# BENEFIT PLAN

**Prepared for**
**The George Washington University**

**PPO Dental - Low Option Plan**

**What Your Plan Covers and How Benefits are Paid**

**Aetna Life Insurance Company**
**Booklet-certificate**

This Booklet-certificate is part of the Group policy between **Aetna** Life Insurance Company and the Policyholder



# Booklet-certificate

# Preferred Provider Organization (PPO) dental insurance plan

## Prepared for:

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|---|---|
| Policyholder: | The George Washington University |
| Policyholder number: | GP-0622758-A |
| Booklet-certificate: | 3 |
| **Group policy** effective date: | January 1, 2021 |
| Plan name: | PPO Dental - Low Option Plan |
| Plan effective date: | January 1, 2021 |
| Plan issue date: | October 23, 2023 |
| Plan revision effective date: | January 1, 2024 |

**Underwritten by Aetna Life Insurance Company**




**Limited Benefit, Please Read Carefully**

# Welcome

Thank you for choosing **Aetna®**.

This is your booklet-certificate. It is one of three documents that together describe the benefits covered by your **Aetna** plan for in-network and out-of-network coverage.

This booklet-certificate will tell you about your **covered benefits** – what they are and how you get them. If you become covered, this booklet-certificate becomes your certificate of coverage under the **group policy**, and it replaces all certificates describing similar coverage that we sent to you before. The second document is the schedule of benefits. It tells you how we share expenses for **eligible dental services** and tells you about limits – like when your plan covers only a certain number of visits.

The third document is the **group policy** between **Aetna Life Insurance Company** ("**Aetna**") and the policyholder. Ask the policyholder if you have any questions about the **group policy**.

Sometimes, we may send you documents that are amendments, endorsements, attachments, inserts or riders. They change or add to the documents that they're part of. When you receive these, they are considered part of your **Aetna** plan for coverage. Any change in this booklet- certificate must be approved by an authorized executive office of Aetna. No agent can change this booklet-certificate or waive any of its terms.

Where to next? Try the *Let's get started!* section. *Let's get started!* gives you a summary of how your plan works. The more you understand, the more you can get out of your plan.

Welcome to your **Aetna** plan.

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Schedule of benefits — Issued with your booklet-certificate

# Let's get started!

Here are some basics. First things first – some notes on how we use words. Then we explain how your plan works so you can get the most out of your coverage. But for all the details – and this is very important – you need to read this entire booklet-certificate and the schedule of benefits. And if you need help or more information, we tell you how to reach us.

## Some notes on how we use words in the booklet-certificate and schedule of benefits

- When we say "you" and "your", we mean you and any covered dependents
- When we say "us", "we", and "our", we mean **Aetna**
- Some words appear in **bold** type and we define them in the *Glossary* section

Sometimes we use technical dental language that is familiar to **dental providers**.

## What your plan does – providing covered benefits

Your plan provides in-network and out-of-network **covered benefits**. These are **eligible dental services** for which your plan has the obligation to pay.

## How your plan works – starting and stopping coverage

Your coverage under the plan has a start and an end. You start coverage after the eligibility and enrollment process is completed. To learn more see the *Who the plan covers* section.

You can lose coverage for many reasons. To learn more see the *When coverage ends* section.

Ending coverage under the plan doesn't necessarily mean you lose coverage with us. See the *Special coverage options after your plan coverage ends* section.

## How your plan works while you are covered in-network

Your in-network coverage helps you get and pay for a lot of – but not all – **eligible dental services**. You pay less when you use **in-network providers**.

**Important note:**
See the schedule of benefits for any **deductibles**, **coinsurance,** and maximum age or visit limits that may apply.

## Eligible dental services

**Eligible dental services** meet these requirements:

- They are listed in the *Eligible dental services* section in the schedule of benefits.
- They are not carved out in these sections:
  - *What are your eligible dental services?*
  - *What rules and limits apply to dental care?*
  - W*hat your plan doesn't cover – exclusions*. We refer to this section as "Exclusions".
- They are not beyond any limits in the *What rules and limits apply to dental care?* section and the schedule of benefits.

## Aetna's network of dental providers

Aetna's network of **dental providers** is there to give you the care you need. You can find **in-network providers** and see important information about them most easily on our online **provider directory**. Just log onto our self-service website. See the *How to contact us for help* section.

You can choose any **dental provider** who is in the dental network.

You generally pay less when you get care from **in-network providers**, so choose **in-network providers** as soon as you can. See your schedule of benefits for details.

**In-network providers not reasonably available** – You can get **eligible dental services** from an **out-of-network provider** at the in-network **cost share** level when an appropriate **in-network provider** is not reasonably available. You must request approval from us before you get the care. Just contact us.

For more information about the **provider directory** and **in-network providers**, see the *Who provides the care* section.

## Paying for eligible dental services – the general requirements

There are general requirements for the plan to pay any part of the expense for an **eligible dental service**. They are:

- The **eligible dental service** is **medically necessary**
- You get the **eligible dental service** from **in-network** or **out-of-network providers**

You will find details on **medical necessity** requirements in the *Medical necessity requirements* section.

## Paying for eligible dental services – sharing the expense

Generally your plan and you will share the expense of your **eligible dental services** when you meet the general requirements for paying.

But sometimes your plan will pay the entire expense; and sometimes you will. For more information see the *What the plan pays and what you pay* section and see the schedule of benefits.

## How your plan works while you are covered out-of-network

The section above told you how your plan works while you are covered in-network. You also have coverage when you want to get your care from **providers** who are not part of the **Aetna** network. It's called out-of-network coverage.

Your out-of-network coverage:

- Means you can get care from **dental providers** who are not part of the **Aetna** network.
- Means you may have to pay for services at the time that they are provided. You may be required to pay the full charges and submit a claim for reimbursement to us. You are responsible for completing and submitting claim forms for reimbursement of **eligible dental services** that you paid directly to a **dental provider.**
- Means the out-of-network cost share applies and you pay more. See the schedule of benefits.

You will find details on:

- **Out-of-network providers** and any exceptions in the *Who provides the care* section
- Cost sharing in the *What the plan pays and what you pay* section and your schedule of benefits
- Claim information in the *When you disagree - claim decisions and appeals procedures* section

## How to contact us for help

We are here to answer your questions. You can contact us by registering and logging onto our self-service website available 24/7 that requires registration and logon at https://www.aetna.com/.

In our website you can get reliable dental information, tools and resources. Online tools will make it easier for you to:

- Make informed decisions about your dental care
- View claims
- Research care and treatment options
- Access information on health and wellness

You can also contact us by:

- Calling **Aetna** at 1-877-238-6200
- Writing us at **Aetna Life Insurance Company**, 151 Farmington Ave, Hartford, CT 06156

## Your ID card

You don't need to show an ID card. When visiting a **dentist**, just provide your:

- Name
- Date of birth
- ID card number or social security number

The dental office can use that information to verify your eligibility and benefits. Your ID number is located on your digital ID card which you can view or print by going to our self-service website. If you don't have internet access, call us. You can also access your ID card when you're on the go. To learn more, visit us at https://www.aetna.com/.

# Who the plan covers

You will find information in this section about:

- Who is eligible
- When you can join the plan
- Who can be on your plan (who can be your dependent)
- Adding new dependents
- Special times you and your dependents can join the plan

## Who is eligible

The policyholder decides and tells us who is eligible for dental care coverage.

## When you can join the plan

As an employee you can enroll yourself and your dependents:

- At the end of any waiting period the policyholder requires
- Once each **Calendar Year** during the annual enrollment period
- At other special times during the year (see the *Special times you and your dependents can join the plan* section below)

If you don't enroll yourself and your dependents when you first qualify for dental benefits, you may have to wait until the next annual enrollment period to join.

## Who can be on your plan (who can be your dependent)

You can enroll the following family members on your plan. (They are referred to in this booklet-certificate as your "dependents".)

- Your legal spouse
- Your domestic partner who meets any policyholder rules and requirements under state law
- Your dependent children – yours or your spouse's or partner's
    - Dependent children must be:
        - Under 26 years of age
    - Dependent children include:
        - Natural children
        - Stepchildren
        - Adopted children including those placed with you for adoption
        - Foster children
        - Children you are responsible for under a qualified medical support order or court order
        - Grandchildren, nieces, or nephews in your legal custody or for which you are the primary caregiver

You may continue coverage for a disabled child past the age limit shown above. See the *Continuation of coverage for other reasons* in the *Special coverage options after your plan coverage ends* section for more information.

## Adding new dependents

You can add the following new dependents any time during the year:

- A spouse - If you marry, you can put your spouse on your plan.
  - We must receive your completed enrollment information not more than 31 days after the date of your marriage.
  - Ask the policyholder when benefits for your spouse will begin. It will be:
    - No later than the first day of the first calendar month after the date we receive your completed enrollment information
    - Within 31 days of the date of your marriage.
- A domestic partner - If you enter a domestic partnership, you can enroll your domestic partner on your dental plan.
  - We must receive your completed enrollment information not more than 31 days after the date you file a Declaration of Domestic Partnership, or not later than 31 days after you provide documentation required by the policyholder.
  - Ask the policyholder when benefits for your domestic partner will begin. It will be either on the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information.
- A newborn child - Your newborn child is covered on your dental plan for the first 31 days from the moment of birth.
  - To keep your newborn covered, we must receive your completed enrollment information within 31 days of birth.
  - You must still enroll the child within 31 days of birth even when coverage does not require payment of an additional **premium** contribution for the covered dependent.
  - If you miss this deadline, your newborn will not have dental benefits after the first 31 days.
- An adopted child - A child that you, or that you and your spouse or domestic partner adopts is covered on your plan for the first 31 days after the adoption is complete.
  - To keep your adopted child covered, we must receive your completed enrollment information within 31 days after the adoption.
  - If you miss this deadline, your adopted child will not have dental benefits after the first 31 days.
- A stepchild - You may put a child of your spouse or domestic partner on your plan.
  - You must complete your enrollment information and send it to us within 31 days after the date of your marriage or your Declaration of Domestic Partnership with your stepchild's parent.
  - Ask the policyholder when benefits for your stepchild will begin. It is either on the date of your marriage or the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information.

## Inform us of any changes

It is important that you inform us of any changes that might affect your benefit status. This will help us effectively deliver your benefits. Please contact us as soon as possible with changes such as:

- Change of address or phone number
- Change in marital status
- Change of covered dependent status
- A covered dependent who enrolls in any other dental plan

## Late entrant rule

The plan does not cover services and supplies given to a person age 5 or older if that person did not enroll in the plan during one of the following:

- The first 31 days the person is eligible for this coverage
- Any period of open enrollment agreed to by the policyholder and us

This does not apply to charges incurred for any of the following:

- After the person has been covered by the plan for 12 months
- As a result of **injuries** sustained while covered by the plan
- Diagnostic and preventive services such as exams, cleanings, fluoride, and images (orthodontia related services are not included)

## Special times you and your dependents can join the plan

You can enroll in these situations:

- When you did not enroll in this plan before because:
  - You were covered by another group dental plan, and now that other coverage has ended
  - You had COBRA, and now that coverage has ended
- You have added a dependent because of marriage, birth, adoption, placement for adoption or foster care. See the *Adding new dependents* section for more information
- When a court orders that you cover a current spouse, domestic partner, or a minor child on your dental plan

We must receive your completed enrollment information from you within 31 days of that date on which you no longer have the other coverage mentioned above.

## Effective date of coverage

Your coverage will be in effect as of the date you become eligible for dental benefits.

# Medical necessity requirements

The starting point for **covered benefits** under your plan is whether the services and supplies are **eligible dental services** and **medically necessary.** See the *Eligible dental services* and *Exclusions* sections plus the schedule of benefits.

This section addresses the **medical necessity** requirements.

## Medically necessary/medical necessity

As we said in the *Let's get started!* section, **medical necessity** is a requirement for you to receive a **covered benefit** under this plan.

The **medical necessity** requirements are in the *Glossary* section, where we define "**medically necessary**, **medical necessity**".

# What are your eligible dental services?

The information in this section is the first step to understanding your plan's **eligible dental services**. If you have questions about this section, see the *How to contact us for help* section.

Your plan covers many kinds of dental care services and supplies. But some are not covered at all or are covered only up to a limit.

You can find out about exceptions and exclusions in the:

- *Dental provider services* benefit below
- *What rules and limits apply to dental care?* section
- *Exclusions* section

## Your dental plan

Your dental plan includes **in-network providers** and **out-of-network providers**. This means that it is a network plan. We explain how this plan works in the *Let's get started!* section.

## Schedule of benefits

**Eligible dental services** include dental services and supplies provided by a **dental provider**. Your schedule of benefits includes a detailed list of **eligible dental services** under your dental plan (including any maximums and limits that apply to them).

## Dental provider services

You can get **eligible dental services**:

- At the **dental provider's** office
- By way of **teledentistry**

**Important note:**
**Eligible dental services** for **teledentistry** are paid based upon the cost share features that apply to the type of **eligible dental service** that you get. See your schedule of benefits for details.

The following are not **eligible dental services** under your plan except as described in the *What rules and limits apply to dental care?* section of this booklet-certificate, the schedule of benefits, or a rider or amendment issued to you for use with this booklet-certificate:

- Acupuncture, acupressure and acupuncture therapy
- Asynchronous dental treatment
- Crown, inlays and onlays, and veneers
- Dental implants, false teeth, prosthetic restoration of dental implants, plates, dentures, braces, mouth guards, and other devices to protect, replace or reposition teeth and removal of implants
- Dental services and supplies made with high noble metals (gold or titanium) except as covered in the schedule of benefits
- Dentures, crowns, inlays, onlays, bridges, or other prosthetic appliances or services used for the purpose of splinting, to alter vertical dimension, to restore occlusion, or correcting attrition, abrasion, or erosion
- General anesthesia and intravenous sedation, unless specifically covered and done in connection with another **eligible dental service**
- Instruction for diet, tobacco counseling and oral hygiene
- **Orthodontic treatment** except as covered in the schedule of benefits
- Prefabricated porcelain/ceramic crown – permanent tooth
- Services and supplies provided in connection with treatment or care that is not covered under the plan

- Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures
- Replacement of teeth beyond the normal complement of 32
- Services and supplies provided where there is no evidence of pathology, dysfunction or disease, other than covered preventive services
- Space maintainers except when needed to preserve space resulting from the premature loss of deciduous teeth
- Surgical removal of impacted wisdom teeth when removed only for orthodontic reasons
- **Temporomandibular joint dysfunction/disorder (TMJ)**

## Dental emergency services

**Eligible dental services** include **dental emergency services** provided for a **dental emergency**. The care provided must be a **covered benefit**.

If you have a **dental emergency**, you should consider calling your **in-network provider** who may be more familiar with your dental needs. However, you can get treatment from any **dentist** including one that is an **out-of-network provider**. If you need help in finding a **dentist**, call us.

If you get treatment from an **out-of-network provider** for a **dental emergency**, the plan pays a benefit at the in-network cost sharing level of coverage up to the **dental emergency services maximum**. Any charges above the **dental emergency services maximum** will be paid at the out-of-network cost-sharing level.

For follow up care to treat the **dental emergency**, you should consider using your **in-network provider** so that you can get the maximum level of benefits. Follow up care will be paid at the cost sharing level that applies to the type of **eligible dental service** and the **provider** that gives you the care.

## What rules and limits apply to dental care?

Several rules apply to the dental benefits. Following these rules will help you use your plan to your advantage by avoiding expenses that are not covered by your plan.

### Alternate treatment rule

Sometimes there are several ways to treat a dental problem, all of which provide acceptable results.

If a charge is made for a non-eligible dental service but an **eligible dental service** would have provided acceptable results, then your plan will pay a benefit for the **eligible dental service**.

If a charge is made for an **eligible dental service** but a different **eligible dental service** would have provided acceptable results and is less expensive, then your plan will pay a benefit based upon the least expensive **eligible dental service**.

The benefit will be based on the **in-network provider**'s **negotiated charge** for the **eligible dental service** or, in the case of an **out-of-network provider**, on the **recognized charge**.

You should review the differences in the cost of alternate treatment with your **dental provider**. Of course, you and your **dental provider** can still choose the more costly treatment method. You are responsible for any charges in excess of what your plan will cover.

### Coverage for dental work begun before you are covered by the plan

Your plan does not cover dental work that began before you were covered by the plan. This means that the following dental work is not covered:

- An appliance, or modification of an appliance, if an impression for it was made before you were covered by the plan
- A crown, bridge, or cast or processed restoration, if a tooth was prepared for it before you were covered by the plan
- Root canal therapy, if the pulp chamber for it was opened before you were covered by the plan

### Reimbursement policies

We reserve the right to apply our reimbursement policies to all services including involuntary services. Those policies may affect the **negotiated charge** or **recognized charge**. These policies consider:

- The duration and complexity of a service
- When multiple procedures are billed at the same time, whether additional overhead is required
- Whether an assistant surgeon is necessary for the service
- If follow up care is included
- Whether other characteristics modify or make a particular service unique
- When a charge includes more than one claim line, whether any services described by a claim line are part of, or incidental to, the primary service provided
- The educational level, licensure or length of training of the **provider**

**Aetna** reimbursement policies are based on our review of:

- Generally accepted standards of dental practice
- The views of **providers** and **dentists** practicing in the relevant clinical areas

# What your plan doesn't cover – exclusions

We already told you about the many dental care services and supplies that are eligible for coverage under your plan in the *What are your eligible dental services?* section. In that section we also told you that some dental care services and supplies have exceptions and some are not covered at all (exclusions).

In this section we tell you about the exclusions that apply to your plan.

And just a reminder, you'll find benefit and coverage limitations in the schedule of benefits.

## Exclusions

The following are not **eligible dental services** under your plan except as described in:

- *What are your eligible dental services?* section
- *What rules and limits apply to dental care?* section
- The schedule of benefits
- A rider or amendment issued to you for use with this booklet-certificate

### Charges for services or supplies

- Provided by an **out-of-network provider** in excess of the **recognized charge**
- Provided for your personal comfort or convenience, or the convenience of any other person, including a **dental provider**
- Provided in connection with treatment or care that is not covered under the plan
- Cancelled or missed appointment charges or charges to complete claim forms
- Charges for which you have no legal obligation to pay
- Charges that would not be made if you did not have coverage, including:
  - Care in charitable institutions
  - Care for conditions related to current or previous military service
  - Care while in the custody of a governmental authority

### Charges in excess of any benefit limits

- Any charges in excess of the benefit, dollar, visit, or frequency limits stated in the schedule of benefits.

**Cosmetic services and plastic surgery** (except to the extent coverage is specifically provided in the schedule of benefits)

- **Cosmetic** services and supplies including:
  - Plastic surgery
  - Reconstructive surgery
  - **Cosmetic** surgery
  - Personalization or characterization of dentures or other services and supplies which improve, alter or enhance appearance
  - Augmentation and vestibuloplasty and other services to protect, clean, whiten, bleach, alter the appearance of teeth whether or not for psychological or emotional reasons

    Facings on molar crowns and pontics will always be considered **cosmetic**

### Court-ordered services and supplies

- This includes those court ordered services and supplies, or those required as a condition of parole, probation, release or because of any legal proceeding, unless they are an **eligible dental service** under this plan.

### Dental services and supplies

- Those covered under any other plan of group benefits provided by the policyholder

### Examinations

Any dental examinations needed:

- Because a third party requires the exam. Examples include examinations to get or keep a job, or examinations required under a labor agreement or other contract.
- To buy insurance or to get or keep a license.
- To travel.
- To go to a school, camp, or sporting event, or to join in a sport or other recreational activity.

### Experimental or investigational

- **Experimental or investigational** drugs, devices, treatments or procedures

### Non-medically necessary services

- Services, including but not limited to, those treatments, services, prescription drugs and supplies which are not **medically necessary** (as determined by **Aetna**) for the diagnosis and treatment of **illness**, **injury**, restoration of physiological functions, or covered preventive services. This applies even if they are prescribed, recommended or approved by your **physician** or **dentist**.

### Other primary payer

- Payment for a portion of the charge that another party is responsible for as the primary payer

### Outpatient prescription drugs, and preventive care drugs and supplements

- Prescribed drugs, pre-medication or analgesia

### Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

### Providers and other health professionals

- Treatment by other than a **dentist**. However, the plan will cover some services provided by a licensed dental hygienist under the supervision and guidance of a **dentist**. These are:
  - Scaling of teeth
  - Cleaning of teeth
  - Topical application of fluoride
- Charges submitted for services by an unlicensed **provider** or not within the scope of the **provider's** license.

### Services provided by a family member

- Services provided by a spouse, civil union partner, domestic partner, parent, child, stepchild, brother, sister, in-law or any household member

## Teledentistry

- Services given by **dental providers** that are not contracted with **Aetna** as **teledentistry providers**
- Services given when you are not present at the same time as the **dental provider**
- Services including:
  - Telephone calls
  - **Teledentistry** kiosks
  - Electronic vital signs monitoring or exchanges

## Work related illness or injuries

- Coverage available to you under workers' compensation or under a similar program under local, state or federal law for any **illness** or **injury** related to employment or self-employment.
- A source of coverage or reimbursement will be considered available to you even if you waived your right to payment from that source. You may also be covered under a workers' compensation law or similar law.
- If you submit proof that you are not covered for a particular **illness** or **injury** under such law, then that **illness** or **injury** will be considered "not work related" regardless of cause.

# Who provides the care

Just as the starting point for coverage under your plan is whether the services and supplies are **eligible dental services**, the foundation for getting covered care is through our network. This section tells you about **in-network** and **out-of-network providers**.

## In-network providers

We have contracted with **dental providers** to provide **eligible dental services** to you. These **dental providers** make up the network for your plan.

For you to pay less under this plan you should use **in-network providers** for **eligible dental services**.

You don't have to use **in-network providers**:

- For **dental emergency services** – Refer to the *What are your eligible dental services?* section.
- When they are not available to provide **eligible dental services** that you need. See the *Let's get started* section for more information.

You can find **in-network providers** and see important information about them by logging onto our self-service website. You can search our online **provider directory** for names and locations of **in-network providers**.

You will not have to submit claims for treatment received from **in-network providers**. Your **in-network provider** will take care of that for you. And we will directly pay the **in-network provider** for what the plan owes.

## Out-of-network providers

You also have access to **out-of-network providers**. This means you can receive **eligible dental services** from an **out-of-network provider**. If you use an **out-of-network provider** to receive **eligible dental services**, you are subject to a higher out-of-pocket expense and are responsible for:

- Paying your out-of-network **deductible**
- Your out-of-network **coinsurance**
- Any charges over our **recognized charge**
- Submitting your own claims

# What the plan pays and what you pay

Who pays for your **eligible dental services** – this plan, both you and this plan or just you? That depends. This section gives the general rule and explains these key terms:

- Your **deductible**
- Your **coinsurance**
- Your maximums
- Your **dental emergency services** maximum

We also remind you that sometimes you will be responsible for paying the entire bill – for example, if you get care that is not an **eligible dental service**.

## The general rule

When you get **eligible dental services**:

- You pay your **deductible**

  And then

- The schedule of benefits lists how much you pay and your plan pays. The **coinsurance** percentage may vary by the type of expense.

  And then

- You are responsible for any amounts above the **Calendar Year** and **lifetime maximums**.

When we say "expense" in this general rule, we mean the **negotiated charge** for **in-network providers** and **recognized charge** for **out-of-network providers**. See the *Glossary* section for what these terms mean.

## Important note – when you pay all

You pay the entire expense for an **eligible dental service** when you get a dental care service or supply that is not **medically necessary**. See the *Medical necessity requirements* section.

The **dental provider** may require you to pay the entire charge. And any amount you pay will not count towards your **deductible** or towards your **Calendar Year** and **lifetime maximums**.

## Special financial responsibility

You are responsible for the entire expense of:

- Cancelled or missed appointments

Neither you nor we are responsible for:

- Charges for which you have no legal obligation to pay
- Charges that would not be made if you did not have coverage

## Where your schedule of benefits fits in

This section explains some of the terms you will find in your schedule of benefits.

### How your deductible works

Your **deductible** is the amount you need to pay for **eligible dental services** per **Calendar Year** before your plan begins to pay for **eligible dental services**. Your schedule of benefits shows the **deductible** amounts for your plan.

### How we count your deductible

When you see **in-network providers**, we count the **negotiated charge** toward your in-network **deductible**. When you see **out-of-network providers**, we count the **recognized charge** toward your **out-of-network deductible**.

### How your coinsurance works

Your **coinsurance** is the amount you pay for **eligible dental services** after you have paid your **deductible**. The schedule of benefits shows the **coinsurance** this plan will pay for specific **eligible dental services**. You are responsible for paying any remaining **coinsurance**.

### How your Calendar Year maximum works

This is the most your plan will pay, after any applicable **deductible** and **coinsurance**, for charges that you incur for **eligible dental services** in a **Calendar Year.** You are responsible for any amounts above the maximum.

**Important note:**
See the schedule of benefits for any **deductibles, coinsurance**, maximum and maximum age, visit limits, and other limitations that may apply.

## When you disagree - claim decisions and appeals procedures

In the previous section, we explained how you and we share responsibility for paying for your **eligible dental services**.

When a claim comes in, we review it, make a decision and tell you how you and we will split the expense. We also explain what you can do if you think we got it wrong.

### Notice of claim

You must give us notice of your claim in writing within 20 days after you have paid for a service covered under the policy. If you do not tell us within 20 days, you must do so as soon as possible.

### Claim forms

Claim forms may be obtained from us or the policyholder within 15 days of notification of the claim. If we don't send you the forms within 15 days, we will accept a written description that is the basis of the claim as proof of loss. It must detail the nature and extent of loss and be submitted within the time limits stated in the *Proof of loss* provision.

### Proof of loss

You must provide proof of loss no later than 90 days after the last date of service. If you are unable to do so, you must provide proof as soon as possible but no later than 12 months after the last day of service, unless you are legally incapacitated. We will pay the claim immediately after we receive complete written proof of loss.

### Claim procedures

You or your **dental provider** are required to send us a claim in writing. You can request a claim form from us. We will review that claim for payment to the **dental provider** or to you as appropriate.

The table below explains the claim procedures as follows:

| Notice | Requirement | Deadline |
|---|---|---|
| Submit a claim | • You should get a claim form from our self-service website or call us<br>• The claim form will provide instructions on how to complete and where to send the forms | • You must send us notice and proof as soon as reasonably possible<br>• If you are unable to complete a claim form, you may send us:<br>– A description of services<br>– Bill of charges<br>– Any dental documentation you received from your **dental provider** |

| | | |
|---|---|---|
| Proof of claim<br><br>When you have received a service from an eligible **dental provider**, you will be charged.<br><br>The information you receive for that service is your proof of loss. | • A completed claim form and any additional information required by us | • You must send us notice and proof as soon as reasonably possible |
| Benefit payment | • Written proof must be provided for all benefits<br>• If we challenge any portion of a claim, the unchallenged portion of the claim will be paid promptly after the receipt of proof of loss<br>• If you die while benefits are being paid, we will pay benefits to your beneficiary. If you have not elected a beneficiary, benefits will be paid to your estate. | • Benefits will be paid as soon as the necessary proof to support the claim is received |

## Communicating our claim decisions

The amount of time that we have to tell you about our decision on a claim is shown below.

**Post-service claim**

A post service claim is a claim that involves dental care services you have already received.

| **Type of notice** | **Post-service claim** |
|---|---|
| Initial decision by us | 30 days |
| Extensions | 15 days |
| If we request more information | 30 days |
| Time you have to send us additional information | 45 days |

## Adverse benefit determinations

We pay many claims at the full rate **negotiated charge** with **in-network providers** and the **recognized charge** with **out-of-network providers**, except for your share of the costs. But sometimes we pay only some of the claim. And sometimes we don't pay at all. Any time we don't pay even part of the claim, that is called an "adverse benefit determination" or "adverse decision". It is also an "adverse benefit determination" if we rescind your coverage entirely.

Rescission means you lose coverage going forward and going backward. If we paid claims for your past coverage, we will want the money back.

An adverse benefit determination may be based on:

- Your eligibility for coverage
- Whether the service or supply is **experimental or investigational**
- The **medical necessity**, appropriateness, or level of care, or health care setting
- Whether a wellness incentive has been properly applied
- Whether you were given a reasonable alternate option for satisfying a wellness plan when required

If we make an adverse benefit determination, we will tell you in writing.

## The difference between a complaint and an appeal

### A complaint

You may not be happy about a **dental provider** or an operational issue, and you may want to complain. You can call or write us. Your complaint should include a description of the issue. You should include copies of any records or documents that you think are important. We will review the information and provide you with a written response within 30 calendar days of receiving the complaint. We will let you know if we need more information to make a decision.

### An appeal

You can ask us to review an adverse benefit determination. This is called an appeal. You can appeal by calling us.

## Appeals of adverse benefit determinations

You can appeal our adverse benefit determination resulting in a rescission, denial, termination or other limitation of benefit. We will assign your appeal to someone who was not involved in making the original decision. You must file an appeal within 180 calendar days from the time you receive the notice of an adverse benefit determination.

You can appeal by sending a written appeal to the address on the notice of adverse benefit determination or by calling us. You need to include:

- Your name
- The policyholder's name
- A copy of the adverse benefit determination
- Your reasons for making the appeal
- Any other information you would like us to consider

Another person may submit an appeal for you, including a **dental provider**. That person is called an authorized representative. You need to tell us if you choose to have someone else appeal for you (even if it is your **dental provider**). You should fill out an authorized representative form telling us that you are allowing someone to appeal for you. You can get this form on our website or by contacting us. The form will tell you where to send it to us. You can use an authorized representative at any level of appeal.

You can appeal two times under this plan. If you appeal a second time you must present your appeal within 60 calendar days from the date you receive the notice of the first appeal decision.

We will notify you in writing within 10 working days that we received your appeal.

## Timeframes for deciding appeals

The amount of time that we have to tell you about our decision on an appeal claim depends on the type of claim. The chart below shows a timetable view of the different types of claims and how much time we have to tell you about our decision.

| **Type of notice** | **Post-service appeal** |
|---|---|
| Initial decision by us | 30 days |
| Extensions | 15 days |
| If we request more information | 30 days |
| Time you have to send us additional information | 45 days |

## Exhaustion of appeals process

You must complete the appeal process with us before you can take these actions:

- Appeal through an external review process
- Pursue arbitration, litigation or other type of administrative proceeding

You have the option to contact the District of Columbia Department of Insurance, Securities and Banking to request an investigation or file a complaint with the Department at any time during the internal claims appeal process.

## External review

External review is a review done by people in an organization outside of **Aetna**. This is called an external review organization (ERO). Sometimes, this is called an independent review organization (IRO).

You have a right to external review only if:

- Our claim decision involved medical judgment
- We decided the service or supply is not **medically necessary** or not appropriate
- We decided the service or supply is **experimental or investigational**
- You have received an adverse determination

If our claim decision is one for which you can seek external review, we will say that in the notice of adverse benefit determination or final adverse benefit determination we send you. That notice also will describe the external review process. It will include a copy of the Request for External Review form at the final adverse determination level.

You must submit the Request for External Review form:

- To the Director of the Department of Health Care Finance
- Within 4 months of the date you received the decision from us
- And you must include a copy of the notice from us and all other important information that supports your request

You will pay for any information that you send and want reviewed by the ERO. We will pay for information we send to the ERO plus the cost of the review.

The Director will contact the ERO that will conduct the review of your claim.
The ERO will:

- Assign the appeal to one or more independent clinical reviewers that have the proper expertise to do the review
- Consider appropriate credible information that you sent
- Follow our contractual documents and your plan of benefits
- Send notification of the decision within 45 calendar days of the date we receive your request form and all the necessary information

We will stand by the decision that the ERO makes, unless we can show conflict of interest, bias or fraud.

### How long will it take to get an ERO decision?

We will tell you of the ERO decision not more than 45 calendar days after we receive your Notice of External Review Form with all the information you need to send in.

Sometimes you can get a faster external review decision. Your **provider** must call us or send us a Request for External Review Form. There are two scenarios when you may be able to get a faster external review:

**For initial adverse determinations**
Your **provider** tells us that a delay in your receiving health care services would:

- Jeopardize your life, health or ability to regain maximum function, or
- Be much less effective if not started right away (in the case of **experimental or investigational** treatment)

**For final adverse determinations**
Your **provider** tells us that a delay in your receiving health care services would:

- Jeopardize your life, health or ability to regain maximum function
- Be much less effective if not started right away (in the case of **experimental or investigational** treatment), or
- The final adverse determination concerns an admission, availability of care, continued stay or health care service for which you received **emergency services**, but have not been discharged from a facility

If your situation qualifies for this faster review, you will receive a verbal decision within 72 hours of the Department getting your request.

If you are dissatisfied with the resolution reached through our internal grievance system regarding **medical necessity**, you may contact the Director, Office of the Health Care Ombudsman and Bill of Rights at the following:

For **medically necessary** cases:
District of Columbia Department of Health Care Finance
Office of the Health Care Ombudsman and Bill of Rights
One Judiciary Square
441 4th St. N.W., 250 North
Washington, D.C. 20001
Phone: 1 (877) 685-6391, (202) 724-7491
Fax: (202) 442- 6724
E-mail: healthcareombudsman@dc.gov

In this section, Director means the Director of the Department of Health Care Finance.

If you are dissatisfied with the resolution reached through our internal grievance system regarding all other grievances, you may contact the Commissioner at the following:

For Non–**medically necessary** cases:
Commissioner
Department of Insurance, Securities and Banking (DISB)
1050 First St. N.E., Suite 801
Washington, D.C. 20002
Phone: (202) 727-8000
Fax: (202) 671-0650
Email: disbcomplaints@dc.gov

In this section, grievance means a written request by a member or a member representative for review of a decision of an insurer to deny, reduce, limit, terminate or delay a benefit to a member, including regarding:

- A determination about the **medical necessity**, appropriateness, or level of care, health-care setting, or effectiveness of a treatment
- A determination as to whether treatment is experimental
- An insurer's decision to rescind coverage
- The failure to provide or make payment that is based on a determination of your eligibility to participate in a plan
- Whether a wellness incentive has been properly applied
- Whether you were given a reasonable alternate option for satisfying a wellness plan when required

In this section, a grievance decision means a determination accepting or denying the basis or requested remedy of the grievance.

## Recordkeeping

We will keep the records of all complaints and appeals for at least 10 years.

## Fees and expenses

We do not pay any fees or expenses incurred by you when you submit a complaint or appeal.

# Coordination of benefits

Some people have dental coverage under more than one plan. If you do, we will work together with your other plans to decide how much each plan pays. This is called coordination of benefits (COB).

## Key terms

Here are some key terms we use in this section. These terms will help you understand this COB section.

Allowable expense means:

- A dental care expense that any of your dental plans cover to any degree. If the dental care service is not covered by any of the plans, it is not an allowable expense. For example, **cosmetic** surgery generally is not an allowable expense under this plan.

In this section we talk about other "plans" which are those plans where you may have other coverage for dental care expenses, such as:

- Group or non-group, blanket, or franchise health insurance policies issued by insurers, HMOs, or health care service contractors
- Labor-management trustee plans, labor organization plans, policyholder organization plans, or employee benefit organization plans
- An automobile insurance policy
- Governmental benefits
- Any contract that you can obtain or maintain only because of membership in or connection with a particular organization or group

## Here's how COB works

- The primary plan pays first. When this is the primary plan, we will pay your claims first as if the other plan does not exist.
- The secondary plan pays after the primary plan. When this is the secondary plan, we will pay benefits after the primary plan and will reduce the payment based on any amount the primary plan paid.
- We will never pay an amount that, when combined with payments from your other coverage, add up to more than 100% of the allowable expenses.

## Determining who pays

Reading from top to bottom the first rule that applies will determine which plan is primary and which is secondary.

A plan that does not contain a COB provision is always the primary plan.

| If you are: | Primary plan | Secondary plan |
|---|---|---|
| Covered under the plan as an employee, retired employee or dependent | The plan covering you as an employee or retired employee | The plan covering you as a dependent<br><br>You cannot be covered as an employee and dependent |
| **COB rules for dependent children** | | |
| Child of:<br>• Parents who are married or living together | The "birthday rule" applies<br><br>The plan of the parent whose birthday* (month and day only) falls earlier in the **Calendar Year**<br><br>*Same birthdays--the plan that has covered a parent longer is primary | The plan of the parent born later in the year (month and day only)*<br><br>*Same birthdays--the plan that has covered a parent longer is primary |
| Child of:<br>• Parents separated or divorced or not living together<br>• With court-order | The plan of the parent whom the court said is responsible for dental coverage<br><br>But if that parent has no coverage then their spouse's plan is primary | The plan of the other parent<br><br>But if that parent has no coverage, then their spouse's plan is primary |
| Child of:<br>• Parents separated or divorced or not living together – court-order states both parents are responsible for coverage or have joint custody | Primary and secondary coverage is based on the birthday rule | |
| Child of:<br>• Parents separated or divorced or not living together and there is no court-order | The order of benefit payments is:<br>• The plan of the custodial parent pays first<br>• The plan of the spouse of the custodial parent (if any) pays second<br>• The plan of the noncustodial parents pays next<br>• The plan of the spouse of the noncustodial parent (if any) pays last | |
| Child covered by:<br>• Individual who is not a parent (i.e. stepparent or grandparent) | Treat the person the same as a parent when making the order of benefits determination:<br><br>See *Child of* content above | |

| | | |
|---|---|---|
| Active or inactive employee | The plan covering you as an active employee (or as a dependent of an active employee) is primary to a plan covering you as a laid off or retired employee (or as a dependent of a former employee) | A plan that covers the person as a laid off or retired employee (or as a dependent of a former employee) is secondary to a plan that covers the person as an active employee (or as a dependent of an active employee) |
| COBRA or state continuation | The plan covering you as an employee or retiree or the dependent of an employee or retiree is primary to COBRA or state continuation coverage | COBRA or state continuation coverage is secondary to the plan that covers the person as an employee or retiree or the dependent of an employee or retiree |
| Longer or shorter length of coverage | If none of the above rules determine the order of payment, the plan that has covered the person longer is primary | |
| Other rules do not apply | If none of the above rules apply, the plans share expenses equally | |

| **How are benefits paid?** | |
|---|---|
| Primary plan | The primary plan pays your claims as if there is no other dental plan involved |
| Secondary plan | The secondary plan calculates payment as if the primary plan did not exist, and then applies that amount to any allowable expenses under the secondary plan that were not covered by the primary plan.<br><br>The secondary plan will reduce payments so the total payments do not exceed 100% of the total allowable expense |
| Benefit reserve<br>each family member has a separate benefit reserve for each **Calendar Year** | The benefit reserve:<br>• Is made up of the amount that the secondary plan saved due to COB<br>• Is used to cover any unpaid allowable expenses<br>• Balance is erased at the end of each year |

## Other dental coverage updates – contact information

You should contact us if you have any changes to your other coverage. We want to be sure our records are accurate so your claims are processed correctly.

## Right to receive and release needed information

We have the right to release or obtain any information we need for COB purposes. That includes information we need to recover any payments from your other dental plans.

## Right to pay another carrier

Sometimes another plan pays something we would have paid under your plan. When that happens, we will pay your plan benefit to the other plan.

## Right of recovery

If we pay more than we should have under the COB rules, we may recover the excess from:

- Any person we paid or for whom we paid
- Any other plan that is responsible under these COB rules

## When coverage ends

Coverage can end for a number of reasons. This section tells you how and why coverage ends.

### When will your coverage end?

Coverage under this plan will end if:

- This plan is no longer available
- You voluntarily stop your coverage
- The **group policy** ends
- You are no longer eligible for coverage
- Your employment ends
- You do not pay any required **premium** payment
- We end your coverage
- You become covered under another dental plan offered by your policyholder

Your coverage will end on either the date your employment ends or the day before the first **premium** contribution due date that occurs after you stop active work.

## When coverage may continue under the plan

Your coverage under this plan will continue if:

| | |
|---|---|
| Your employment ends because of **illness, injury**, sabbatical or other authorized leave as agreed to by the policyholder and us. | If **premium** payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:<br>• Your coverage may continue, until stopped by the policyholder, but not beyond 30 months from the start of your absence. |
| Your employment ends because of a temporary lay-off, temporary leave of absence, sabbatical, or other authorized leave as agreed to by the policyholder and us. | If **premium** payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:<br>• Your coverage will stop on the date that your employment ends. |
| Your employment ends because either:<br>• Your job has been eliminated<br>• You have been placed on severance<br>• This plan allows former employees to continue their coverage | You may be able to continue coverage. See the *Special coverage options after your plan coverage end*s section. |
| Your employment ends because of a paid or unpaid medical leave of absence | If **premium** payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:<br>• Your coverage may continue until stopped by the policyholder but not beyond 30 months from the start of the absence. |
| Your employment ends because of a leave of absence that is not a medical leave of absence | If **premium** payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:<br>• Your coverage may continue until stopped by the policyholder but not beyond 1 month from the start of the absence. |
| Your employment ends because of a military leave of absence. | If **premium** payments are made for you, you may be able to continue coverage under the plan as long as the policyholder and we agree to do so and as described below:<br>• Your coverage may continue until stopped by the policyholder but not beyond 24 months from the start of the absence. |

## Notification of when your employment ends

It is the policyholder's responsibility to let us know when your employment ends. The limits above may be extended only if we and the policyholder agree in writing to extend them.

## When will coverage end for any dependents?

Coverage for your dependent will end if:

- Your dependent is no longer eligible for coverage
- The **group policy** ends
- You do not make the required **premium** contribution toward the cost of dependents' coverage
- Your coverage ends for any of the reasons listed above

In addition, coverage for your domestic partner will end on the earlier of:

- The date this plan no longer allows coverage for domestic partners.
- The date the domestic partnership ends. For domestic partnerships, you should provide the policyholder a completed and signed Declaration of Termination of Domestic Partnership.

Your dependent's coverage will end on the earlier of the date the **group policy** terminates or as defined by the policyholder.

## What happens to your dependents if you die?

Coverage for dependents may continue for some time after your death. See the *Special coverage options after your plan coverage ends* section for more information.

## Why would we end your coverage?

We will give you 30 days advance written notice before we end your coverage because you commit fraud or intentionally misrepresent yourself when you applied for or obtained coverage. You can refer to the *General provisions – other things you should know* section for more information on loss of coverage.

On the date your coverage ends, we will refund to the policyholder any prepayments for periods after the date your coverage ended.

# Special coverage options after your plan coverage ends

This section explains options you may have after your coverage ends under this plan. Your individual situation will determine what options you will have.

## Consolidated Omnibus Budget Reconciliation Act (COBRA)

The federal COBRA law usually applies to employers of group sizes of 20 or more. It gives employees and most of their covered dependents the right to keep their dental coverage for 18, 29 or 36 months after a qualifying event. The qualifying event is something that happens that results in you losing your coverage.

The qualifying events are:

- Your active employment ends for reasons other than gross misconduct
- Your working hours are reduced
- You divorce or legally separate and are no longer responsible for dependent coverage
- You become entitled to benefits under Medicare
- Your covered dependent children no longer qualify as dependents under the plan
- You die
- You are a retiree eligible for retiree health coverage and your former employer files for bankruptcy

Talk with your employer if you have questions about COBRA or to enroll.

## Continuation of coverage for other reasons

### What exceptions are there for dental work when coverage ends?

Your dental coverage may end while you or your covered dependent are in the middle of treatment. The plan does not cover dental services that are given after your coverage terminates. There is an exception. The plan will cover the following services if they are ordered while you were covered by the plan, and installed within 30 days after your coverage ends:

- Inlays
- Onlays
- Crowns
- Removable bridges
- Cast or processed restorations
- Dentures
- Fixed partial dentures (bridges)
- Root canals

Ordered means:

- For a denture: The impressions from which the denture will be made were taken
- For a root canal: The pulp chamber was opened
- For any other item: The teeth which will serve as retainers or supports, or the teeth which are being restored:
  - Must have been fully prepared to receive the item
  - Impressions have been taken from which the item will be prepared

### How can you extend coverage for your disabled child beyond the plan age limits?

You have the right to extend dental coverage for your dependent child beyond the plan age limits. If your disabled child:

- Is not able to be self-supporting because of mental or physical disability
- Depends mainly (more than 50% of income) on you for support

The right to coverage will continue only as long as a **physician** certifies that your child still is disabled.

We may ask you to send us proof of the disability within 31 days of the date coverage would have ended. Before we extend coverage, we may ask that your child get a physical exam. We will pay for that exam.

We may ask you to send proof that your child is disabled after coverage is extended. We won't ask for this proof more than once a year. You must send it to us within 31 days of our request. If you don't, we can terminate coverage for your dependent child.

Your disabled child's coverage will end on the earlier of:

- The date the child is no longer disabled and dependent upon you for support
- As explained in the *When will coverage end for any dependents* section

### How can you extend coverage for a child in college on medical leave?

You have the right to extend coverage for your dependent college student who takes a **medically necessary** leave of absence from school. The right to coverage will be extended until the earlier of:

- One year after the leave of absence begins
- The date coverage would otherwise end

To extend coverage the leave of absence must:

- Begin while the dependent child is suffering from a serious **illness** or **injury**
- Cause the dependent child to lose status as a full-time student under the plan
- Be certified by the treating **physician** as **medically necessary** due to a serious **illness** or **injury**

We must receive documentation or certification of the **medical necessity** for a leave of absence either:

- At least 30 days prior to the absence, if the medical reason for the absence and the absence are foreseeable
- 30 days after the start date of the medical leave of absence from school

The **physician** treating your child will be asked to keep us informed of any changes.

## Reinstatement

If your coverage ends because you have not paid your **premium**, you may not be covered again for a period of 2 years from the date your coverage ends. If you are in an eligible class, you may request reinstatement of coverage for yourself and your eligible dependents at the end of such 2 years period. Your dental coverage will be subject to the rules under the *Late entrant rule* section and will be effective as described in the *Effective date of coverage* section.

# General provisions – other things you should know

## Administrative provisions

### How you and we will interpret this booklet-certificate

We prepared this booklet-certificate according to ERISA, and according to other federal and state laws that apply. You and we will interpret it according to these laws. Also, you are bound by our interpretation of this booklet-certificate when we administer your coverage, so long as we use reasonable discretion.

### How we administer this plan

We apply policies and procedures we've developed to administer this plan.

### Who's responsible to you

We are responsible to you for what our employees and other agents do.

We are not responsible for what is done by your **providers**. They are not our employees or agents.

## Coverage and services

### Your coverage can change

Your coverage is defined by the **group policy**. This document may have amendments and riders too. Under certain circumstances, we or the policyholder or the law may change your plan. When an emergency or epidemic is declared, we may modify or waive requirements under the plan or your cost share if you are affected. Only we may waive a requirement of your plan. No other person, including the policyholder or **provider**, can do this.

## Financial sanctions exclusions

If coverage provided under this booklet-certificate violates or will violate any economic or trade sanctions, the coverage will be invalid immediately. For example, we cannot pay for **eligible dental services** if it violates a financial sanction regulation. This includes sanctions related to a person or a country under sanction by the United States, unless it is allowed under a written license from the Office of Foreign Assets Control (OFAC). You can find out more by visiting http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

## Legal action

You must complete the appeal process before you take any legal action against us for any expense or bill. See the *When you disagree - claim decisions and appeals procedures* section. You cannot take any action until 60 days after we receive written submission of claim.

No legal action can be brought to recover payment under any benefit after 3 years from the deadline for filing claims.

## Physical examinations and autopsy

At our expense, we have the right to have a **provider** of our choice examine you. This will be done at all reasonable times while a claim for benefits is pending or under review.

## Records of expenses

You should keep complete records of your expenses. They may be needed for a claim.

Things that would be important to keep are:

- Names of **dental providers**, **dentists** and other **providers** who provide services
- Dates expenses are incurred
- Copies of all bills and receipts

## Honest mistakes and intentional deception

### Honest mistakes

You or the policyholder may make an honest mistake when facts are shared with us. When we learn of the mistake, we may make a fair change in **premium** contribution or in your coverage. If we do, we will tell you what the mistake was. We won't make a change if the mistake happened more than 2 years before we learned of it.

### Intentional deception

If we learn that you defrauded us or you intentionally misrepresented material facts, we can take actions that can have serious consequences for your coverage. These serious consequences include, but are not limited to:

- Loss of coverage, starting at some time in the past. If we paid claims for your past coverage, we will want the money back.
- Loss of coverage going forward.
- Denial of benefits.
- Recovery of amounts we already paid.

We also may report fraud to criminal authorities.

## Some other money issues

### Assignment of benefits

When you see **in-network providers** they will bill us directly. When you see **out-of-network providers,** we may choose to pay you or to pay the **providers** directly. Unless we have agreed to do so in writing and to the extent allowed by law, we will not accept an assignment to an **out-of-network provider** under this **group policy.** This may include:

- The benefits due
- The right to receive payments
- Any claim you make for damages resulting from a breach, or alleged breach, of the terms of this **group policy**

To request assignment you must complete an assignment form. The assignment form is available from the policyholder. The completed form must be sent to us for consent.

### Recovery of overpayments

We sometimes pay too much for **eligible dental services** or pay for something that this plan doesn't cover. If we do, we can require the person we paid – you or your **provider** – to return what we paid. If we don't do that we have the right to reduce any future benefit payments by the amount we paid by mistake.

### Premium contribution

This plan requires the policyholder to make **premium** contribution payments. If payments are made through a payroll deduction with the policyholder, the policyholder will forward your payment to us. We will not pay benefits under this booklet-certificate if **premium** contributions are not made. Any benefit payment denial is subject to our appeals procedure. See the *When you disagree - claim decisions and appeals procedures* section.

### Payment of premiums

The first **premium** payment for this policy is due on or before your **effective date of coverage**. Your next **premium** payment will be due the 1st of each month ("**premium** due date"). Each **premium** payment is to be paid to us on or before the **premium** due date.

## Your dental information

We will protect your dental information. We will only use or share it with others as needed for your care and treatment. We will also use and share it to help us process your **providers**' claims and manage your plan.

You can get a free copy of our Notice of Privacy Practices. Just call us. When you accept coverage under this plan, you agree to let your **providers** share your information with us.

## Effect of prior plan coverage

If you are in a continuation period from a prior plan at the time you join this plan you may not receive the full benefit paid under this plan. Your current and prior plan must be offered through the same policyholder.

# Glossary

## Aetna®
**Aetna Life Insurance Company**, an affiliate, or a third party vendor under contract with **Aetna**.

## Calendar year
A period of 12 months beginning on January 1st and ending on December 31st.

## Calendar year maximum
This is the most this plan will pay for **eligible dental services** incurred by you during the **Calendar Year.**

## Civil union
A same-sex relationship similar to marriage that is recognized as a civil union by the District of Columbia.

## Coinsurance
**Coinsurance** is the percentage of the bill that you and this plan have to pay for an **eligible dental service**. The schedule of benefits shows the percentage that this plan pays.

## Cosmetic
Services, drugs or supplies that are primarily intended to alter, improve or enhance your appearance.

## Covered benefits
**Eligible dental services** that meet the requirements for coverage under the terms of this plan.

## Deductible
The amount you pay for **eligible dental services** per **Calendar Year** before your plan starts to pay.

## Dental emergency
Any dental condition that:
- Occurs unexpectedly
- Requires immediate diagnosis and treatment in order to stabilize the condition
- Is characterized by symptoms such as severe pain and bleeding

## Dental emergency services
Services and supplies given by a **dental provider** to treat a **dental emergency**.

## Dental emergency services maximum
The most the plan will pay for **eligible dental services** incurred by any one covered person for any one **dental emergency**.

## Dental provider
Any individual legally qualified to provide dental services or supplies.

## Dentist
A legally qualified **dentist** licensed to do the dental work he or she performs.

## Directory
The list of **in-network providers** for your plan. The most up-to-date **provider directory** for your plan appears on our self-service website. When searching for **in-network providers**, you need to make sure that you are searching for **providers** that participate in your specific plan. **In-network providers** may only be considered **in-network providers** for certain **Aetna** plans.

## Domestic partner
An unmarried same or opposite sex adult who resides with the **covered person** and has registered in a state or local domestic partner registry with a **covered person**; or who meets the eligibility rules set by your employer and requirements under state law.

## Effective date of coverage
The date your coverage begins under this booklet-certificate as noted in our records.

## Eligible dental services
The benefits, subject to varying cost shares, covered in this plan. These are:

- Listed and described in the schedule of benefits.
- Not listed as an exception or exclusion in these sections:
  - *What are your eligible dental services?*
  - *What rules and limits apply to dental care?*
  - *Exclusions*.
- Not beyond any maximums and limitations in the *What rules and limits apply to dental care?* section and schedule of benefits.
- **Medically necessary**. See the *Medical necessity requirements* section and the *Glossary* for more information.

## Experimental or investigational
A drug, device, procedure, or treatment that we find is **experimental** or **investigational** because:

- There is not enough outcome data available from controlled clinical trials published in the peer-reviewed literature to validate its safety and effectiveness for the **illness** or **injury** involved.
- The needed approval by the Food and Drug Administration (FDA) has not been given for marketing.
- A national medical or dental society or regulatory agency has stated in writing that it is **experimental or investigational** or suitable mainly for research purposes.
- It is the subject of a Phase I, Phase II or the experimental or research arm of a Phase III clinical trial. These terms have the meanings given by regulations and other official actions and publications of the FDA and Department of Health and Human Services.
- Written protocols or a written consent form used by a facility **provider** state that it is **experimental or investigational**.
- It is provided or performed in a special setting for research purposes.

## Group policy
The **group policy** consists of several documents taken together. These documents are:

- The group application
- The **group policy**
- The booklet-certificates
- The schedule of benefits
- Any amendments or riders to the **group policy** the booklet-certificate, and the schedule of benefits

## Health professional
A person who is licensed, certified or otherwise authorized by law to provide medical or dental care services to the public. For example, **providers** and dental assistants.

## Illness
Poor health resulting from disease of the teeth or gums.

## Injury or injuries
Physical damage done to the teeth or gums.

## In-network provider
A **provider** listed in the **directory** for your plan.

## Lifetime maximum
This is the most this plan will pay for **eligible dental services** incurred by a covered person during their lifetime.

## Medically necessary/medical necessity
Dental care services or supplies that prevent, evaluate, diagnose or treat an **illness**, **injury**, disease or its symptoms, and that are all of the following, as determined by us within our discretion:

- In accordance with "generally accepted standards of dental practice"
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for your **illness, injury** or disease
- Not primarily for your convenience, the convenience of your **dentist**, or other health care **provider**
- Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of your **illness, injury** or disease

Generally accepted standards of dental practice means:

- Standards that are based on credible scientific evidence published in peer-reviewed dental literature generally recognized by the relevant dental community and
- Following the standards set forth in our clinical policies and applying clinical judgment

The fact that a **provider** may prescribe, authorize, or direct a service does not of itself make it **medically necessary** or covered by the group policy.

**Important note:**
We develop and maintain clinical policy bulletins that describe the generally accepted standards of dental practice, credible scientific evidence, and prevailing clinical guidelines that support our decisions regarding specific services. We use these bulletins and other resources to help guide individualized coverage decisions under our plans and to determine whether an intervention is **experimental or investigational**. They are subject to change. You can find these bulletins and other information at https://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html. You can also contact us. See the *How to contact us for help* section.

## Negotiated charge

This is either:

- The amount **in-network providers** have agreed to accept
- The amount we agree to pay directly to **in-network providers** or third party vendors (including any administrative fee in the amount paid)

for providing **eligible dental services** to covered persons in the plan.

## Out-of-network provider

A **provider** who is not an **in-network provider** and does not appear in the **directory** for your plan.

## Physician

A skilled **health professional** trained and licensed to practice medicine under the laws of the state where they practice, specifically, doctors of medicine or osteopathy.

## Premium

The amount you or the policyholder are required to pay to **Aetna** to continue coverage.

## Provider

A **dentist**, or other entity or person licensed, or certified under applicable state and federal law to provide dental care services to you.

## Recognized charge

The amount of an **out-of-network provider's** charge that is eligible for coverage. You are responsible for all amounts above what is eligible for coverage. The **recognized charge** may be less than the **provider's** full charge.

The **recognized charge** depends upon the geographic area where you receive the **eligible dental service**. The table below shows the method for calculating the **recognized charge** for specific services or supplies:

| **Service or supply** | **Recognized charge** |
|---|---|
| Eligible dental expenses | 80% of the prevailing rate |
| **Important note:** If the **provider** bills less than the amount calculated using the method above, the **recognized charge** is what the **provider** bills. | |

**Recognized charge** does not apply to:

- Involuntary services
- Out-of-network **dental emergency services**

Special terms used:

- Geographic area is normally based on the first three digits of the U.S. Postal Service zip codes. If we determine we need more data for a particular service or supply, we may base rates on a wider geographic area such as an entire state.
- Involuntary services are **eligible dental services** that are one of the following:
  - Not available from an **in-network provider**
  - **Dental emergency services**

  We will calculate your cost share for involuntary services in the same way as we would if you received the services from an **in-network provider**.
- Prevailing rate is the percentile value reported in a database prepared by FAIR Health, a nonprofit company. FAIR Health changes these rates periodically. We update our systems with these changes within 180 days after receiving them from FAIR Health. If the FAIR Health database becomes unavailable, we have the right to substitute a different database that we believe is comparable.

**Get the most value out of your benefits:**
We have online tools to help you decide the type of care to get and where. Our self-service website offers tools to help you determine the cost of **eligible dental services**, compare **in-network providers** and schedule office visits with them. See the *How to contact us for help* section for the website.

## Spouse

A person of the same or opposite sex who is legally married to the insured under the laws of the state or jurisdiction in which the marriage took place.

## Teledentistry

A consultation between you and a **dental provider** who is performing a clinical dental service.

Services can be provided by:

- Two-way audiovisual teleconferencing
- Any other method permitted by state law

## Temporomandibular joint dysfunction/disorder (TMJ)

This is:

- A **TMJ** or any similar disorder of the jaw joint
- A myofascial pain dysfunction (MPD) of the jaw
- Any similar disorder in the relationship between the jaw joint and the related muscles and nerves

## Discount arrangements

We can offer you discounts on health care related goods or services. Sometimes, other companies provide these discounted goods and services. These companies are called “third party service providers”. These third party service providers may pay us so that they can offer you their services.

Third party service providers are independent contractors. The third party service provider is responsible for the goods or services they deliver. We are not responsible; but we have the right to change or end the arrangements at any time.

These discount arrangements are not insurance. We don’t pay the third party service providers for the services they offer. You are responsible for paying for the discounted goods or services.

## Wellness and other rewards

You may be eligible to earn rewards for completing certain activities that improve your health, coverage and experience with us. We may encourage you to access certain dental services or categories of **dental providers**, participate in programs, including but not limited to financial wellness programs, utilize tools, improve your health metrics or continue participation as an **Aetna** member through incentives. We may provide incentives based on your participation and outcomes such as:

- Modifications to maximum, **deductible** or **coinsurance** amounts
- Merchandise
- Coupons
- Gift cards or debit cards
- Any combination of the above

# Additional Information Provided by

# The George Washington University

The following information is provided to you in accordance with the Employee Retirement Income Security Act of 1974 (ERISA). It is not a part of your booklet-certificate. Your Plan Administrator has determined that this information together with the information contained in your booklet-certificate is the Summary Plan Description required by ERISA.

In furnishing this information, Aetna is acting on behalf of your Plan Administrator who remains responsible for complying with the ERISA reporting rules and regulations on a timely and accurate basis.

**Name of Plan:**
The George Washington University Health and Welfare Plan

**Employer Identification Number:**
Refer to your Plan Administrator for this information

**Plan Number:**
501

**Type of Plan:**
Health and Welfare

**Type of Administration:**
Group Insurance Policy with:

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 06156

**Plan Administrator:**
Plan Administration Committee
The George Washington University
45155 Research Place, Suite 160
Ashburn, VA 20147
Telephone Number: (703) 726-8397

**Agent For Service of Legal Process:**
Plan Administration Committee
The George Washington University
45155 Research Place, Suite 160
Ashburn, VA 20147

Service of legal process may also be made upon the Plan Administrator

**End of Plan Year:**
December 31

## Source of Contributions:
Employer and Employee

## Procedure for Amending the Plan:
The Employer may amend the Plan from time to time by a written instrument signed by Janet E. Monaco, Benefits Administration.

## ERISA Rights
As a participant in the group insurance plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974. ERISA provides that all plan participants shall be entitled to:

**Receive Information about Your Plan and Benefits**
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, collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) that is filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts, collective bargaining agreements, and copies of the latest annual report (Form 5500 Series), and an updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Receive a copy of the procedures used by the Plan for determining a qualified domestic relations order (QDRO) or a qualified medical child support order (QMCSO).

**Continue Group Health Plan Coverage**
Continue health care coverage for yourself, your spouse, or your dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the Plan for 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 your interest and that of 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 obtain 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 materials 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 up to $ 110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the 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 status of a domestic relations order or a medical child support order, you may file suit in a 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, 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 obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

## Confidentiality Notice

Aetna considers personal information to be confidential and has policies and procedures in place to protect it against unlawful use and disclosure. By "personal information," we mean information that relates to a member's physical or mental health or condition, the provision of health care to the member, or payment for the provision of health care or disability or life benefits to the member. Personal information does not include publicly available information or information that is available or reported in a summarized or aggregate fashion but does not identify the member.

When necessary or appropriate for your care or treatment, the operation of our health, disability or life insurance plans, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers), payors (health care provider organizations, employers who sponsor self-funded health plans or who share responsibility for the payment of benefits, and others who may be financially responsible for payment for the services or benefits you receive under your plan), other insurers, third party administrators, vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. In our health plans, participating network providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

Some of the ways in which personal information is used include claim payment; utilization review and management; medical necessity reviews; coordination of care and benefits; preventive health, early detection, vocational rehabilitation and disease and case management; quality assessment and improvement activities; auditing and anti-fraud activities; performance measurement and outcomes assessment; health, disability and life claims analysis and reporting; health services, disability and life research; data and information systems management; compliance with legal and regulatory requirements; formulary management; litigation proceedings; transfer of policies or contracts to and from other insurers, HMOs and third party administrators; underwriting activities; and due diligence activities in connection with the purchase or sale of some or all of our business. We consider these activities key for the operation of our health, disability and life plans. To the extent permitted by law, we use and disclose personal information as provided above without member consent. However, we recognize that many members do not want to receive unsolicited marketing materials unrelated to their health, disability and life benefits. We do not disclose personal information for these marketing purposes unless the member consents. We also have policies addressing circumstances in which members are unable to give consent.

To obtain a copy of our Notice of Privacy Practices, which describes in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Member Services number on your ID card or visit our Internet site at www.aetna.com.

## Continuation of Coverage During an Approved Leave of Absence Granted to Comply With Federal Law

This continuation of coverage section applies only for the period of any approved family or medical leave (approved FMLA leave) required by Family and Medical Leave Act of 1993 (FMLA). If your Employer grants you an approved FMLA leave for a period in excess of the period required by FMLA, any continuation of coverage during that excess period will be subject to prior written agreement between Aetna and your Employer.

If your Employer grants you an approved FMLA leave in accordance with FMLA, you may, during the continuance of such approved FMLA leave, continue Health Expense Benefits for you and your eligible dependents.

At the time you request the leave, you must agree to make any contributions required by your Employer to continue coverage. Your Employer must continue to make premium payments.

If Health Expense Benefits has reduction rules applicable by reason of age or retirement, Health Expense Benefits will be subject to such rules while you are on FMLA leave.

Coverage will not be continued beyond the first to occur of:

- The date you are required to make any contribution and you fail to do so.
- The date your Employer determines your approved FMLA leave is terminated.
- The date the coverage involved discontinues as to your eligible class. However, coverage for health expenses may be available to you under another plan sponsored by your Employer.

Any coverage being continued for a dependent will not be continued beyond the date it would otherwise terminate.

If Health Expense Benefits terminate because your approved FMLA leave is deemed terminated by your Employer, you may, on the date of such termination, be eligible for Continuation Under Federal Law on the same terms as though your employment terminated, other than for gross misconduct, on such date. If the group contract provides any other continuation of coverage (for example, upon termination of employment, death, divorce or ceasing to be a defined dependent), you (or your eligible dependents) may be eligible for such continuation on the date your Employer determines your approved FMLA leave is terminated or the date of the event for which the continuation is available.

If you acquire a new dependent while your coverage is continued during an approved FMLA leave, the dependent will be eligible for the continued coverage on the same terms as would be applicable if you were actively at work, not on an approved FMLA leave.

If you return to work for your Employer following the date your Employer determines the approved FMLA leave is terminated, your coverage under the group contract will be in force as though you had continued in active employment rather than going on an approved FMLA leave provided you make request for such coverage within 31 days of the date your Employer determines the approved FMLA leave to be terminated. If you do not make such request within 31 days, coverage will again be effective under the group contract only if and when Aetna gives its written consent.

If any coverage being continued terminates because your Employer determines the approved FMLA leave is terminated, any Conversion Privilege will be available on the same terms as though your employment had terminated on the date your Employer determines the approved FMLA leave is terminated.

# Schedule of benefits

## Preferred provider organization (PPO) dental insurance plan

If this is an ERISA plan, you have certain rights under this plan. If the policyholder is a church group or a government group this may not apply. Please contact the policyholder for additional information.

### Prepared for:

| | |
|---|---|
| Policyholder: | The George Washington University |
| Policyholder number: | GP-0622758-A |
| Schedule of benefits: | 3A |
| **Group policy** effective date: | January 1, 2021 |
| Plan name: | PPO Dental Low Option Plan |
| Plan effective date: | January 1, 2021 |
| Plan issue date: | October 23, 2023 |
| Plan revision effective date: | January 1, 2024 |

**Underwritten by Aetna Life Insurance Company in the District of Columbia**




**Limited Benefit, Please Read Carefully**

# Schedule of benefits

This schedule of benefits lists the **eligible dental services**, **deductibles**, **coinsurance**, maximums, and other limits that apply to the services you get under this plan.

## How to read your schedule of benefits

- When we say:
  - "In-network coverage" we mean that you get care from **in-network providers**.
  - "Out-of-network coverage" we mean that you can get care from **out-of-network providers**.
- The **deductibles** and **coinsurance** listed in the schedule of benefits below reflects the **deductibles** and **coinsurance** amounts under your plan.
- You must pay any **deductibles** and your part of the **coinsurance**.
- The **coinsurance** listed in the schedule of benefits reflects the plan **coinsurance** percentage. This is the **coinsurance** amount the plan pays. You are responsible for paying any remaining **coinsurance**.
- You must pay the full amount of any dental care services you get that are not a **covered benefit** or that exceed your **Calendar Year maximums** and **lifetime maximums**.
- This plan also has limits for some **covered benefits**. For example, these could be visit limits. They may be combined limits between or separate limits for **in-network providers** and **out-of-network providers** unless we state otherwise. See later in this schedule of benefits for information about limits.

**Important note:**
All **covered benefits** are subject to a **Calendar Year deductible** and **coinsurance** unless otherwise noted in the schedule of benefits below.

## How to contact us for help

We are here to answer your questions:

- Register and log onto our self-service website available 24/7 at https://www.aetna.com/
- Call us at 1-877-238-6200

The coverage described in this schedule of benefits will be provided under **Aetna Life Insurance Company's group policy.** This schedule of benefits replaces any schedule of benefits previously in effect under the **group policy**. Keep this schedule of benefits with your booklet-certificate.

# General coverage provisions

This section explains the:

- **Deductibles**
- Maximums

## Calendar Year deductible

**Eligible dental services** applied to the out-of-network **deductibles** will be applied to satisfy the in-network **deductibles**. **Eligible dental services** applied to the in-network **deductibles** will be applied to satisfy the out-of-network **deductibles**.

### Individual deductible

You pay for **eligible dental services** each **Calendar Year** before this plan begins to pay. This individual **deductible** applies separately to you and each covered dependent. After the amount paid reaches the individual **deductible**, this plan starts to pay for **eligible dental services** for the rest of the **Calendar Year**.

### Family deductible

You pay for **eligible dental services** each **Calendar Year** before this plan begins to pay. After the amount paid for **eligible dental services** reaches this family **deductible**, this plan starts to pay for **eligible dental services** for the rest of the **Calendar Year**. To satisfy this family **deductible** for the rest of the **Calendar Year**, the combined **eligible dental services** that you and each of your covered dependents incur toward the individual **deductible** must reach this family **deductible** in a **Calendar Year**. When this happens in a **Calendar Year**, the individual **deductibles** for you and your covered dependents are met for the rest of the **Calendar Year**.

## Calendar Year maximum

The most the plan will pay for **eligible dental services** incurred by any one covered person in a **Calendar Year** is called the **Calendar Year maximum**.

This **Calendar Year maximum** applies to in-network and out-of-network **eligible dental services** combined.

## Dental emergency services maximum

The most the plan will pay for **eligible dental services** incurred by any one covered person for any one **dental emergency** is called the **dental emergency services maximum**.

## Your financial responsibility and determination of benefits provisions

Your financial responsibility for the cost of services is based on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment that occurs in more than one **Calendar Year**. Determinations regarding when benefits are covered are subject to the terms and conditions of the booklet-certificate.

# Plan features

## Calendar Year deductible

You have to meet your **Calendar Year deductible** before this plan pays for benefits.

| **Deductibles** | **In-network coverage Amounts** | **Out-of-network coverage Amounts** |
|---|---|---|
| **Calendar Year deductible*** | Individual $50<br>Family $150 | Individual $50<br>Family $150 |
| ***Important note:** | The **Calendar Year deductible** applies to all **eligible dental services** except Type A expenses. | The **Calendar Year deductible** applies to all **eligible dental services** except Type A expenses. |

## Coinsurance

The **coinsurance** listed below reflects the plan **coinsurance** percentage. This is the **coinsurance** amount that the plan pays. You are responsible for paying any remaining **coinsurance**.

| **Expenses** | **In-network coverage Coinsurance** | **Out-of-network coverage Coinsurance** |
|---|---|---|
| Type A expenses | 100% of the **negotiated charge** | 100% of the **recognized charge** |
| Type B expenses | 80% of the **negotiated charge** | 70% of the **recognized charge** |
| Type C expenses | Not covered | Not covered |

## Calendar Year maximum

| **Maximums** | **In-network coverage Amounts** | **Out-of-network coverage Amounts** |
|---|---|---|
| **Calendar Year maximum*** | $1,000 | $1,000 |
| ***Important note:** | The **Calendar Year maximum** applies to all **eligible dental services** except Type A expenses. | The **Calendar Year maximum** applies to all **eligible dental services** except Type A expenses. |

## Dental emergency services maximum

| **Maximum** | **In-network coverage Amount** | **Out-of-network coverage Amount** |
|---|---|---|
| **Dental emergency services maximum** | None | $75 |

# Eligible dental services

## Type A expenses: Diagnostic & preventive care

### Visits and exams

- Oral evaluations, (2 visits per year or 2 routine visits and 2 problem focused visits per year)
- Prophylaxis (cleaning), (2 treatments per year)
- Topical application of fluoride if you are under age 16, (1 application per year)
- Sealants, per tooth (1 application every 3 years for permanent molars only and if you are under age 16)
- Sealant repair - per tooth (for permanent molars only and if you are under age 16)
- Scaling – moderate/severe inflammation, full mouth (2 treatments per year, frequency combined with prophylaxis)
- Application of hydroxyapatite regeneration medicament – per tooth (1 application every 3 years)

**Space maintainers -** Only when needed to preserve space resulting from premature loss of deciduous teeth. (Includes all adjustments within 6 months after installation.)

- Fixed or removable (unilateral or bilateral)
- Recementation or removal

### Images and pathology

- Bitewing images (1 set per year)
- Entire dental series, including bitewings or panoramic film (1 set every 3 years)
- Vertical bitewing images (1 set every 3 years)

## Type B expenses: Basic restorative care

### Visits and exams

- Office visit after hours (we will pay either for the office visit charge or for the **eligible dental services** performed, whichever is more)
- Emergency palliative treatment, per visit

### Images and pathology

- Periapical images
- Intra-oral, occlusal view
- Extra-oral
- Accession of tissue

**Restorative** - Excluding inlays, onlays and crowns. Multiple restorations in 1 surface will be considered as a single restoration.

- Amalgam restorations
- Resin-based composite restorations, (other than for molars)
- Protective restoration
- Reattachment of tooth fragment, incisal edge or cusp
- Interim therapeutic restoration – primary dentition
- Pin retention, per tooth, in addition to restoration
- Prefabricated crowns (primary teeth only, excludes temporary crowns)
- Recementation
- Excavation of a tooth resulting in the determination of non-restorability

## Oral surgery

- Extractions – coronal remnants – deciduous tooth
- Extractions erupted tooth or exposed root
- Surgical removal of erupted tooth
- Removal of impacted tooth - Soft tissue
- Removal of impacted tooth – Partially bony
- Removal of impacted tooth – Completely bony
- Surgical removal of residual tooth roots
- Primary closure of a sinus perforation
- Oroantral fistula closure
- Tooth transplantation
- Surgical access of unerupted tooth
- Mobilization of erupted or malpositioned tooth to aid eruption
- Placement of device to facilitate eruption of impacted tooth
- Biopsy of oral tissue
- Exfoliative cytological sample collection
- Alveoloplasty
- Removal of odontogenic cysts or tumors
- Removal of exostosis
- Removal of torus
- Surgical reduction of osseous tuberosity
- Incision and drainage of abscess
- Removal of foreign body
- Sequestrectomy
- Suture of wounds
- Frenectomy/frenuloplasty
- Excision of hyperplastic tissue per arch
- Excision of pericoronal gingiva
- Surgical reduction of fibrous tuberosity
- Sialolithotomy
- Closure of salivary fistula
- Excisional biopsy of minor salivary glands
- Coronectomy

## Periodontics

- Periodontal maintenance (following active therapy, 2 per year)
- Occlusal adjustment, (other than with an appliance or by restoration)
- Root planing and scaling, 1 to 3 teeth per quadrant, (1 per site every 2 years)
- Root planing and scaling, 4 or more teeth per quadrant, (4 separate quadrants every 2 years)
- Surgical revision procedure, per tooth
- Gingivectomy/gingivoplasty, 1 to 3 teeth per quadrant, (1 per site every 3 years)
- Gingivectomy/gingivoplasty, 4 or more teeth per quadrant, (1 per quadrant every 3 years)
- Gingival flap procedure, 1 to 3 teeth per quadrant, (1 per site every 3 years)
- Gingival flap procedure, 4 or more teeth per quadrant, (1 per quadrant every 3 years)
- Apically positioned flap
- Unscheduled dressing change (by someone other than treating **dentist** or their staff)
- Osseous surgery, (including flap and closure), 1 to 3 teeth per quadrant (1 per site every 3 years)
- Osseous surgery, (including flap and closure), 4 or more per teeth per quadrant (1 per quadrant every 3 years)
- Soft tissue graft procedures

**Endodontics**

- Pulp cap
- Pulpal debridement
- Pulpal therapy
- Pulpotomy
- Apexification/recalcification
- Apicoectomy
- Root canal therapy and retreatment
  - Anterior
  - Bicuspid
  - Molar
- Pulpal regeneration
- Hemisection
- Retrograde filling
- Root amputation

**General anesthesia and intravenous sedation**

- General anesthesia and intravenous sedation are covered when provided as part of a covered surgical procedure
- Evaluation by anesthesiologist for deep sedation or general anesthesia

**Infiltration of a sustained release therapeutic when provided as part of an eligible dental service** - Only for impacted wisdom teeth procedure

## Additional eligible dental services

We will provide additional **eligible dental services** if you have at least one of the following conditions:

- Pregnancy
- Coronary artery disease/cardiovascular disease
- Cerebrovascular disease
- Diabetes

The additional **eligible dental services** are:

- Prophylaxis (cleaning) (one additional per **Calendar Year**)
- Scaling and root planing, (4 or more teeth), per quadrant
- Scaling and root planing (limited to 1 to 3 teeth), per quadrant
- Full mouth debridement
- Periodontal maintenance

**Payment of benefits**

We will waive the **Calendar Year deductible** and **coinsurance** for the additional **eligible dental services** above.

The plan **coinsurance** applied to the additional **eligible dental services** will be:

| **Expense** | **In-network coverage Coinsurance** | **Out-of-network coverage Coinsurance** |
|---|---|---|
| Additional **eligible dental services** | 100% | 100% |