc.com/privacy/entities-fn-v5.

Statement of Employee Retirement Income Security Act of 1974 (ERISA) Rights

As a participant in the plan, you are entitled to certain rights and protections under the *Employee Retirement Income Security Act of 1974 (ERISA)*.

Receive Information about Your Plan and Benefits

You are entitled to examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series), if applicable, filed by the plan with the *U.S. Department of Labor* and available at the *Public Disclosure Room* of the *Employee Benefits Security Administration*.

You are entitled to get, upon written request to the Plan Administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series), if applicable and updated *Summary Plan Description*. The Plan Administrator may make a reasonable charge for the copies.

Continue Group Health Plan Coverage

You are entitled to continue health care coverage for yourself, spouse or Dependents if there is a loss of coverage under the plan due to a qualifying event. You or your Dependents may have to pay for such coverage. The Plan Sponsor is responsible for providing you notice of your *Consolidated Omnibus Budget Reconciliation Act (COBRA)* continuation rights. Review the *Summary Plan Description* and the documents governing the plan on the rules governing your *COBRA* continuation coverage rights.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, *ERISA* imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, your union, or any other person may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under *ERISA*.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to get copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules. Under *ERISA*, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$156 a day (subject to adjustment based on inflation) until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for Benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the *U.S. Department of Labor*, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person

you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under *ERISA*, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the *Employee Benefits Security Administration, U.S. Department of Labor* listed in your telephone directory or the *Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor*, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also get certain publications about your rights and responsibilities under *ERISA* by calling the publication hotline of the *Employee Benefits Security Administration*.

ERISA Statement

If the Group is subject to *ERISA*, the following information applies to you.

Summary Plan Description

Name of Plan: BA Holdings, Inc. Welfare Benefit Plan

Name, Address and Telephone Number of Plan Sponsor and Named Fiduciary:

BA Holdings, Inc.
3016 Kansas Ave.
Building 1
Riverside, CA 92507
(513) 685-9224

The Plan Sponsor retains all fiduciary responsibilities with respect to the Plan, except to the extent the Plan Sponsor has assigned or allocated to other persons or entities one or more fiduciary responsibilities with respect to the Plan.

Claims Fiduciary: UnitedHealthcare Insurance Company ("UnitedHealthcare," refer to your Certificate of Coverage for details on the legal entity that provides your coverage) is your Plan's Claims Fiduciary and has been assigned this responsibility by your Plan Sponsor. Your Claims Fiduciary has the authority to require eligible individuals to furnish it with information necessary for the proper administration of your Plan.

Employer Identification Number (EIN): 33-0712701

Plan Number: 501

Plan Year: January 1 through December 31

Type of Plan: Health care coverage plan

Name, Business Address, and Business Telephone Number of Plan Administrator:

3016 Kansas Ave.
Building 1
Riverside, CA 92507
(513) 685-9224

Type of Administration of the Plan: Your Plan is fully insured. Benefits are provided under a group insurance contract entered into between your Plan Sponsor and UnitedHealthcare. Claims for benefits are sent to UnitedHealthcare. Your employer and UnitedHealthcare share responsibility for administering the plan.

UnitedHealthcare
5701 Katella Avenue
Cypress, CA 90630
866-270-5311

Person designated as Agent for Service of Legal Process: Plan Administrator

Discretionary Authority of Plan Administrator and Other Plan Fiduciaries: The Plan Administrator and other Plan fiduciaries shall have discretionary authority to interpret the terms of the Plan and to determine eligibility for benefits in accordance with the terms of the Plan. Any interpretation or determination made according to such discretionary authority shall be given deference and be legally binding on all parties and subject to review by a legal authority only to the extent the decision was arbitrary and capricious.

Source of Contributions and Funding under the Plan: There are no contributions to the Plan. Any required employee contributions are used to partially reimburse the Plan Sponsor for Premiums under the Plan. Benefits under the Plan are funded by the payment of Premium required by the group Policy.

Method of Calculating the Amount of Contribution: Employee-required contributions to the Plan Sponsor are the employee's share of costs as determined by Plan Sponsor. From time to time, the Plan Sponsor will determine the required employee contributions for reimbursement to the Plan Sponsor and distribute a schedule of such required contributions to employees.

Qualified Medical Child Support Orders: The Plan's procedures for handling qualified medical child support orders are available without charge upon request to the Plan Administrator.

Amendment or Termination of the Plan: Your employer, as the Plan Sponsor, has the right to amend or terminate this Plan at any time. Note that the insurance contract, which is how benefits under the Plan are provided, is not necessarily the same as the Plan. As a result, termination of the insurance contract does not necessarily terminate the Plan.

