



St. Mary's University Student Health Insurance Plan 2023-2024

Underwritten by:
Blue Cross and Blue Shield of Texas

Please review to fully understand your coverage.

Dental Group Number: 365231

Notice: This Policy is subject to: (1) Annual Maximums, for other than Pediatric Services; (2) the right to adjust the premium upon 60 days' notice to You. Such adjustments in rates shall become effective on the date specified in said notice; (3) termination of coverage in accordance with Termination of Coverage provision as specified in this Policy.

NOTICE OF 10-DAY RIGHT TO EXAMINE POLICY

Within ten days after its delivery to You, this Policy may be surrendered by delivering or mailing it to Us at Our Administrative Office, branch office, or agent through whom it was purchased. Upon such surrender, any premiums paid will be returned.

Blue Cross and Blue Shield of Texas

Herein called (BCBSTX, We, Us, Our)

Has issued this

Student Dental Insurance

Policy to

St. Mary's University

This Policy is effective from 12:01 a.m. on the Effective Date shown on the Identification Card and will be continued in effect by the payment of premiums at the rates determined by Us in accordance with the provisions in the Premiums section until terminated as provided in the Termination of Coverage provision.

This Policy is issued in the State of Texas and is governed in accordance with the laws of this State.

Changes in state or federal law or regulations, or interpretation thereof, may change the terms and conditions of coverage.



James Springfield
President, Blue Cross and Blue Shield of Texas

THIS IS NOT A CONTRACT OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS CONTRACT AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKER'S COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation

To get information or file a complaint with your insurance company or HMO:

Call: Blue Cross and Blue Shield of Texas

Toll-Free: 1-888-697-0683

Email: BCBSTXComplaints@bcbstx.com

Mail: P. O. Box 660044, Dallas, TX 75266-0044

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation

Para obtener información o para presentar una queja ante su compañía de seguros or HMO:

Llame a: Blue Cross and Blue Shield of Texas

Teléfono gratuito: 1-888-697-0683

Correo electrónico: BCBSTXComplaints@bcbstx.com

Dirección postal: P. O. Box 660044, Dallas, TX 75266-0044

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: Consumer Protection, MC: CO-CP, Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030

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Schedule of Benefits - Adult Services (Age 19 and Over)

Your dental care benefits are highlighted below. To fully understand all terms, conditions, limitations, and exclusions which apply to Your benefits, please read this entire Policy.

The Deductibles, Coinsurance Amount, Annual Maximum and/or Out-of-Pocket Limits below are subject to change as permitted by applicable law.

BlueCare Dental 1B

Covered Services	Benefit Payable In Network	Benefit Payable Out of Network
Diagnostic Evaluations (Deductible waived)	90%	90%
Preventive Services (Deductible waived)	90%	90%
Diagnostic Radiographs (Deductible waived)	90%	90%
Miscellaneous Preventive Services	90%	90%
Basic Restorative Services	70%	70%
Non-Surgical Extractions	70%	70%
Non-Surgical Periodontal Services	70%	70%
Adjunctive Services	70%	70%
Endodontic Services	50%	50%
Oral Surgery Services	50%	50%
Surgical Periodontal Services*	50%	50%
Major Restorative Services*	50%	50%
Prosthodontic Services*	50%	50%
Miscellaneous Restorative and Prosthodontic Services*	50%	50%
Implants	Not Covered	
Orthodontia	Not Covered	
Deductible	\$75 Individual / \$225 Family	
Annual Maximum	\$1,000	
Out-of-Pocket Maximum	None	

*12 Month Benefit Waiting Period applies.

All benefits are based upon the Allowable Amount, which is the amount determined by BCBSTX as the maximum amount eligible for payment of benefits. A Contracting Dentist cannot balance bill for charges in excess of the Allowable Amount. Benefits for services provided by a Non-Contracting Dentist will be based upon the same Allowable Amount, and it is likely that the Non-Contracting Dentist will balance bill for amounts above this, resulting in higher out-of-pocket expenses.

Schedule of Benefits - Pediatric Services

This Dental Schedule of Benefits is for Covered Persons under the age of 19.

Your dental care benefits are highlighted below. To fully understand all terms, conditions, limitations, and exclusions which apply to Your benefits, please read this entire Policy.

The Deductibles, Coinsurance Amount, Annual Maximum and/or Out-of-Pocket Limits below are subject to change as permitted by applicable law.

BlueCare Dental 1B

Covered Services	Benefit Payable In Network	Benefit Payable Out of Network
Diagnostic Evaluations (Deductible waived)	80%	80%
Preventive Services (Deductible waived)	80%	80%
Diagnostic Radiographs (Deductible waived)	80%	80%
Miscellaneous Preventive Services	80%	80%
Basic Restorative Services	50%	50%
Non-Surgical Extractions	50%	50%
Non-Surgical Periodontal Services	50%	50%
Adjunctive Services	50%	50%
Endodontic Services	50%	50%
Oral Surgery Services	50%	50%
Surgical Periodontal Services	50%	50%
Major Restorative Services	50%	50%
Prosthodontic Services	50%	50%
Miscellaneous Restorative and Prosthodontic Services	50%	50%
Implants	50%	
Pediatric Orthodontia (Deductible waived)	50%	
Deductible	\$75 Individual / \$225 Family	
Annual Maximum	None	
Out-of-Pocket Maximum		
1 Child:	\$375	None
2+ Children:	\$750	None

All benefits are based upon the Allowable Amount, which is the amount determined by BCBSTX as the maximum amount eligible for payment of benefits. A Contracting Dentist cannot balance bill for charges in excess of the Allowable Amount. Benefits for services provided by a Non-Contracting Dentist will be based upon the same Allowable Amount, and it is likely that the Non-Contracting Dentist will balance bill for amounts above this, resulting in higher out-of-pocket expenses.

Definitions

Whenever used in this Policy and unless otherwise expressly stated in writing:

ACCIDENTAL INJURY means accidental bodily injury resulting, directly and independently of all other causes.

ADA CODE means the American Dental Association Code assigned to a particular dental procedure.

ALLOWABLE AMOUNT means the maximum amount determined by BCBSTX to be eligible for consideration of payment for a particular service, supply, or procedure.

- For certain Dentists contracting with BCBSTX – The Allowable Amount is based on the terms of the Dentist’s contract and BCBSTX’s methodology in effect on the date of service. The methodology used may include relative value, global pricing, or a combination of methodologies.
- For Dentists not contracting with BCBSTX – The Allowable Amount is based on the amount BCBSTX would have paid for the same covered service, supply, or procedure if performed or provided by a Contracting Dentist.

Unless otherwise stipulated by a contract between the Dentist and Carrier:

- For services performed in Texas – The Allowable Amount is based upon the applicable methodology for Dentists with similar experience and/or skills.
- For services performed outside of Texas – The Allowable Amount will be established by identifying Dentists with similar experience or skills in order to establish the applicable amount for the procedure, services, or supplies.
- For multiple surgical procedures performed in the same operative area – The Allowable Amount for all surgical procedures performed on the same patient on the same day will be the amount for the single procedure with the highest Allowable Amount plus an additional Allowable Amount for covered supplies or services.
- When a less expensive professionally acceptable service, supply, or procedure is available – The Allowable Amount will be based upon the least expensive services. This is not a determination of Dental Necessity, but merely a contractual benefit allowance.

The Allowable Amount for all Eligible Expenses also includes the administration of any local anesthesia and necessary infection control as required by state and federal mandates.

AUTHORIZED ADMINISTRATOR means Dental Network of America.

BCBSTX, We, Us, or Ours means Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

BENEFIT PERIOD means the period of time during which the Participant receives the Covered Services for which the Plan will provide benefits. The Benefit Period is the period of time beginning with the Effective Date of this Policy through the Termination Date as shown on the Face Page of the Policy. The Benefit Period is as agreed to by the Policyholder and Us.

BENEFIT WAITING PERIOD means the amount of time a Participant must have been continuously covered under this Policy before he is eligible for a certain class of benefits. The Benefit Waiting Period for each class of benefits is shown in the Schedule of Benefits.

COINSURANCE AMOUNT means the dollar amount (expressed as a percentage) of Eligible Expenses incurred by a Participant during a Calendar Year that exceeds benefits provided under this Policy.

CONTRACTING DENTIST means a Dentist who has entered into a written agreement with BCBSTX, who has contracted directly with any division or subsidiary of Health Care Service Corporation (HCSC) and/or who has entered into an agreement with another entity with which HCSC or any of its subsidiaries has contracted.

COURSE OF TREATMENT means any number of dental procedures or treatments performed by a Dentist in a planned series resulting from a dental examination concurrently revealing the need for such procedures or treatments.

DEDUCTIBLE means the dollar amount of Eligible Expenses that must be incurred by a Participant before benefits under this Policy will be available.

DENTALLY NECESSARY or DENTAL NECESSITY means those services, supplies, or appliances covered under the Policy which are:

- Essential to, consistent with, and provided for the diagnosis or the direct care and treatment of the dental condition or injury; and
- Provided in accordance with and are consistent with generally accepted standards of dental practice in the United States; and
- Not primarily for the convenience of the Participant or his Dentist; and
- The most economical supplies, appliances, or levels of dental service that are appropriate for the safe and effective treatment of the Participant.

DENTIST means a person, when acting within the scope of his license, who is a Doctor of Dentistry (D.D.S. or D.M.D. degree) and shall also include a person who is a Doctor of Medicine or a Doctor of Osteopathy.

EFFECTIVE DATE means the date the Participant's coverage becomes effective under this Policy.

ELIGIBLE EXPENSES means covered dental services as described in this Policy.

EXPERIMENTAL/INVESTIGATIONAL means the use of any treatment, procedure, facility, equipment, drug, device, or supply not accepted as *standard medical treatment* of the condition being treated or any of such items requiring Federal or other governmental agency approval not granted at the time services were provided.

Approval by a Federal agency means that the treatment, procedure, facility, equipment, drug, device, or supply has been approved for the condition being treated and, in the case of a drug, in the dosage used on the patient.

As used herein, *medical treatment* includes medical, surgical, or dental treatment.

Standard medical treatment means the services or supplies that are in general use in the medical community in the United States, and:

- have been demonstrated in peer reviewed literature to have scientifically established medical value for curing or alleviating the condition being treated;
- are appropriate for the hospital or provider in which they were performed; and
- the Dentist has had the appropriate training and experience to provide the treatment or procedure.

The medical/dental staff of BCBSTX shall determine whether any treatment, procedure, facility, equipment, drug, device, or supply is Experimental/Investigational, and will consider the guidelines and practices of Medicare, Medicaid, or other government-financed programs in making its determination. If a decision is based on Dental Necessity, We will follow the process outlined in the Review of Claim Determination section.

Although a Dentist may have prescribed treatment, and the services or supplies may have been provided as the treatment of last resort, BCBSTX still may determine such services or supplies to be Experimental/Investigational within this definition. Treatment provided as part of a clinical trial, or a research study is Experimental/Investigational.

IDENTIFICATION CARD means the card issued to the Participant indicating pertinent information applicable to his coverage under this Policy, including applicable Copayment Amounts.

INSTITUTION means an institution of higher education as defined in the Higher Education Act of 1965.

INTERCOLLEGIATE SPORT means a sport, which is not an Interscholastic Activity (as defined in this policy); and is administered by such Institution's department of intercollegiate athletics; and for which benefits for injuries are not provided for nor payable under this Policy while Insureds are playing, participating, and/or traveling to or from an intercollegiate sport, contest, or competition, including practice or conditioning for such activity.

INTERSCHOLASTIC ACTIVITY means playing, participating and/or traveling to or from an interscholastic, intercollegiate, club sports, professional, or semi-professional sport, contest or competition, including practice or conditioning for such activity.

MINIMUM ESSENTIAL COVERAGE means health insurance coverage that is recognized as coverage that meets substantially all requirements under federal law pertaining to adequate individual, group or government health insurance coverage. For additional information on whether coverage is recognized as "Minimum Essential Coverage", please call Customer Service at the toll-free telephone number on the back of your Identification Card or visit www.cms.gov.

OPTIONAL ORTHODONTIC SERVICES means coverage for orthodontic conditions not meeting Dental Necessity criteria.

PARTICIPANT means the Insured, as defined herein.

PEDIATRIC ORTHODONTIC SERVICES means coverage limited to children under age 19 with an orthodontic condition meeting Dental Necessity criterion (e.g., severe, dysfunctional malocclusion).

POLICY MONTH means each succeeding monthly period beginning on the Effective Date.

SCHEDULED BENEFIT means the specific benefit amount for each particular dental procedure shown in the attached Schedule of Benefits.

SUBSCRIBER means the Insured as defined herein.

STUDENT means an individual student or continued person who meets the eligibility requirements for this dental coverage, as described in the eligibility requirements of this Policy.

TELEDENTISTRY means services delivered by a Dentist or other health professional acting under the delegation and supervision of a Dentist, acting within the scope of the Dentist's or other health professional's license or certification to a patient via telephone or similar technology.

YOU, YOUR, YOURS means the Participant to whom this Policy is issued.

Eligibility for Insurance

Each person in one of the Class(es) of Eligible Persons shown below is eligible to be insured under this Policy. This includes anyone who is eligible on the Policy Effective Date and may become eligible after the Policy Effective Date while the Policy is in force. Please contact your Institution for further information. Students enrolled for the Summer sessions will not experience a loss in coverage as long as they were covered immediately preceding Summer sessions. We maintain the right to investigate Student status and attendance records to verify that eligibility requirements have been met. If We discover the eligibility requirements have not been met, Our only obligation is to refund any unearned premium paid for that person.

CLASSES OF ELIGIBLE PERSONS:

Class 1: Domestic Students

All Domestic Students enrolled for 6 credit hours are eligible for coverage under this Policy.

Class 2: International Students

All International Students enrolled for 6 credit hours are eligible for coverage under this Policy.

All Domestic Students residing on campus, all International Students, and all Intercollegiate athletes will be automatically enrolled for coverage under this Policy. This automatic enrollment may be waived upon proof of comparable coverage.

NOTE: Multiple classes may be added depending on the Institution

A person may be insured only under one class of eligible persons even though he or she may be eligible under more than one class.

Individuals who are eligible to receive Medicare benefits are not eligible to enroll in this Plan unless they fall within a Federal exception.

No eligibility rules or variations in premium will be imposed based on a Student's health status, medical condition, claims experience, receipt of health care, medical or dental history, genetic information, evidence of insurability, disability, or any other health status factor. A Student will not be discriminated against for coverage under this Policy on the basis of race, color, national origin, disability, quality of life, life expectancy, age, sex, gender identity, sexual orientation, or political affiliation expression. Coverage does not require documentation certifying a COVID-19 vaccination or require documentation of post-transmission recovery as a condition for obtaining coverage or receiving Benefits. Variations in the administration, processes or Benefits of this Policy that are based on clinically indicated, reasonable management practices, or are part of permitted wellness incentives, disincentives and/or other programs do not constitute discrimination.

Effective Date of Coverage

This Policy begins on the Policy Effective Date at 12:01 AM, Standard Time, at the address of the Policyholder.

Coverage for an eligible person who enrolls during the program's enrollment period, as established by the Institution, is effective on the latest of the following dates:

- the Policy Effective Date;
- the date We received the completed enrollment form;
- the date after the required premium is paid; and
- the date the Student enters the Eligible Class.

After the time periods described above, the Student must wait until the next enrollment period, except for a newborn or a newly adopted child or if there is an involuntary loss of coverage under another Dental Care Plan.

We will pay benefits for a newborn child of the Participant until that child is 31 days old.

Premiums and Reinstatement Provisions

The premiums for this Policy will be based on the rates currently in force, the plan, and amount of insurance in effect.

Premium rates are based upon the amount of taxes, fees, surcharges, or other amounts currently in effect by various governmental agencies. If the amount of taxes, fees, surcharges, or other amounts which BCBSTX is required to pay or remit are increased during the Policy Year, BCBSTX reserves the right, at its option, to charge the Participant for such amounts, or adjust the Premium rates to reflect such increase, on the effective date of such increase. Upon request, the Participant shall furnish to Us in a timely manner all information necessary for the calculation or administration of any such taxes, fees, surcharges or amounts.

Payment of Premium

Coverage does not become effective until payment of the first month's premium. Premiums are due on the first day of the month and may be paid to on a monthly or quarterly basis. The Participant's premium payments should be submitted to BCBSTX at the address shown on the billing statement.

Policy Grace Period

A Policy Grace Period of 31 days will be granted for the payment of the required premiums. The Policy will remain in force during the Grace Period. If the required premiums are not paid during the Policy Grace Period, insurance will end upon the expiration of the Grace Period. The Policyholder will be liable to Us for any unpaid premium for the time the Policy was in force.

Reinstatement

If default is made in the stipulated premium payments for this Policy, the subsequent acceptance of such premium payments by BCBSTX shall reinstate this Policy. For purposes of reinstatement, mere receipt and/or negotiation of a late premium shall not constitute acceptance. The reinstated Policy shall not cover loss due to covered dental expenses incurred after the date of termination. In all other respects, the Participant shall have the same rights under the Policy as he had immediately before the due date of the defaulted premiums, including his right to apply the period of time this Policy was in effect immediately before the due date of the defaulted premiums toward satisfaction of any Benefit Waiting Period or benefits, subject to any provisions endorsed hereon or attached hereto in connection with the reinstatement. Any premium accepted in connection with a Reinstatement shall be applied to a period for which premium has not been previously paid, but not to any period more than 60 days prior to the date of reinstatement.

Refund of Premium

A refund of Premium will be made only in the event:

- A Participant's death;
- a Participant ceases to maintain eligibility; or
- The Participant enters full-time active duty in any Armed Forces; and We receive proof of such active-duty service.

Payment of Benefits; Participant/Dentist Relationship

Payment of Benefits

When benefits are payable, We will pay either the Participant or the Dentist. This payment constitutes Our full responsibility to the Participant under this Policy.

Except as provided above, the rights and benefits of this Policy shall not be assignable, either before or after services and supplies are provided. However, if a written assignment of benefits is made by the Participant to a Dentist and the written assignment is delivered to Us with the claim for benefits, We will make any payment directly to the Dentist.

Any benefits payable to the Participant shall, if unpaid at his death, be paid to his surviving beneficiary; if there is no surviving beneficiary, then such benefits shall be paid to his estate.

Participant/Dentist Relationship

The choice of a Dentist should be made solely by the Participant. BCBSTX does not furnish services or supplies but only makes payment for Eligible Expenses incurred by Participants. BCBSTX is not liable for any act or omission by any Dentist. BCBSTX does not have any responsibility for a Dentist's failure or refusal to provide services or supplies to the Participant. Care and treatment received are subject to the rules and regulations of the Dentist selected and are available only for treatment acceptable to the Dentist.

We will pay Eligible Expenses incurred by the Participant or on behalf of him. Expenses must be incurred while the Policy is in force and after the Benefit Waiting Period, if applicable, and while the person is covered by this Policy. Any Deductible, Coinsurance Amount and annual and lifetime benefit maximums, if applicable are shown in the Schedule of Benefits.

Allowable Amount

The Allowable Amount is the maximum amount of benefits BCBSTX will pay for Eligible Expenses the Participant incurs under the Policy. In determining the Allowable Amount, BCBSTX will consider such factors as the Dentist's usual fee and fees charged by other Dentists in the area with similar training and experience and any special circumstances, and whether the Dentist is a Contracting Dentist. The portion of the charges by the Participant's Dentist that exceeds the Allowable Amount of BCBSTX will be the Participant's responsibility to pay to his Dentist, except when he has used a Contracting Dentist. The Participant will also be responsible for charges for services, supplies, and procedures limited or not covered under the Plan and any applicable Deductibles.

Review the definition of Allowable Amount in the DEFINITIONS section of this Policy to understand the guidelines used by BCBSTX.

Deductibles

The Deductible is the dollar amount of Eligible Expenses that must be incurred by the Participant during a Benefit Period for which no benefits will be paid. The amounts applied to the Deductible are based on the benefit allowance in the Schedule of Benefits. The following Deductibles will apply:

- An individual Deductible as indicated in the Schedule of Benefits.
- A family Deductible as shown in the Schedule of Benefits. When the family Deductible equals the amount indicated in the Schedule of Benefits, all Participants will be deemed to have satisfied their Deductible for the remainder of that Calendar Year. No one Participant is allowed to satisfy more than the individual Deductible amount.

The Deductible may not apply to some benefits as shown in the Schedule of Benefits.

Dental Benefit Information

Annual Maximum Benefit

The Annual Maximum Benefit is the maximum dollar amount We will pay for all covered services for each Participant during a Benefit Period, according to the terms of this Policy and the coverage outlined in the Schedule of Benefits.

The maximum benefits payable during a Benefit Period for any one Participant under this Policy for all Eligible Expenses is shown in the Schedule of Benefits. Benefits paid for Orthodontic Services, if covered under this Policy, do not apply to the Annual Maximum Benefit.

Benefit Waiting Period

There is a 12-month or 24-month Benefit Waiting Period for certain classes of benefits as indicated in the Schedule of Benefits. The Benefit Waiting Period applies to each Participant separately and begins for each Participant on his Effective Date of coverage under this Policy. If this Policy is terminated for any reason, refer to the Reinstatement Provisions.

Eligible Expenses

To be an Eligible Expense, the dental service must be performed by a Dentist, or licensed dental hygienist acting under the supervision and direction of a Dentist.

Eligible Expenses are deemed incurred on the earlier of:

- The date the final impression is taken for full and partial dentures;
- The date the teeth are first prepared for fixed bridges, crowns, inlays and onlays;
- The date the pulp chamber is opened for root canal therapy;
- The date surgery is performed for periodontal surgery;
- The date the appliance or bands are inserted; and
- On the date the service is performed for all other services.

Predetermination of Benefits

Predetermination is an estimate by BCBSTX of your eligibility under the Plan for Dental benefits or covered Dental services, the amount of your Deductible, Copayment or Coinsurance Amount related to Dental benefits or covered Dental services and the maximum benefit limits for Dental benefits or covered Dental services.

If a Course of Treatment for non-emergency services can reasonably be expected to involve Eligible Dental Expenses in excess of \$300, a description of the procedures to be performed and an estimate of the Dentist's charge should be filed with BCBSTX prior to the commencement of treatment.

BCBSTX may request copies of existing x-rays, photographs, models, and any other records used by the Dentist in developing the Course of Treatment. BCBSTX will review the reports and materials, taking into consideration alternative Courses of Treatment.

BCBSTX will notify you and the Dentist of:

- Your eligibility under the Plan;
- your Deductible, Copayment and Coinsurance Amount related to Dental benefits or covered Dental services; and
- the maximum benefit limits for Dental benefits or covered Dental services.

Benefit payments may be reduced based on any claims paid after a predetermination estimate is provided.

This Policy will provide benefits for the following Eligible Expenses, subject to the limitations and exclusions described in this Policy. The benefit amount applicable to each Coverage Level and covered service is also shown on Your Schedule of Benefits.

It is important for You to refer to Your Schedule of Benefits to find out what a Participant's Deductible, Coinsurance and annual maximum will be for a covered service. If You do not have a Schedule of Benefits, please call Customer Service at the toll-free telephone number on the back of your Identification Card.

Participants' dental benefits include coverage for the following covered services as long as these services are rendered to Participants by a Dentist.

Covered Dental Services

Diagnostic Evaluations

Diagnostic evaluations aid the Dentist in determining the nature or cause of a dental disease and include:

- Periodic oral evaluations for established patients.
- Problem focused oral evaluations, whether limited, detailed, or extensive.
- Comprehensive oral evaluations for new or established patients.
- Comprehensive periodontal evaluations for new or established patients.
- Oral evaluations of children, including counseling with primary caregiver is covered for a child until the end of the month they turn 19.
- Oral Examinations - Oral exams are limited to one every 6 months.

Benefits for periodic and comprehensive oral evaluations are limited to a combined maximum of two every 12 months.

Benefits will not be provided for comprehensive periodontal evaluations or problem-focused evaluations if covered services are rendered on the same date as any other oral evaluation and by the same Dentist.

Benefits will not be provided for tests and oral pathology procedures, or for re-evaluations.

Preventive Services

Preventive services are performed to prevent dental disease. Covered services include:

- Prophylaxis – Professional cleaning, scaling, and polishing of the teeth. Benefits are limited to two cleanings every 12 months.
- Topical fluoride application – Benefits for fluoride application are only available to Participants under age 19 and are limited to two applications every 12 months.

Special Provisions Regarding Preventive Services Cleanings include associated scaling and polishing procedures.

Periodontal maintenance combined with prophylaxes treatments (see “Non-Surgical Periodontic Services”) are limited to four in a 12-month period following completion of active periodontal therapy.

Diagnostic Radiographs

Diagnostic radiographs are x-rays taken to diagnose a dental disease, including their interpretations, and include:

- Full-mouth (intraoral complete series) and panoramic films – Benefits are limited to a combined maximum of one every 60 months.
- Bitewing films – Benefits are limited to two sets per Calendar Year for Participants up to age 19 and one set per Calendar Year for Participants age 19 and over.
- Intraoral Periapical films. Benefits will not be provided for any radiographs taken in conjunction with Temporomandibular Joint (TMJ) Dysfunction.

Miscellaneous Preventive Services

Miscellaneous preventive services are other services performed to prevent dental disease and include:

- Sealants – Benefits for sealants are limited to one per tooth every 36 months and are available to Participants up to age 19.
- Space Maintainers – Benefits for space maintainers are limited to children under age 19.

Benefits are not available for nutritional, tobacco, or oral hygiene counseling.

Basic Restorative Services

Basic restorative services are restorations necessary to repair basic dental decay, including tooth preparation, all adhesives, bases, liners, and polishing. Covered services include:

- Amalgam restorations.
- Resin-based composite restorations.
- Non-Surgical Extractions.

Non-surgical extractions are non-surgical removal of tooth and tooth structures and include:

- Removal of retained coronal remnants – deciduous tooth.
- Removal of erupted tooth.

Non-Surgical Periodontal Services

Non-surgical periodontal service is the non-surgical treatment of a dental disease in the supporting and surrounding tissues of the teeth (gums) and includes:

- Periodontal scaling and root planning – Benefits are limited to one per quadrant every 24 months.
- Full mouth debridement to enable comprehensive periodontal evaluation and diagnosis limited to once per lifetime.
- Scaling in the presence of generalized moderate to severe gingival inflammation is limited to once every 6 months combined with prophylaxes and periodontal maintenance.
- Periodontal maintenance procedures – 4 in 12 months combined with prophylaxes after completion of active periodontal therapy. Benefits will not be provided for chemical treatments, localized delivery of chemotherapeutic agents without history of active periodontal therapy, or when performed on the same date (or in close proximity) as active periodontal therapy.

Adjunctive Services

Adjunctive general services include:

- Palliative treatment (emergency) of dental pain, and when not performed in conjunction with a definitive treatment.
- Deep sedation/general anesthesia and intravenous/non-intravenous conscious sedation – By report only and when determined to be Dentally Necessary for documented Subscribers with a disability or for a justifiable medical or dental condition. A person's apprehension does not constitute Dental Necessity.
- Therapeutic parenteral drugs—Therapeutic parenteral drugs will be covered for Eligible Persons under age 19.

Benefits will not be provided for local anesthesia, nitrous oxide analgesia, or other drugs or medicaments and/or their application.

Endodontic Services

Endodontics is the treatment of dental disease of the tooth pulp and includes:

- Therapeutic pulpotomy and pulpal debridement, when performed as a final endodontic procedure. These services are considered part of the root canal procedure if root canal therapy is performed within 45 days of services.
- Root canal therapy, including treatment plan, clinical procedures, working and post-operative radiographs and follow-up care.
- Apexification/recalcification procedures and apicoectomy/periradicular services including surgery, retrograde filling, root amputation and hemisection.

Benefits will not be provided for the following “Endodontic Services”:

- Endodontic retreatments provided within 12 months of the initial endodontic therapy by the same Dentist.
- Pulp vitality tests, endodontic endosseous implants, intentional reimplantations, canal preparation, fitting of preformed dowel and post, or post removal.
- Endodontic therapy if you discontinue endodontic treatment.

Oral Surgery Services

Oral surgery means the procedures for surgical extractions and other dental surgery under local anesthetics and includes:

- Surgical tooth extractions.
- Alveoloplasty and vestibuloplasty.
- Excision of benign odontogenic tumor/cysts.
- Excision of bone tissue.
- Incision and drainage of an intraoral abscess.
- Other Dentally Necessary surgical and repair procedures not specifically excluded in this Policy.

Intraoral soft tissue incision and drainage is only covered when it is provided as the definitive treatment of an abscess.

Routine follow-up care is considered part of the procedure.

Benefits will not be provided for the following Oral Surgery procedures:

- Surgical services related to a congenital malformation.
- Prophylactic removal of third molars or impacted teeth (asymptomatic, nonpathological), or for complete bony impactions covered by another benefit plan.
- Excision of tumors or cysts of the jaws, cheeks, lips, tongue, roof and floor of the mouth.
- Excision of exostoses of the jaws and hard palate (provided that this procedure is not done in preparation for dentures or other prostheses); treatment of fractures of facial bones; external incision and drainage of cellulitis; incision of accessory sinuses, salivary glands or ducts; reduction of dislocation, or excision of the temporomandibular joints.

Surgical Periodontal Services

Surgical periodontal service is the surgical treatment of a dental disease in the supporting and surrounding tissues of the teeth (gums) and includes:

- Gingivectomy or gingivoplasty and gingival flap procedures (including root planing) – Benefits are limited to one quadrant every 24 months.
- Clinical crown lengthening
- Osseous surgery, including flap entry and closure – Benefits are limited to one per quadrant every 36 months. In addition, osseous surgery performed in a limited area and in conjunction with crown lengthening on the same date of service, by the same Dentist, and in the same area of the mouth, will be processed as crown lengthening in the absence of periodontal disease.
- Osseous grafts – Benefits are limited to one per site every 24 months. Bone grafts are excluded in conjunction with extractions, apicoectomy or any non-covered service or non-eligible implants.
- Soft tissue grafts/allografts (including donor site) – For Participants age 19 and over benefits are limited to one per site every 24 months. This benefit limits do not apply to Participants up to age 19.
- Distal or proximal wedge procedure.
- Anatomical crown exposures – are not covered.

Surgical periodontal services performed in conjunction with the placement of crowns, inlays, onlays, crown buildups, posts and cores, or basic restorations are considered part of the restoration.

Benefits will not be provided for guided tissue regeneration, or for biologic materials to aid in tissue regeneration.

Major Restorative Services

Restorative services restore tooth structures lost as a result of dental decay or fracture and include:

- Single crown restorations.
- Inlay/onlay restorations.
- Labial veneer restorations.

Benefits will not be provided for the replacement of a lost, missing, or stolen appliances and those for replacement of appliances that have been damaged due to abuse, misuse, or neglect.

Benefits will not be provided for services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures may include, but are not limited to equilibration dentures, crowns, inlays, onlays, bridgework, or other appliances or services used for the purpose of splinting, alter vertical dimension or to restore occlusion or to correct attrition, abrasion, erosion, or abfractions

Benefits for major restorations are limited to one per tooth every 60 months whether placement was provided under this Policy or under any prior dental coverage, even if the original crown was stainless steel.

Benefits will not be provided for services to restore occlusion on incisal edges due to bruxism or harmful habits.

Prosthetic Services

Prosthetics involves procedures necessary for providing artificial replacements for missing natural teeth and includes:

- Complete and removable partial dentures – Benefits will be provided for the initial installation of removable complete, immediate, or partial dentures, including any adjustments, relines or rebases during the six-month period following installation. Benefits for replacements are limited to once in any 60-month period, whether placement was provided under this Contract or under any prior dental coverage. Benefits will not be provided for replacement of complete or partial dentures due to theft, misplacement or loss.
- Denture reline/rebase procedures – Benefits will be limited to one procedure every 36 months after the initial 6-month period following initial placement.
- Fixed bridgework – Benefits will be provided for the initial installation of a bridgework, including inlays/onlays, and crowns. Benefits will be limited to once every 60 months whether placement was under this Policy or under any prior dental coverage.

Tissue conditioning is part of a denture or a reline/rebase, when performed on the same day as the delivery.

NOTE:

An implant is a covered procedure of the plan only if determined to be a dental necessity. Claim review for implant services are conducted by licensed dentists who review the clinical documentation submitted by your treating dentist. If the dental consultants determine an arch can be restored with a standard prosthesis or restoration, no benefit will be allowed for the individual implant or implant procedure. Only the second phase of treatment (the prosthetic phase- placement of the implant crown, bridge, or partial denture) may be subject to the alternate benefit provision of the plan.

- Implant retained crowns, bridges, and dentures are subject to the alternate benefit provision of the plan.
- Endosteal, eposteal, and transosteal implants- one every 60 months, only if determined to be a dental necessity.

Benefits will not be provided for the following Prosthetic Services:

- Treatment to replace teeth which were missing prior to the Effective Date.
- Congenitally missing teeth.
- Splinting of teeth, including double retainers for removable partial dentures and fixed bridgework.
- Miscellaneous Restorative and Prosthetic Services.

Other restorative and prosthetics services include:

- Prefabricated crowns – Benefits for stainless steel and resin-based crowns are limited to one per tooth every

60 months. These crowns are not intended to be used as temporary crowns.

- Recementation of inlays/onlays, crowns, bridges, and post and core.
- Core build up, post and core, and prefabricated post and core are limited to 1 per tooth every 60 months.
- Crown and bridge repair services.
- Denture Adjustments.
- Repairs of inlays, onlays, veneers, crowns, fixed or removable dentures, including replacement or addition of missing or broken teeth or clasp.

Medically Necessary Orthodontic Services

Medically necessary orthodontic services are limited to members who meet the plans criteria related to a medical condition such as:

- Cleft palate or other congenital craniofacial or dentofacial malformations requiring reconstructive surgical correction in addition to orthodontic services.
- Trauma involving the oral cavity and requiring surgical treatment in addition to orthodontic services.
- Skeletal anomaly involving maxillary and/or mandibular structures.

Orthodontic treatment for dental conditions that are primarily cosmetic in nature or when self-esteem is the primary reason for treatment does not meet the definition of medical necessity.

Medically necessary orthodontic procedures and treatment include examination records, tooth guidance and repositioning (straightening) of the teeth for Participants covered for orthodontics as shown on the Schedule of Benefits. Covered services include:

- Limited, interceptive, and comprehensive orthodontic treatment.

Special Provisions Regarding Orthodontic Services:

- Orthodontic services are paid over the Course of Treatment, up to the maximum orthodontic benefit, if applicable. Benefits cease when the Participant is no longer covered, whether or not the entire benefit has been paid out.
- Orthodontic treatment is started on the date the bands or appliances are inserted.
- If orthodontic treatment is terminated for any reason before completion, benefits will cease on the date of termination.
- If the Participant's coverage is terminated prior to the completion of the orthodontic treatment plan, the Participant is responsible for the remaining balance of treatment costs.
- Recementation of an orthodontic appliance by the same Dentist who placed the appliance and/or who is responsible for the ongoing care of the Participant is not covered.
- Benefits are not available for replacement or repair of an orthodontic appliance.

For services in progress on the Effective Date, benefits will be reduced based on the benefits paid prior to this coverage beginning.

Benefits are available for Dentally Necessary Covered Services incurred for an artificial device specifically designed to be placed surgically in the mouth as a means of replacing missing teeth.

Teledentistry

Benefits for Teledentistry are provided on the same basis, and to the same extent, as Benefits that are provided for services that are received in an in-person setting.

Limitations and Exclusions

These general Limitations and Exclusions apply to all services described in this dental Policy. Dental coverage is limited to services provided by a Dentist or a dental auxiliary, (as defined in the Definitions section) licensed to perform services covered under this dental Policy.

Important Information About the Participant's Dental Benefits

- *Dental Procedures Which Are Not Dentally Necessary*

Please note that in order to provide the Participant with dental care benefits at a reasonable cost, this Policy provides benefits only for those covered services for eligible dental treatment that are determined by BCBSTX to be Dentally Necessary. No Benefits will be provided for procedures which are not Dentally Necessary.

The fact that a Dentist may prescribe, order, recommend or approve a procedure does not of itself make such a procedure or supply Dentally Necessary.

- *Care by More Than One Dentist*

If the Participant changes Dentists in the middle of a particular Course of Treatment, benefits will be provided as if he had stayed with the same Dentist until his treatment was completed. There will be no duplication of benefits.

- *Alternate Benefits*

In all cases in which there is more than one service or Course of Treatment to treat a covered person's dental condition, the benefit will be based on the less costly covered services or Course of Treatment, as determined by BCBSTX.

When two or more services are submitted, and the services are considered part of the same service, the Plan will pay the most comprehensive service as determined by the Plan.

When two or more services are submitted on the same day and the services are considered mutually exclusive (one service contradicts the need for the other service), the Plan will pay for the service that represents the final treatment as determined by the Plan.

If the Participant and his Dentist decide on personalized restorations, or personalized complete or partial dentures and over dentures, or to employ specialized techniques for dental services rather than standard procedures, the benefits provided will be limited to the benefit for the least costly course of treatment or procedures for dental services, as determined by Us.

- *Non-Compliance with Prescribed Care*

Any additional treatment and resulting liability which is caused by the lack of a Participant's cooperation with the Dentist or from non-compliance with prescribed dental care will be the responsibility of the Participant.

Exclusions — What Is Not Covered

No benefits will be provided under this Policy for:

1. Services or supplies not specifically listed as a covered service, or when they are related to a non-covered service.
2. Amounts which are in excess of the Allowable Amount, as determined by BCBSTX.
3. Dental services treatment of congenital or developmental malformation or services performed for cosmetic purposes including but not limited to bleaching teeth, lack of tooth enamel and grafts to improve aesthetics, except as included in the pediatric orthodontic Benefit.
4. Dental services or appliances for the diagnosis and/or treatment of temporomandibular joint dysfunction and related disorders, unless specifically mentioned in this Policy or if resulting from Accidental Injury. Dental services or appliances to increase vertical dimension, unless specifically mentioned in this Policy.

5. Dental services which are performed due to an Accidental Injury for Participants age 19 and over. Any Injury caused by chewing or biting an object or substance placed in the Participant's mouth is not considered an accidental injury.
6. Services and supplies for any illness or injury suffered after the Participant's Effective Date as a result of war or any act of war, declared or undeclared, or while on active or reserve duty in the armed forces of any country or international authority
7. Services or supplies that do not meet accepted standards of dental practice.
8. Experimental/Investigational services and supplies and all related services and supplies.
9. Hospital and ancillary charges.
10. Implants and any related services and supplies (other than crowns, bridges and dentures supported by implants) associated with the placement and care of implants for Participant's age 19 and over.
11. Services or supplies for which the Participant is not required to make payment or would have no legal obligation to pay if he did not have this or similar coverage.
12. Services or supplies for which "discounts" or waiver of Deductible or coinsurance amounts are offered.
13. Services or supplies received from someone other than a Dentist, except for those services received from a licensed dental hygienist under the supervision and guidance of a Dentist, where applicable.
14. Services or supplies received for behavior management or consultation purposes.
15. Any services or supplies provided in connection with an occupational sickness, or an injury sustained in the scope of and in the course of any employment whether or not benefits are, or could upon proper claim be, provided under the Workers' Compensation law.
16. Any services or supplies for which benefits are, or could upon proper claim be, provided under any laws enacted by the Legislature of any state, or by the Congress of the United States, or any laws, regulations or established procedures of any county or municipality, except any program which is a state plan for medical/dental assistance (Medicaid); provided, however, that this exclusion shall not be applicable to any coverage held by the Participant for dental expenses which is written as a part of or in conjunction with any automobile casualty insurance policy.
17. Charges for nutritional, tobacco or oral hygiene counseling.
18. Charges for local, state, or territorial taxes on dental services or procedures.
19. Charges for the administration of infection control procedures as required by local, state, or federal mandates.
20. Charges for duplicate, temporary or provisional prosthetic device or other duplicate, temporary, or provisional appliances.
21. Charges for telephone consultations, email or other electronic consultations, missed appointments, completion of a claim form or forwarding requested records or x-rays.
22. Charges for prescription or non-prescription mouthwashes, rinses, topical solutions, preparations, or medicament carriers.
23. Charges for personalized complete or partial dentures and overdentures, related services and supplies, or other specialized techniques.
24. Charges for athletic mouth guards, isolation of tooth with rubber dam, metal copings, mobilization of erupted/malpositioned tooth, precision attachments for partials and/or dentures and stress breakers.
25. Charges for a partial or full denture or fixed bridge which includes replacement of a tooth which was missing prior to the Participant's Effective Date under this Policy; except this exclusion will not apply if such partial or full denture or fixed bridge also includes replacement of a missing tooth which was extracted after Your Effective Date.

26. Any services, treatments or supplies included as covered services under other hospital, medical and/or surgical coverage.
27. Case presentations or detailed and extensive treatment planning when billed for separately.
28. Charges for occlusion analysis or occlusal adjustments.

Coordination of Benefits

Coordination of Benefits (COB) applies to this Benefit Program when a Student has health care coverage under more than one Benefit Program.

The order of benefit determination rules should be looked at first. Those rules determine whether the benefits of this Benefit Program are determined before or after those of another Benefit Program. The benefits of this Benefit Program:

1. Shall not be reduced when, under the order of benefit determination rules, this Benefit Program determines its benefits before another Benefit Program; but
2. May be reduced when, under the order of benefits determination rules, another Benefit Program determines its benefits first. This reduction is described below in “When this Benefit Program is a Secondary Program.”

In addition to the Definitions Section of this Policy, the following definitions apply to this section:

ALLOWABLE EXPENSE means a Covered Service, when the Covered Service is covered at least in part by one or more Benefit Program covering the person for whom the claim is made.

The difference between the cost of a private Hospital room and the cost of a semi-private Hospital room is not considered an Allowable Expense under the above definition unless a Participant’s stay in a private Hospital room is Medically Necessary either in terms of generally accepted medical practice, or as specifically defined in the Benefit Program.

When a Benefit Program provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an Allowable Expense and a benefit paid.

BENEFIT PROGRAM means any of the following which provides benefits or services for, or because of, medical or dental care or treatment:

- i. Group insurance or group-type coverage, whether insured or uninsured. This includes prepayment, group practice or individual practice coverage.
- ii. Coverage under a governmental plan, or coverage required or provided by law. This does not include a state plan under Medicaid (Title XIX of the Social Security Act).

Each contract or other arrangement under (i) or (ii) above is a separate benefit program. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate program.

CLAIM DETERMINATION PERIOD means the Benefit Period. However, it does not include any part of the Benefit Period during which a person has no coverage under this Benefit Program, or any part of the Benefit Period before the date this COB provision or a similar provision takes effect.

PRIMARY PROGRAM or SECONDARY PROGRAM means the order of payment responsibility as determined by the order of benefit determination rules.

When this Benefit Program is the Primary Program, its benefits are determined before those of the other Benefit Program and without considering the other program’s benefits.

When this Benefit Program is a Secondary Program, its benefits are determined after those of the other Benefit Program and may be reduced because of the other program’s benefits.

When there are more than two Benefit Programs covering the person, this Benefit Program may be a Primary Program as to one or more other programs and may be a Secondary Program as to a different program or programs.

ORDER OF BENEFIT DETERMINATION

When there is a basis for a Claim under this Benefit Program and another Benefit Program, this Benefit Program is a Secondary Program which has its benefits determined after those of the other program, unless:

1. The other Benefit Program has rules coordinating its benefits with those of this Benefit Program; and
2. Both those rules and this Benefit Program’s rules, described below, require that this Benefit Program’s

benefits be determined before those of the other Benefit Program.

This Benefit Program determines its order of benefit payments using the first of the following rules which applies:

1. Non-Dependent or Dependent

The benefits of the Benefit Program which covers the person as an employee, member, or subscriber (that is, other than a Dependent) are determined before those of the Benefit Program which covers the person as a Dependent, except that, if the person is also a Medicare beneficiary, Medicare is:

- a. Secondary to the Benefit Program covering the person as a Dependent; and
- b. Primary to the Benefit Program covering the person as other than a Dependent, for example a retired employee.

2. Dependent Child if Parents not Separated or Divorced

Except as stated in rule 3 below, when this Benefit Program and another Benefit Program cover the same child as a Dependent of different persons, called "parents:"

- a. The benefits of the program of the parent whose birthday (month and day) falls earlier in a calendar year are determined before those of the program of the parent whose birthday falls later in that year; but
- b. If both parents have the same birthday, the benefits of the program which covered the parents longer are determined before those of the program which covered the other parent for a shorter period of time.

However, if the other Benefit Program does not have this birthday-type rule, but instead has a rule based upon gender of the parent, and if, as a result, the Benefit Programs do not agree on the order of benefits, the rule in the other Benefit Program will determine the order of benefits.

3. Dependent Child if Parents Separated or Divorced

If two or more Benefit Programs cover a person as a Dependent Child of divorced or separate parents, benefits for the child are determined in this order:

- a. First, the program of the parent with custody of the child;
- b. Then, the program of the spouse of the parent with the custody of the child; and
- c. Finally, the program of the parent not having custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for the health care expenses of the child, and the entity obligated to pay or provide the benefits of the program of that parent has actual knowledge of those terms, the benefits of that program are determined first. The program of the other parent shall be the Secondary Program. This paragraph does not apply with respect to any Claim Determination Period or Benefit Program year during which any benefits are actually paid or provided before the entity has that actual knowledge. It is the obligation of the person claiming benefits to notify Blue Cross and Blue Shield and, upon its request, to provide a copy of the court decree.

4. Dependent Child if Parents Share Joint Custody

If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the Benefit Programs covering the child shall follow the order of benefit determination rules outlined in 2 above.

5. Active or Inactive Employee

The benefits of a Benefit Program which covers a person as an employee who is neither laid off nor retired (or as that employee's Dependent) are determined before those of a Benefit Program which covered that person as a laid off or retired employee (or as that employee's Dependent). If the other Benefit Program does not have this rule, and if, as a result, the Benefit Programs do not agree on the order of benefits, this rule is ignored.

6. Continuation Coverage

If a person whose coverage is provided under a right of continuation pursuant to federal or state law also is covered under another Benefit Program, the following shall be the order of benefit determination:

- a. First, the benefits of a Benefit Program covering the person as an employee, member, or subscriber (or as that person's Dependent);
- b. Second, the benefits under the continuation coverage.

7. Length of Coverage

If none of the above rules determines the order of benefits, the benefits of the Benefit Program which covered an employee, member or subscriber longer are determined before those of the Benefit Program which covered that person for the shorter term.

WHEN THIS BENEFIT PROGRAM IS A SECONDARY PROGRAM

In the event this Benefit Program is a Secondary Program as to one or more other Benefit Programs, the benefits of this Benefit Program may be reduced.

The benefits of this Benefit Program will be reduced when the sum of:

1. The benefits that would be payable for the Allowable Expenses under this Benefit Program in the absence of this COB provision; and
2. The benefits that would be payable for the Allowable Expenses under the other Benefit Programs, in the absence of provisions with a purpose like that of this COB provision, whether or not a claim is made;

Exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of this Benefit Program will be reduced so that they and the benefits payable under the other Benefit Programs do not total more than those Allowable Expenses.

When the benefits of this Benefit Program are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of this Benefit Program.

RIGHT TO RECEIVE AND RELEASE NEEDED INFORMATION

Certain facts are needed to apply these COB rules. Blue Cross and Blue Shield has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. Blue Cross and Blue Shield need not tell, or obtain the consent of, any person to do this. Each person claiming benefits under this Benefit Program must give Blue Cross and Blue Shield any facts necessary to pay the Claim.

FACILITY OF PAYMENT

A payment made under another Benefit Program may include an amount which should have been paid under this Benefit Program. If it does, Blue Cross and Blue Shield may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under this Benefit Program. Blue Cross and Blue Shield will not have to pay that amount again. The term "payment made" includes providing benefits in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

RIGHT OF RECOVERY

If the amount of payments made by Blue Cross and Blue Shield is more than it should have paid under this COB provision, it may recover the excess from one or more of:

1. The persons it has paid or for whom it has paid;
2. Insurance companies; or
3. Other organizations.

The "amount of payments made" includes the reasonable cash value of any benefits provided in the form of services.

Termination of Coverage

TERMINATION DATE OF INSURANCE

A Student's coverage will end on the earliest of the date:

- the Policy terminates;
- the Student is no longer eligible; or
- the period ends for which premium is paid.

We may terminate this Policy by giving 31 days written (authorized electronic or telephonic) notice to the Policyholder. Either We or the Policyholder may terminate this Policy on any Premium due date by giving 31 day advance written (authorized electronic or telephonic) notice to the other. This Policy may be terminated at any time by mutual written or authorized electronic/telephonic consent of the Policyholder and Us.

This Policy terminates automatically on the earlier of:

- the Policy Termination Date shown in the Policy;
- the Premium due date if Premiums are not paid when due; or
- the Policy Effective Date of the renewal of this Policy if a Student decides to renew coverage under this Policy, and the Policy Effective Date of the renewal of this Policy becomes effective before this Policy terminates.

Termination takes effect at 12:00 AM, Standard Time at the address of the Policyholder on the date of termination.

REFUND OF PREMIUM

A refund of premium will be made only in the event:

- of a Covered Person's death; or
- a Covered Person ceases to maintain eligibility; or
- the Covered Person enters full-time active duty in any Armed Forces; and We receive proof of such active-duty service.

General Provisions

Claim Forms

We will furnish to the Participant, his Physician or Dentist, upon receipt of a notice of claim or prior thereto, such forms as We usually furnish for filing Proof of Loss. If such forms are not furnished within 15 days after receipt of such notice by Us, the Participant shall be deemed to have complied with the requirements of this Policy as to Proof of Loss upon submitting, within the time fixed in the Policy for filing such Proof of Loss, written proof covering the occurrence, the character, and the extent of the loss for which claim is made.

Disclosure Authorization

The Participant, on behalf of himself, shall be deemed to have authorized any attending Physician or Dentist to furnish Us all information and records or copies of records relating to the diagnosis, treatment, or care of any Participant included under this Policy; and such Participants shall, by asserting claim for benefits hereunder, be deemed to have waived all provisions of law forbidding the disclosure of such information and records.

Gender

Use herein of a personal pronoun in the masculine gender shall be deemed to include the feminine unless the context clearly indicates the contrary.

Legal Actions

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written Proof of Loss has been filed in accordance with the requirements herein and no such action shall be brought at all unless brought within three years from the expiration of the time within which written Proof of Loss is required to be furnished by this Policy.

Member Data Sharing

The Participant may, under certain circumstances, as specified below, apply for and obtain, subject to any applicable terms and conditions, replacement coverage. The replacement coverage will be that which is offered by Blue Cross and Blue Shield of Texas, a division of Health Care Service Corporation, or, if the Participant does not reside in the Blue Cross and Blue Shield of Texas service area, by the Host Blues whose service area covers the geographic area in which the Participant resides. The circumstances mentioned above may arise in various circumstances, such as from involuntary termination of the Participant's health coverage sponsored by the Policyholder. As part of the overall Policy that Blue Cross and Blue Shield of Texas offers to, the Participant, if he does not reside in the Blue Cross and Blue Shield of Texas service area, Blue Cross and Blue Shield of Texas may facilitate his right to apply for and obtain such replacement coverage, subject to applicable eligibility requirements, from the Host Blue in which the Participant resides. To do this We may (1) communicate directly with the Participant and/or (2) provide the Host Blues whose service area covers the geographic area in which the Participant resides, with his personal information and may also provide other general information relating to his coverage under the Policy the Policy holder has with Blue Cross and Blue Shield of Texas to the extent reasonably necessary to enable the relevant Host Blues to offer you coverage continuity through replacement coverage.

Non-Agency

The Participant understands that this Policy constitutes a contract solely between the Participant and BCBSTX. BCBSTX is a Division of Health Care Service Corporation (HCSC). HCSC is an Independent Licensee of the Blue Cross and Blue Shield Association (the Association). The license from the Association permits HCSC to use the Blue Cross and Blue Shield Service Marks in the State of Texas. BCBSTX is not contracting as the agent of the Association. The Participant also understands that he has not entered into this Policy based upon representations by a person other than BCBSTX. No person, entity, or organization other than BCBSTX shall be held accountable or liable to the Participant for any of its obligations whatsoever on the on the part of BCBSTX other than those obligations created under other provision of this Policy.

Notice of Claim

The Participant shall give or cause to be given written notice to BCBSTX within 30 days or as soon as reasonably possible after any Participant receives any of the services for which benefits are provided herein.

Physical Examinations and Autopsy

We, at Our own expense, shall have the right and opportunity to examine the person of the Participant for whom claim is made, when and so often as We may reasonably require during the pendency of a claim hereunder and also in case of death, the right and opportunity to make an autopsy where it is not prohibited by law.

Policy; Amendments

This Policy and the application or applications for coverage by the Participant and any amendments, riders, or endorsements attached hereto, shall constitute the entire Policy. Any statements made shall be deemed representations and not warranties, and no statement made by the Participant in the application for this Policy shall be used in any contest or in defense of a claim hereunder unless a copy of the application is attached to this Policy when issued.

Only an authorized officer of BCBSTX has the power to change, modify, or waive the provisions of this Policy, and then only in writing prepared at the home office and attached or endorsed hereto. We shall not be bound by any promise or representation heretofore or hereafter made by or to any agent other than as specified above.

Proof of Loss

Written Proof of Loss must be furnished to BCBSTX, no later than 90 days from the date that the services, supplies or appliances are provided to the Participant. Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it was not reasonably possible to furnish such proof within such time, provided such proof is furnished as soon as reasonably possible and, in no event, except in the absence of legal capacity of the Participant, later than one year from the time proof is otherwise required.

Participant/Dentist Benefit Website

Information concerning covered Dental services is available to you and your Dentist on our website www.bcbstx.com.

Refund of Benefit Payments

If BCBSTX pays benefits for Eligible Dental Expenses incurred by you and it is found that the payment was more than it should have been, or was made in error, BCBSTX has the right to a refund from the Participant for whom such benefits were paid, any other insurance company, any other organization, or from the Dentist who received the overpayment. If no refund is received, BCBSTX may deduct any refund due it from any future benefit payment but, will not deduct the amount of an overpayment of a claim from a payment or reimbursement for a dental care service provided by a Dentist who did not receive the overpayment.

Payment or Reimbursement of Dentist

The payment or reimbursement process for a Non-Contracting Dentist will be the same as the payment or reimbursement for a Contracting Dentist.

The Plan provides one or more methods of payment or reimbursement that provide the Dentist the full contracted amount of the payment or reimbursement without the Dentist incurring a fee to access payment or reimbursement.

Reimbursement

- a. If We pay or provide benefits for the Participant under this Policy, We are subrogated to all rights of recovery which he has in contract, tort or otherwise against any person, organization, or insurer for the amount of benefits We have paid or provided. That means We may use the Participant's rights to recover money through judgment, settlement or otherwise from any person, organization or insurer.
- b. For the purposes of this provision, Subrogation means the substitution of one person or entity (BCBSTX) in the place of another (any Participant covered under this Policy) with reference to a lawful claim, demand or right, so that he or she who is substituted succeeds to the rights of the other in relation to the debt or claim, and its rights or remedies.
- c. Right of Reimbursement: In jurisdictions where subrogation rights are not recognized, or where subrogation rights are precluded by factual circumstances, We will have a right of reimbursement. If any Participant covered under this Policy recovers money from any person, organization or insurer for an injury or condition for which We paid benefits under this Policy, all Participants covered under this Policy agrees to reimburse Us from the recovered money for the amount of benefits paid or provided by Us. That means any Participant covered under this Policy will pay Us the amount of money recovered through judgment, settlement or otherwise from the third party or their insurer, as well as from any person, organization or insurer, up to the amount of benefits We paid or provided.
- d. Right to Recovery by Subrogation or Reimbursement: Any Participant covered under this Policy agrees to promptly furnish to Us all information concerning any Participant's rights of recovery from any person, organization or insurer and to fully assist and cooperate with Us in protecting and obtaining its reimbursement and subrogation rights. Any Participant covered under this Policy, or their attorney will notify Us before settling any claim or suit so as to enable Us to enforce Our rights by participating in the settlement of the claim or suit. Any Participant covered under this Policy further agrees not to allow the reimbursement and subrogation rights BCBSTX to be limited or harmed by any acts or failure to act on the part of any Participant.
- e. Our process to recover by subrogation or reimbursement will be conducted in accordance with Texas Civil Practice and Remedies Code Title 6, Chapter 140.

Rescission of Coverage

Any act, practice or omission that constitutes fraud or making an intentional misrepresentation of material fact on the Participant's application may result in the cancellation of his coverage retroactive to the Effective Date, subject to 30 days' prior notification. Rescission is defined as a cancellation or discontinuance of coverage that has a retroactive effect. In the event of such cancellation, Blue Cross and Blue Shield of Texas (BCBSTX) may deduct from the premium refund any amounts made in claim payments during this period and the Participant may be liable for any claims payment amount greater than the total amount of premiums paid during the period for which cancellation is affected. At any time when Blue Cross and Blue Shield of Texas is entitled to rescind coverage already in force or is otherwise permitted to make retroactive changes to this Policy, Blue Cross and Blue Shield of Texas may at its option make an offer to reform the policy already in force or is otherwise permitted to make retroactive changes to this Policy and/or change the rating category/level.

In the event of reformation, the Policy will be reissued retroactive in the form it would have been issued had the misstated or omitted information been known at the time of application.

Review of Claim Determinations

a. Claim Determinations

When We receive a properly submitted claim, We have authority under this Policy to interpret and determine benefits in accordance with the Policy provisions. We will receive and review claims for benefits and will accurately process claims consistent with administrative practices and procedures established in writing.

The Participant has the right to seek and obtain a review by Us of any determination of a claim, or any other determination made by Us of the Participant's benefits under this Policy.

If a Claim Is Denied or Not Paid in Full

On occasion, We may deny all or part of the Participant's claim. There are a number of reasons why this may happen. We suggest that the Participant first read the *Explanation of Benefits* summary prepared by Us; then review this Policy to see whether the Participant understands the reason for the determination. If the Participant has additional information that he believes could change the decision, send it to Us and request a review of the decision as described in Claim Appeal Procedures below.

If the claim is denied in whole or in part, the Participant will receive a written notice from Us with the following information, if applicable:

- The reasons for determination;
- A reference to the benefit provisions on which the determination is based, A description of additional information which may be necessary to perfect the claim and an explanation of why such material is necessary;
- Subject to privacy laws and other restrictions, if any, the identification of the claim, date of service, health care provider, claim amount (if applicable), and a statement describing denial codes with their meanings. Upon request, treatment codes with their meanings and the standards used are also available.

An explanation of Our internal review/appeals and external review processes (and how to initiate a review/appeal or external review); The right to request, free of charge, reasonable access to and copies of all documents, records and other information relevant to the claim for benefits:

- Any internal rule, guideline, protocol or other similar criterion relied on in the determination, and a statement that a copy of such rule, guideline, protocol or other similar criterion will be provided free of charge on request;
- An explanation of the scientific or clinical judgment relied on in the determination as applied to claimant's dental circumstances, if the denial was based on dental necessity, experimental treatment or similar exclusion, or a statement that such explanation will be provided free of charge upon request;
- Contact information for applicable office of health insurance consumer assistance or ombudsman.

Timing of Required Notices and Extensions

Post-Service Claim is notification in a form acceptable to Us that a service has been rendered or furnished to the Participant. This notification must include full details of the service received, including the Participant's name, age, sex, identification number, the name and address of the Provider, an itemized statement of the service rendered or furnished, the date of service, the claim charge, and any other information which We may request in connection with services rendered to the Participant.

Post-Service Claims

Type of Notice or Extension	Timing
If the Participant’s claim is incomplete, We must notify the Participant within:	30 days
If the Participant is notified that his claim is incomplete, he must then provide completed claim information to Us within:	45 days after receiving notice
<i>BCBSTX must notify the Participant of any adverse claim determination:</i>	
if the initial claim is complete, within:	30 days after receipt of the claim
after receiving the completed claim (if the initial claim is incomplete), within:	45 days, if we extended the period, less any days already utilized by Us during our review*

* This period may be extended one time by Us for up to 15 days, provided that We both (1) determine that such an extension is necessary due to matters beyond the control of the Plan and (2) notify the Participant in writing, prior to the expiration of the initial 30-day period of the circumstances requiring the extension of time and the date by which We expect to render a decision. If the period is extended because We require additional information from the Participant or his Provider, the period for Our making the determination is tolled from the date We send notice of extension to the Participant until the earlier of i) the date on which we receive the information; or ii) the date by which the information was to be submitted.

b. Claim Appeal Procedures

Claim Appeal Procedures - Definitions

An “*Adverse Benefit Determination*” means a denial, reduction, or a failure to provide or make payment (in whole or in part) for, a benefit in response to a Claim, including any such denial, reduction, or failure to provide or make payment for, a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be experimental or investigational or not dentally necessary or appropriate. If an ongoing course of treatment had been approved by Us and We reduce such treatment (other than by amendment) before the end of the approved treatment period, that is also an Adverse Benefit Determination.

A “*Final Internal Adverse Benefit Determination*” means an Adverse Benefit Determination that has been upheld by Us at completion of Our internal review/appeal process.

How to Appeal an Adverse Benefit Determination

The Participant has the right to seek and obtain a full and fair review of any determination of a claim, or any other determination made by Us in accordance with the benefits and procedures detailed in this Policy.

An appeal of an Adverse Benefit Determination may be requested orally or in writing, by the Participant or a person authorized to act on his behalf. In some circumstances, a health care provider may appeal on his/her own behalf. Your designation of a representative must be in writing as it is necessary to protect against disclosure of information about the Participant except to his authorized representative. To obtain an Authorized Representative Form, the Participant or his representative may call Us at the number on the back of his ID card.

If the Participant believes We incorrectly denied all or part of his benefits, he may have his claim reviewed. We will review the decision in accordance with the following procedure:

- Within 180 days after the Participant receives notice of a denial or partial denial, he may write to BCBSTX. We will need to know the reasons why the Participant does not agree with the denial or partial denial. Send the request to:

Dental Claim Review Section
Blue Cross and Blue Shield of Texas
P. O. Box 660247
Dallas, Texas 75266-0247

- We will honor telephone requests for information.
- In support of the Participant's claim review, the Participant has the option of presenting evidence and testimony to Us. The Participant and his authorized representative may ask to review his file and any relevant documents and may submit written issues, comments and additional dental information within 180 days after he receives notice of an Adverse Benefit Determination or at any time during the claim review process.

We will provide the Participant or his authorized representative with any new or additional evidence or rationale and any other information and documents used in the review of his claim without regard to whether such information was considered in the initial determination. No deference will be given to the initial Adverse Benefit Determination. Such new or additional evidence or rationale will be provided to the Participant or his authorized representative sufficiently in advance of the date a final decision on appeal is made in order to give the Participant a chance to respond. If the initial benefit determination regarding the claim is based in whole or in part on a dental judgment, the appeal determination will be made by a Dentist associated or contracted with Us and/or by external advisors, but who were not involved in making the initial denial of the Participant's claim.

- If the Participant has any questions about the claim procedures or the review procedure, they can write to Our Administrative Office or call Customer Service at the toll-free telephone number on the back of their Identification Card.

Timing of Appeal Determinations

We will render a determination on post-service appeals as soon as practical, but in no event later than 30 days after the appeal has been received by Us.

Expedited Appeals

An expedited appeal is available for emergency care, life-threatening conditions and if you are hospitalized. If your situation meets the definition of an expedited appeal, you may be entitled to an appeal on an expedited basis. An "expedited clinical appeal" is an appeal of a clinically urgent nature related to dental care services, including but not limited to, procedures or treatments ordered by a health care provider or the denial of emergency care.

Before authorization of benefits for an ongoing course of treatment is terminated or reduced (concurrent review), BCBSTX will provide you with notice and an opportunity to appeal. For the ongoing course of treatment, coverage will continue during the appeal process.

Upon receipt of an expedited or concurrent appeal of an adverse determination, BCBSTX will notify the party filing the appeal, as soon as possible, but in no event later than 24 hours after submission of the appeal, of all the information needed to review the appeal. BCBSTX will render a decision on the appeal within 24 hours after it receives the requested information, but no later than 72 hours after the appeal has been received by BCBSTX.

Notice of Appeal Determination

We will notify the party filing the appeal, the Participant, and, if a clinical appeal, any health care provider who recommended the services involved in the appeal, by a written notice of the determination.

The written notice to the Participant and his authorized representative will include:

- A reason for the determination;
- A reference to the benefit plan provisions on which the determination is based
- Subject to privacy laws and other restrictions, if any, the identification of the claim, date of service, health care provider, claim amount (if applicable), and a statement describing denial codes with their meanings and the standards used. Upon request, treatment codes with their meanings are also available;
- An explanation of Our external review processes (and how to initiate an external review);
- The right to request, free of charge, reasonable access to and copies of all documents, records, and other information relevant to the claim for benefits;
- Any internal rule, guideline, protocol or other similar criterion relied on in the determination, or a statement that a copy of such rule, guideline, protocol or other similar criterion will be provided free of charge on request;
- An explanation of the scientific or clinical judgment relied on in the determination, or a statement that such explanation will be provided free of charge upon request;
- The Participant's right, if applicable, to request external review by an Independent Review Organization; and
- Contact information for applicable office of health insurance consumer assistance or ombudsman.

If BCBSTX denies the Participant's appeal, in whole or in part, or he do not receive a timely decision, he has the right to request an external review of his claim by an independent third party, who will review the denial and issue a final decision. The Participant's external review rights are described in the How to Appeal a Final Internal Adverse Determination to an Independent Review Organization (IRO) section below.

How to Appeal a Final Internal Adverse Determination to an Independent Review Organization (IRO)

An "Adverse Determination" means a determination by Us or Our designated utilization review organization that a dental care service that is a Covered Service has been reviewed and, based upon the information provided, is determined to be experimental or investigational, or does not meet Our requirement for dental necessity or appropriateness and the requested service or payment for the service is therefore denied, or reduced.

This procedure (not part of the Complaint process) pertains only to appeals of Adverse Determinations

Any party whose appeal of an Adverse Determination is denied by Us may seek review of the decision by an IRO. At the time the appeal is denied, We will provide the Participant, his designated representative or Provider of record, information on how to appeal the denial, including the approved form, which the Participant, his designated representative, or his Provider of record must complete.

- We will submit dental records, names of Providers and any documentation pertinent to the decision of the IRO.
- We will comply with the decision by the IRO.
- We will pay for the independent review.

Upon request and free of charge, the Participant or his designee may have reasonable access to, and copies of, all documents, records, and other information relevant to the claim or appeal, including:

- information relied upon to make the decision;
- information submitted, considered or generated in the course of making the decision, whether or not it was relied upon to make the decision;
- descriptions of the administrative process and safeguards used to make the decision;
- records of any independent reviews conducted by Us;
- dental judgments, including whether a particular service is Experimental/Investigational or not dentally necessary or appropriate; and
- expert advice and consultation obtained by Us in connection with the denied claim, whether or not the advice was relied upon to make the decision.

The appeal process does not prohibit the Participant from pursuing other appropriate remedies, including civil action, injunctive relief, a declaratory judgment or other relief available under law.

For more information about the IRO process, call the Texas Department of Insurance (TDI) on the IRO information line at (866) 554-4926, or in Austin call (512) 322-4266.

State Government Programs

Benefits for services or supplies under this Policy shall not be excluded solely because benefits are paid or payable for such services or supplies under a state plan for medical assistance (Medicaid) made pursuant to 42 U.S.C., Section 1346 et seq., as amended. Any benefits payable under such state plan for medical assistance shall be payable to the Texas Health and Human Services Commission to the extent required by Chapter 1504 the Texas Insurance Code.

All benefits paid on behalf of a child or children under this Contract must be paid to the Texas Health and Human Services Commission where:

- (1) The Texas Health and Human Services Commission is paying benefits pursuant to provisions in the Human Resources Code; and
- (2) The parent who is covered by this Contract has possession or access to the child pursuant to a court order, or is not entitled to access or possession of the child and is required by the court to pay child support; and
- (3) We receive written notice at Our Administrative Office, affixed to the benefit claim when the claim is first submitted, that the benefits claimed must be paid directly to the Texas Health and Human Services Commission.

Notices

Notice of Annual Meeting

You are hereby notified that you are a Member of Health Care Service Corporation, a Mutual Legal Reserve Company, and you are entitled to vote in person, or by proxy, at all meetings of Health Care Service Corporation. The annual meeting is held at our principal office at 300 East Randolph, Chicago, Illinois at 12:30 p.m. on the last Tuesday in October.