

POLICYHOLDER: University of Illinois - Springfield
PLAN NAME: Student Dental Policy (“the Policy”)
EFFECTIVE DATE: August 16, 2019
POLICY TERM: August 16, 2019 through August 15, 2020
PREMIUM DUE DATE: On or before the Policy Effective Date



BlueCross BlueShield of Illinois

This Policy describes the terms and conditions of coverage as issued to the Policyholder named above. The Policy is issued in the state of Illinois and is governed by its laws. The Policy becomes effective at 12:00 A.M. on the Policy Effective Date at the Policyholders address.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (the “Insurer”) and the Policyholder have agreed to all of the terms of the Policy as stated herein.

The Policyholder has confirmed to the Insurer that it is an institution of higher education as defined in the Higher Education Act of 1965 (the “Institution”). This Policy does not make dental insurance available other than in connection with enrollment as a Student (or a Dependent of a Student) in the Policyholder’s Institution. Policyholder will provide prospective and current Covered Persons with access to this Policy. If Covered Persons have any questions once they have read this Policy, they can call us at 1-855-267-0214. It is important to that Covered Persons understand the protection this coverage gives them.

Signed for Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company by:

A handwritten signature in cursive script that reads "Jeffrey R. Tikkanen".

Jeffrey R. Tikkanen
President of Retail Markets
Blue Cross and Blue Shield of Illinois
300 East Randolph Street
Chicago, IL 60601

**BLANKET STUDENT DENTAL INSURANCE
PLEASE READ THIS POLICY CAREFULLY**

STUD2014-IL

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

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NOTICE

Please note that Blue Cross and Blue Shield of Illinois has contracts with many Dentists or other health care Providers who provide for the Insurer to receive, and keep for its own account, payments, discounts and/or allowances with respect to the bill for services Covered Persons receive from those Dentists or health care Providers.

Please refer to the provision entitled “Blue Cross and Blue Shield’s Separate Financial Arrangements with Providers” in the GENERAL PROVISIONS section of this Policy for a further explanation of these arrangements.

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

WARNING, LIMITED BENEFITS WILL BE PAID WHEN NON-PARTICIPATING PROVIDERS ARE USED

Covered Persons should be aware that when they elect to utilize the services of a Non-Participating Provider for a Covered Service in non-emergency situations, benefit payments to such Non-Participating Provider are not based upon the amount billed. The basis of Covered Persons’ benefit payment will be determined according to your Policy’s fee schedule, usual and customary charge (which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the Policy. **COVERED PERSONS CAN EXPECT TO PAY MORE THAN THE COPAYMENT AND COINSURANCE AMOUNT DEFINED IN THE POLICY AFTER THE PLAN HAS PAID ITS REQUIRED PORTION.** Non-Participating Providers may bill Covered Persons for any amount up to the billed charge after the Plan has paid its portion of the bill as provided in the Illinois Insurance Code. Participating Providers have agreed to accept discounted payments for services with no additional billing to the Covered Persons other than Copayment, Coinsurance and Deductible amounts. Covered Persons may obtain further information about the participating status of Providers and information on out-of-pocket expenses by calling the toll free telephone number on their identification cards.

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DEFINITIONS SECTION

Throughout this Policy, many words are used which have a specific meaning when applied to your Students' dental care coverage. These terms will always begin with a capital letter. When you come across these terms while reading this Policy, please refer to these definitions because they will help you understand some of the limitations or special conditions that may apply to Covered Persons' benefits. If a term within a definition begins with a capital letter, it means that the term is also defined in these definitions. All definitions have been arranged in ALPHABETICAL ORDER. In this Policy we refer to our Company as the "Insurer" and we refer to the institution of higher education in which a Student is enrolled and active as the "Institution" or "Policyholder".

BENEFITS.....mean the payment, reimbursement and indemnification of any kind which Covered Persons will receive from us under this Policy.

BENEFIT PERIOD.....means the period of time shown as the "Policy Term" on the Face page of the Policy. The Policy Term is as agreed to by the Policyholder and the Insurer.

A "Covered Person's Benefit Period" means the period of time the Covered Person is covered under this Plan beginning with the Effective Date of this Policy through the Termination Date as shown on the Face page of the Policy.

BENEFIT WAITING PERIOD.....means the number of months that Covered Persons must be continuously covered under this benefit program before they are eligible to receive benefits for certain dental Covered Services.

CIVIL UNION.....means a legal relationship between two persons, of either the same or opposite sex, established pursuant to or as otherwise recognized by the Illinois Religious Freedom Protection and Civil Union Act.

CLAIM.....means notification in a form acceptable to the Insurer that a service has been rendered or furnished to a Covered Person. This notification must include full details of the service received, including a Covered Person's name, age, sex, identification number, the name and address of the Dentist, an itemized statement of the service rendered or furnished, the date of service, the diagnosis, the Claim Charge, and any other information which the Insurer may request in connection with services rendered to a Covered Person.

CLAIM CHARGE.....means the amount which appears on a Claim as the Provider's charge for service rendered to a Covered Person, without adjustment or reduction and regardless of any separate financial arrangement between the Insurer and a particular Dentist. (See provisions of this Policy regarding "Blue Cross and Blue Shield's Separate Financial Arrangements with Providers.")

CLAIM PAYMENT.....means the benefit payment calculated by the Insurer, after submission of a Claim, in accordance with the benefits described in this Policy. All Claim Payments will be calculated on the basis of the Maximum Allowance for Covered Services rendered to a Covered Person, regardless of any separate financial arrangement between the Insurer and a particular Provider. (See provisions of this Policy regarding "Blue Cross and Blue Shield's Separate Financial Arrangements with Providers.")

COINSURANCE.....means a percentage of an eligible expense that Covered Persons are required to pay towards a Covered Service.

COVERAGE DATE.....means the date on which your coverage under this Policy begins.

COMPANY.....means Blue Cross and Blue Shield of Illinois, A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association (also referred to herein as “BCBSIL”).

COPAYMENT.....means a specified dollar amount that you are required to pay towards a Covered Service.

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

COVERED PERSON.....means the Insured and the Insured’s Dependents who meet the eligibility requirements for this dental coverage, are properly enrolled and for whom the required premium is paid.

COVERED SERVICE.....means a service or supply specified in this Policy for which benefits will be provided.

DEDUCTIBLE.....means the amount of expense that Covered Persons must incur in Covered Services before benefits are provided.

DENTIST.....means a duly licensed dentist, operating within the scope of his or her license.

A “Participating Dentist” means a Dentist who has a written agreement with Blue Cross and Blue Shield of Illinois, or the entity chosen by the Insurer to administer a Participating Provider Option Dental program, to provide services to Covered Persons at the time they receive the services.

A “Non-Participating Dentist” means a Dentist who does not have a written agreement with Blue Cross and Blue Shield of Illinois, or the entity chosen by the Insurer to administer a Participating Provider Option Dental program, to provide services to Covered Persons at the time they receive services.

DEPENDENT..... means:

- an Insured’s lawful spouse or Domestic Partner; or
- an Insured’s partner in a Civil Union (unless indicated otherwise, the term “spouse” includes a partner in a Civil Union); or
- an Insured’s child(ren)
- “Child(ren)” used hereafter in this Policy, means a natural child(ren), a stepchild(ren), foster child(ren), adopted child(ren), a child(ren) of an Insured’s Domestic Partner (provided an Insured’s Institution covers Domestic Partners), a child(ren) who is in an Insured’s custody under an interim court order prior to finalization of adoption or placement of adoption vesting temporary care, whichever comes first, a child(ren) of an Insured’s child(ren), grandchild(ren), child(ren) for whom a Student is the legal guardian, when any of the above “Child(ren)” are under 26 years of age, regardless of presence or absence of a child’s financial dependency, residency, student status, employment status, marital status, eligibility for other coverage or any combination of those factors. In addition, enrolled unmarried Children will be covered up to the age of 30 if they:

- a. Live within the service area of Blue Cross and Blue Shield's network for this Policy; and
- b. Have served as an active or reserve member of any branch of the Armed Forces of the United States; and
- c. Have received a release or discharge other than a dishonorable discharge.

Coverage will continue for a child who is 26 or more years old, chiefly supported by the Insured and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the child's condition and dependence must be submitted to the Insurer within 31 days after the date the child ceases to qualify as a child for the reasons listed above. During the next two years, the Insurer may, from time to time, require proof of the continuation of such condition and dependence. After that, the Insurer may require proof no more than once a year.

DOMESTIC PARTNER.....means a person with whom an Insured has entered into a Domestic Partnership.

DOMESTIC PARTNERSHIP.....means long-term committed relationship of indefinite duration with a person which meets the following criteria:

- (i) an Insured and an Insured's Domestic Partner have lived together for at least 6 months,
- (ii) neither an Insured nor an Insured's Domestic Partner is married to anyone else or has another Domestic Partner,
- (iii) an Insured's Domestic Partner is at least 18 years of age and mentally competent to consent to contract,
- (iv) an Insured's Domestic Partner resides with the Insured and intends to do so indefinitely,
- (v) an Insured and an Insured's Domestic Partner have an exclusive mutual commitment similar to marriage, and
- (vi) an Insured and an Insured's Domestic Partner are jointly responsible for each other's common welfare and share financial obligations.

EFFECTIVE DATE.....12:00 a.m. on the date on which a Policyholder's coverage under this Policy begins as shown on the Face page of 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:

- (i) have been demonstrated in peer reviewed literature to have scientifically established medical value for curing or alleviating the condition being treated;
- (ii) are appropriate for the Hospital or facility other provider in which they were performed.

(iii) the Physician or professional other Provider has had the appropriate training and experience to provide the treatment or procedure.

The medical staff of Blue Cross and Blue Shield shall determine whether 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.

Although a Physician or Professional Provider may have prescribed treatment, and the services or supplies have been provided as the treatment of last resort, BCBSIL 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.

FAMILY COVERAGE.....means coverage for Insureds and their eligible Dependents under this Policy.

HOSPITAL.....means a duly licensed institution for the care of the sick, operating within the scope of its license, which provides service under the care of a Physician including the regular provision of bedside nursing by registered nurses. It does not mean health resorts, rest homes, nursing homes, skilled nursing facilities, convalescent homes, or custodial homes of the aged or similar institutions.

INDIVIDUAL COVERAGE.....means coverage under this Policy for an Insured but not an Insured's Dependents.

INPATIENT.....means that a Covered Person is a registered bed patient and is treated as such in a health care facility.

INSTITUTION.....means the Policyholder shown on the Face page of this Policy, which has confirmed to the Insurer that it is an institution of higher education as defined in the Higher Education Act of 1965.

INSURED.....means a person in a Class of Eligible Persons who enrolls for coverage and for whom the required premium is paid making insurance in effect for that person. An Insured is not a Dependent covered under the Policy.

INTERSCHOLASTIC ACTIVITIES.....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.

MAXIMUM ALLOWANCE.....means the amount determined by the Insurer, which Participating Providers have agreed to accept as payment in full for a particular dental Covered Service. All benefit payments for Covered Services rendered by Participating Providers, and Non-Participating Providers will be based on the Schedule of Maximum Allowances. These amounts may be amended from time to time by the Insurer.

MEDICALLY NECESSARY.....SEE EXCLUSIONS SECTION OF THIS POLICY.

NON-PARTICIPATING DENTIST.....SEE DEFINITION OF DENTIST.

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

OUTPATIENT.....means that a Covered Person is receiving treatment while not an Inpatient. Services considered Outpatient, include, but are not limited to, services in an emergency room regardless of whether a Covered Person is subsequently registered as an Inpatient in a health care facility.

PARTICIPATING DENTIST.....SEE DEFINITION OF DENTIST.

PARTICIPATING PROVIDER OPTION.....means a program of dental care benefits designed to provide Covered Persons with economic incentives for using designated Providers of dental care services.

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

PHYSICIAN.....means a physician duly licensed to practice medicine in all of its branches, and operating within the scope of his or her license.

PHYSICIAN ASSISTANT.....means a duly licensed physician assistant performing under the direct supervision of a Physician, or Dentist and billing under such Provider, operating within the scope of his or her license.

POLICY.....means this Policy issued by the Insurer to the Institution, any addenda, the Institution's Application for Student Blanket Dental Insurance, the Covered Person's application(s) for coverage, if any, along with any exhibits, appendices, addenda and/or other required information.

PROVIDER.....means any health care facility (for example, a Hospital or Skilled Nursing Facility) or person (for example, a Physician or Dentist) or entity duly licensed to render Covered Services to Covered Persons and operating within the scope of such license.

A "Participating Provider" means a Dentist or other health care Provider who has a written agreement with Blue Cross and Blue Shield of Illinois or another Blue Cross and/or Blue Shield Plan to provide services to Covered Persons at the time services are rendered to them.

A "Non-Participating Provider" means a Dentist or other health care Provider who does not have a written agreement with Blue Cross and Blue Shield of Illinois or another Blue Cross and/or Blue Shield Plan to provide services to Covered Persons at the time services are rendered to them, unless otherwise specified in the definition of a particular Provider.

RESCISSION..... has the meaning set forth in the RESCISSIONS provision of this Policy.

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

SURGERY.....means the performance of any medically recognized, non-Investigational surgical procedure including specialized instrumentation and the correction of fractures or complete dislocations and any other procedures as reasonably approved by the Insurer.

TEMPOROMANDIBULAR JOINT DYSFUNCTION AND RELATED DISORDERS.....means jaw joint conditions including temporomandibular joint disorders and craniomandibular disorders, and all other conditions of the joint linking the jaw bone and skull and the complex of muscles, nerves and other tissues relating to that joint.

COVERAGE AND PREMIUM INFORMATION

Each person in the CLASS(ES) OF ELIGIBLE PERSONS shown below who has received a Blue Cross and Blue Shield Identification Card is eligible for benefit under this Policy when premiums are paid and all other coverage requirements have been met. 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. Students must actively attend classes for at least the first 31 consecutive days after the date for which coverage is purchased. Home study, correspondence, on-line, and television (TV) courses do not fulfill the eligibility requirements. The Insurer maintains the right to investigate student status and attendance records to verify that eligibility requirements have been met. If the Insurer discovers the eligibility requirements have not been met, its only obligation is to refund any premium paid for that person.

A person may be insured under only one Class of Eligible Persons shown below, even though the person may be eligible under more than one Class.

Dependents of all Insureds are eligible for coverage under this Policy.

An Insured's Dependent is eligible on the date:

- the Insured is eligible, if the Insured has Dependents on that date; or
- the date the person becomes a Dependent of the Insured, if later.

In no event will a Dependent be eligible if the Insured is not enrolled for coverage under this Policy.

A person may not be insured as a Dependent and an Insured at the same time.

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 history, genetic information, evidence of insurability, disability or any other health status related factor. A Student will not be discriminated against for coverage under this Plan on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation. Variations in the administration, processes or benefits of this Policy that are based on clinically indicated, reasonable medical management practices, or are part of permitted wellness incentives, disincentives and/or other programs do not constitute discrimination.

CLASSES OF ELIGIBLE PERSONS

Class I: All students physically participating in classes on campus.

BENEFIT PERIOD

A Benefit Period means the period of time starting 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 the Insurer.

RESCISSIONS

Any act, practice, or omission that constitutes fraud, or any intentional misrepresentation made by or on behalf of anyone seeking coverage under this Policy, may result in the cancellation of the Covered Person's coverage (and/or the Covered Person's dependent(s) coverage) retroactive to the Coverage Date –(a "Rescission"). A "Rescission" does not include other types of coverage cancellations, such as a cancellation of coverage due to a failure to pay timely premiums towards coverage or cancellations attributable to routine eligibility and enrollment updates. Any intentional fraudulent misstatements or omissions, or intentional misrepresentation of a material fact on a Student's application, or any act or practice that constitutes fraud may result in a Rescission of a Student's coverage (and/or a Student's Dependent(s) coverage) retroactive to the Coverage Date, subject to prior notification. Students have the right to appeal this Rescission and an independent third party may review the decision. In the event of a Rescission, the Insurer may deduct from the premium refund any amounts made in Claim Payments during this period and Students may be liable for any Claim Payment amount greater than the total amount of premiums paid during the period for which Rescission is affected.

In the event a Student's age has been misstated, all amounts payable under this Policy shall be based on the premium that would have been due if purchased using the correct age.

At any time when the Insurer is entitled to rescind coverage already in force, the Insurer 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 a change in the rating category/level. In the event of reformation, the Policy will be issued retroactive in the form it would have been issued had the misstated or omitted information been known at the time of application.

COVERED PERSONS' BLUE CROSS AND BLUE SHIELD ID CARD

Covered Persons will receive a Blue Cross and Blue Shield identification card. This card will tell Covered Persons their Blue Cross and Blue Shield identification number and will be very important to them in obtaining their benefits.

SCHEDULE PAGE

A Schedule Page will be inserted into and is part of this Policy for each Insured. The Schedule Page contains specific information about an Insured's coverage including, but not limited to:

- Whether the Insured has Individual Coverage or Family Coverage;
- The amount of the Insured's Deductible(s), Coinsurance and/or Copayment(s);
- The Covered Benefit payment levels.
- The Covered Person's Benefit Period.

INDIVIDUAL COVERAGE

If Insureds have Individual Coverage, only their own health care expenses are covered, not the dental care expenses of other members of their family.

FAMILY COVERAGE

If an Insured has Family Coverage, an Insured's Covered Services and those of the Insured's enrolled Dependents will be covered. All provisions of this Policy that pertain to a spouse also apply to a party of a Civil Union and Domestic Partner unless specifically noted otherwise. Coverage for children will end on the last day of the period for which premium has been accepted, after which the limiting age birthday falls, or other loss of eligibility.

Coverage will continue for a Child who is 26 or more years old, chiefly supported by the Insured and incapable of self-sustaining employment by reason of mental or physical handicap. Proof of the Child's condition and dependence must be submitted to the Insurer within 31 days after the date the Child ceases to qualify as a Dependent for the reasons listed in the definition of "Dependent". During the next two years, the Insurer may, from time to time, require proof of the continuation of such condition and dependence. After that, the Insurer may require proof no more than once a year.

ELIGIBILITY FOR CHILD-ONLY COVERAGE

Eligible children that have not attained age 21 may enroll as the enrollee under this dental care plan. In such event, this dental care plan is considered child-only coverage and the following restrictions apply:

- The parent or legal guardian is not covered and is not eligible for benefits under this dental care plan.
- **If a child covered under this plan acquires a new eligible child of his/her own, the new eligible child may be enrolled in his/her own plan coverage if application for coverage is made within 30 days.**
- If a child is under the age of 18, his/her parent, legal guardian, or other responsible party must submit the application for child-only insurance form, along with any exhibits, appendices, addenda and/or other required information to the Plan, as appropriate. For any child under 18 covered under this dental care plan, any obligations set forth in this Plan, any exhibits, appendices, addenda and/or other required information will be the obligations of the parent, legal guardian, or other responsible party applying for coverage on the child's behalf. Application for child only coverage will not be accepted for an adult child that has attained age 21 as of the beginning of the plan year. Adult children (at least 18 years of age but not older than 21 years of age) who are applying as the enrollee under this plan must apply for their own individual plan and must sign or authorize the application(s).

EFFECTIVE DATE OF INSURANCE

The Policy begins on the Policy Effective Date at 12:00 AM, Standard Time at the address of the Policyholder.

Insurance for a Student who enrolls during the program's enrollment period, as established by the Policyholder, is effective on the latest of the following dates:

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

Coverage for a Student's eligible Dependent who enrolls:

- during the enrollment period established by the Policyholder; or
- within 31 days after the Student acquires a new Dependent; or
- within 31 days after a Dependent terminates coverage under another Dental Care Plan,

is effective on the latest of the following dates:

- the first day of the Covered Person's Benefit Period;
- the date the Student enters the Eligible Class;
- the date the Insurer receives the completed enrollment form; and
- the date after the required premium is paid.

After the time periods described above, the Student or Dependent 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.

The Insurer will pay benefits for a newborn child of a Covered Person until that child is 31 days old. Coverage may be continued beyond the 31 days if the Covered Person notifies the Insurer of the child's birth and pays the required premium, if any.

Adopted children, as defined by the Policy, will be covered on the same basis as a newborn child from the date the child is placed for adoption with the Insured or the date the Insured becomes a party to a suit for the adoption of the child. Coverage will cease on the date the child is removed from placement and the Insured's legal obligation terminates.

ANNUAL OPEN ENROLLMENT PERIODS

The Insurer, or the entity designed by the Insurer to administer enrollment periods, along with the Institution will designate annual open enrollment periods during which Students may apply for or change coverage for themselves and/or their eligible Dependents.

This section "Annual Open Enrollment Periods" is subject to change by the Insurer, and/or applicable law, as appropriate.

QUALIFYING EVENT

Eligible Students and eligible Dependents who have a change in status and lose coverage under another Dental Care Plan are eligible to enroll for coverage under the Policy provided, within 31 days of the qualifying event, such Students must send to the Insurer, or the entity designated by the Insurer to administer enrollment, a copy of the completed qualifying events form and the letter of ineligibility. A change in status due to a qualifying event includes, but is not limited to, loss of a spouse, whether by death, divorce, annulment or legal separation. The premium will be the same as it would have been at the beginning of the semester or quarter, whichever applies. However, the Effective Date will be the later of the date the Student enrolls for coverage under the Policy and pays the required premium, or the day after the prior coverage ends.

TERMINATION OF INSURANCE

An Insured's coverage will end on the earliest of the date:

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

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

- he or she is no longer a Dependent;
- the Insured's coverage ends; or
- the period ends for which premium is paid; or
- the Policy terminates.

The Insurer may terminate this Policy by giving 31 days written (authorized electronic or telephonic) notice to the Policyholder. Either the Insurer 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 the Insurer.

This Policy terminates automatically on the earlier of:

- the end of the Policy Term shown in the Policy;
- the Premium due date if Premiums are not paid when due, except as provided in the Policy Grace Period section.

Termination takes effect at 11:59 PM, prevailing time at the address of the Policyholder on the date of termination.

REFUND OF PREMIUM

A pro-rata refund of premium by the Policyholder to the Insured will be made only in the event:

- of a Covered Person's death; or
- the Covered Person enters full-time active duty in any Armed Forces; and
- the Insurer receives proof of such active duty service.

CONTINUATION OF COVERAGE

A Covered Person who has been insured under the Policy may continue to be insured under the Policy when coverage terminates subject to the following:

- Continuation of Coverage is available to Insureds and their covered Dependents, when the Insured leaves school, dies, or when the covered Dependent no longer qualifies as an eligible Dependent.
- The Covered Person requesting coverage must have been insured under the Policy for at least 6 months.
- Requests for Continuation of Coverage, with the applicable premium, must be mailed to the Insurer, or the entity designated by the Insurer to administer continuation, within 30 days of:
 - the date the existing coverage would otherwise terminate; or
 - the date the Covered Person is notified by the Plan Administrator or the school of the right to continue the coverage.
- Coverage and benefits will be the same as those that were applicable prior to continuation.
- Premium rates for Continuation of Coverage are higher than student rates. Rates, and forms to request Continuation of Coverage, are available in the Student Insurance Office at the Institution.
- The maximum period for which coverage may be continued is 3 months.
- Continuation of Coverage is not available to persons who are eligible for coverage under another Dental Care Plan, including Medicare.

STUDENT EXTENSION

Coverage provided under the Policy for a Covered Person who is a full-time student will not terminate due to a medically necessary leave of absence from school which causes a loss of full-time student status.

Documentation and certification of the medical necessity of the leave of absence must be submitted to the Insurer by the Student's Doctor.

Any breaks in the school semester/term shall not disqualify the Covered Person from coverage.

Coverage will be continued until the first of the following occurs:

- One year (12 months) has elapsed from the date the continuation due to the medical leave of absence began and the Covered Person has not returned to school on a full-time basis;
- The Covered Person advises the Insurer that he or she does not intend to return to school on a full-time basis;
- The Covered Person becomes employed on a full-time basis;
- The Covered Person obtains other dental insurance;
- The Covered Person marries or enters into a Civil Union and is eligible for dental care under the spouse's or party to a Civil Union's dental care plan;
- The Covered Person, if a Dependent, reaches the Dependent maximum age at which coverage would otherwise terminate under the terms and conditions of the Policy; or
- The Policy is terminated or not renewed.

PREMIUMS

The premiums charged to the Policyholder for this Policy will be based on the rates currently in force, the plan and amount of insurance in effect and other factors permitted by applicable law.

CHANGES IN PREMIUM RATES

The Insurer may change the premium rates from time to time with at least sixty (60) days advanced written or authorized electronic or telephonic notice to the Policyholder. No change in rates will be made until twelve (12) consecutive months after the Policy Effective Date except as otherwise provided in this Policy. An increase in rates will not be made more often than once in a 12-month period. However, the Insurer reserves the right to change rates at any time if any of the following events take place.

- The terms of the Policy change.
- A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy.
- There is a change in the factors bearing on the risk assumed, including but not limited to the taxes, fees or other governmental amounts relating to the Policy.

If an increase or decrease in rates takes place on a date that is not a Premium Due Date, a pro rata adjustment will apply from the date of the change to the next Premium Due Date.

PAYMENT OF PREMIUM

The first Premium is due on the Policy Effective Date. After that, premiums will be due monthly unless the Insurer agrees with the Policyholder on some other method of premium payment.

If any premium is not paid when due, the Policy will be canceled as of the Premium Due Date, except as provided in the Policy Grace Period section.

POLICY GRACE PERIOD

A grace period of thirty-one (31) days will be allowed for payment of any premium after the first payment. During such grace period the Policy will continue in force provided that the Policyholder has not, prior to the premium due date, given adequate timely written notice to the Insurer that the Policy is to be terminated as of the last day of the graceperiod.

In addition, if the Covered Person is in default of the Covered Person's obligation to make any premium payment as provided hereunder or if any other default hereunder has occurred and is continuing, then any indebtedness from the Insurer to the Policyholder (including any and all contractual obligations of the Insurer to the Policyholder) may be offset and/or recouped and applied toward the payment of the Policyholder's obligations hereunder, whether or not such obligations, or any part thereof, shall then be due the Policyholder.

If the Policyholder does not pay the premium during the grace period, the Policy will be terminated, at the Insurer's option, on the last day of the grace period and the Policyholder will be liable to the Insurer for the payment of all premiums then due, including those for the grace period.

REINSTATEMENT

If this Policy terminates due to default in premium payment(s), the subsequent acceptance of such defaulted premium by the Insurer or any duly authorized agents shall fully reinstate the Policy. For purposes of this section mere receipt and/or negotiation of a late premium payment does not constitute acceptance. Any reinstatement of the Policy shall not be deemed a waiver of either the requirement of timely premium payment or the right of termination for default in premium payment in the event of any future failure to make timely premium payments.

CURRENCY

All premiums for and claims payable pursuant to the Policy are payable only in the currency of the United States of America.

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 Members of Blue Cross and Blue Shield. The annual meeting is held at our principal office at 300 East Randolph, Chicago, Illinois each year on the last Tuesday in October at 12:30 p.m.

The term "Member" as used above refers only to the Policyholder to whom this Policy is issued. It does not include any other family members covered under Family Coverage unless such family member is acting on your behalf.

Blue Cross and Blue Shield pays indemnification or advances expenses to a director, officer, employee or agent consistent with Blue Cross and Blue Shield's bylaws then in force and as otherwise required by applicable law.

HOW YOUR DENTAL COVERAGE WORKS

This Dental Plan

You have chosen Blue Cross and Blue Shield's Participating Provider Option for the administration of your Students' dental benefits. The Participating Provider Option is a program of dental care benefits designed to provide Covered Persons with economic incentives for using designated Providers of dental care services.

As a participant in the Participating Provider Option program a directory of Participating Providers is available to Covered Persons. Covered Persons can visit the Blue Cross and Blue Shield of Illinois website at www.bcbsil.com for a list of Participating Providers or they can request a copy of the directory and one will be sent to them upon request by contacting the number on the back of their Identification Card. While there may be changes in the directory from time to time, selection of Participating Providers by the Insurer will continue to be based upon the range of services, geographic location and cost-effectiveness of care. Notice of changes in the network will be provided to you annually, or as required, to allow Covered Persons to make selection within the network. However, Covered Persons are urged to check with their Provider before undergoing treatment to make certain of his/her participation status. Although Covered Persons can go to the Provider of their choice, benefits under the Participating Provider Option will be greater when they use the services of a Participating Provider.

The benefits of this section are subject to all of the terms and conditions of this Policy. Certain benefits may also be subject to a Benefit Waiting Period. Please refer to the DEFINITIONS, ELIGIBILITY and EXCLUSIONS sections of this Policy for additional information regarding any limitations and/or special conditions pertaining to your Students' benefits.

For benefits to be available, dental services must be Medically Necessary and rendered and billed for by a Dentist, a dental auxiliary, or Physician, unless otherwise specified. No payment will be made by the Insurer until after receipt of an attending Dentist's statement. In addition, benefits will be provided only if services are rendered on or after a Covered Person's Effective Date.

BENEFIT PAYMENT FOR DENTAL COVERED SERVICES

Benefit Period

A "Covered Person's Benefit Period" means the period of time the Covered Person is covered under this Plan beginning with the Effective Date of this Policy through the Termination Date as shown on the Face page of the Policy.

Deductible Requirements

An Insured's Deductible amounts are shown on the **Schedule Page**. The Deductible is the amount that an Insured must pay for Covered Services received during a Covered Person's Benefit Period before this Policy begins paying its share for Covered Services. The amount applied to the Deductible for a Covered Service cannot exceed the Maximum Allowable amount for the Covered Service.

Copayment and Coinsurance Requirements

A Covered Person's Coinsurance is the percentage of the Maximum Allowance that a Covered Person is required to pay for Covered Services after the Deductible, if applicable, has been met.

For each Covered Service, and after a Covered Person has met the Deductible, if applicable, this Policy covers a certain percentage (specified on the **Schedule Page**) of the Maximum Allowance for this Covered Service or covers the amount above the Covered Person's Copayments, if applicable. When a Covered Service is received from a Participating Provider, a Covered Person pays only the Deductible. Copayment and/or Coinsurance amount applicable to that service. When a Covered Service is received from a Non-Participating Provider, a Covered Person is also responsible for the amount charged by the Non- Participating Provider that exceeds the Maximum Allowance for the Covered Service.

Benefit Payment for Dental Services

The benefits provided by the Insurer and the expenses that are a Covered Person's responsibility for a Covered Person's Covered Services will depend on whether a Covered Person receives services from a Participating or Non-Participating Provider. A Covered Person's Copayment and Coinsurance amounts are shown on the **Schedule Page**.

Participating Dentists are Dentists who have signed an agreement with the Insurer or the entity chosen by the Insurer to administer a Participating Provider Option Dental program, to accept the Maximum Allowance as payment in full. Such Participating Dentists have agreed not to bill Covered Persons for Covered Service amounts in excess of the Maximum Allowance. Therefore, Covered Persons will be responsible only for the difference between the Insurer benefit payment and the Maximum Allowance for the particular Covered Service--that is, a Covered Person's Copayment, Coinsurance and Deductible.

Non-Participating Dentists are Dentists who have not signed an agreement with the Insurer or the entity chosen by the Insurer to administer a Participating Provider Option Dental program, to accept the Maximum Allowance as payment in full. Therefore, Covered Persons are responsible to these Dentists for the difference between the Insurer benefit payment and such Dentist's charge to them.

Should Covered Persons wish to know the Maximum Allowance for a particular procedure or whether a particular Dentist is a Participating Dentist, they may contact their Dentist or the Insurer.

Benefit Maximum

The maximum amount available for Covered Persons in dental benefits each Covered Person's Benefit Period is shown on the **Schedule Page**. This is an individual maximum. There is no family maximum.

This maximum applies to all of an Insured's Dental Covered Services except for Orthodontic Dental Services. Orthodontic Dental Services are subject to a separate maximum shown on the **Schedule Page**.

Any expenses incurred beyond the benefit maximum are a Covered Person's responsibility.

Out-of-Pocket Expense Maximum

The maximum amount of expenses Covered Persons are required to pay for Covered Services each Covered Person's Benefit Period are shown on your **Schedule Page**.

DENTAL BENEFIT WAITING PERIOD

Certain dental benefits under this benefit program are subject to a Benefit Waiting Period. Covered Persons will not be eligible for benefits for these Covered Services for the number of months specified in the **Schedule Page**.

A Covered Person's Benefit Waiting Period will begin on a Covered Person's Effective Date and will continue for the number of months specified in the **Schedule Page**.

IMPORTANT INFORMATION ABOUT YOUR DENTAL BENEFITS**Care By More Than One Dentist**

If Covered Persons should change Dentists in the middle of a particular Course of Treatment, benefits will be provided as if they had stayed with the same Dentist until their treatment was completed. There will be no duplication of benefits.

Alternate Benefit Program

In all cases in which there is more than one Course of Treatment possible, the benefit payment will be based upon the Course of Treatment bearing the lesser cost.

If a Covered Person and a Covered Person's Dentist, a dental auxiliary, or Physician decides on personalized restorations or to employ specialized techniques for dental services rather than standard procedures, the benefits provided will be limited to the benefit for the standard procedures for dental services.

Pre-Estimation of Benefits

If a Covered Person's Dentist recommends a Course of Treatment that will cost more than \$300, a Covered Person's Dentist should prepare a Claim form describing the planned treatment, copies of necessary X-rays, photographs and models and an estimate of the charges prior to a Covered Person beginning the Course of Treatment. The Insurer will review the report and materials, taking into consideration alternative adequate Course of Treatment, and will notify the Covered Person and the Covered Person's Dentist of the estimated benefits which will be provided under this Benefit Section. This is not a guarantee of payment, but an estimate of the benefits available for the proposed services to be rendered.

DENTAL BENEFIT SECTION

COVERED SERVICES

The benefits of this section are subject to all the terms and conditions of your Policy. Benefits are available only for services and supplies that are determined to be “Medically Necessary”, unless otherwise specified. All Covered Services listed in this section are subject to the *Exclusions and Limitations* section of this Policy, which lists services, supplies, situations or related expenses that are not covered.

It is important for the Policyholder’s Students to refer to their Schedule Page to find out what a Covered Person’s Deductible, Benefit Period Maximums, Copayment, Coinsurance and Out of Pocket Maximums will be for a Covered Service. If they do not have a Schedule Page, please call a Customer Service Representative at 1-855-267-0214.

Your Students’ Dental benefits include coverage for the following Covered Services as long as these services are rendered to Covered Persons by a Dentist, a dental auxiliary, or a Physician. When the term “Dentist” is used in this Policy, it will mean Dentist, Physician or a dental auxiliary.

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.
- Oral Examinations—the initial oral examination and periodic routine oral examinations. However, a Covered Person’s benefits are limited to two examinations every Covered Person’s Benefit Period in the dental office and once every 12 months in a school setting.

Benefits for periodic and comprehensive oral evaluations are limited to a combined maximum of two every 12 months in the dental setting. 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 will be limited to two cleanings every 12 months. Additional benefits will be provided for prophylaxis based on degree of difficulty.
- Topical Fluoride Application—Benefits for Fluoride Application is only available to Covered Persons under age 19 and are limited to two applications every 12 months.

Special Provisions Regarding Preventive Services

Cleanings include associated scaling and polishing procedures.

Combination of prophylaxes and periodontal maintenance treatments (see “Non-Surgical Periodontic Services”) are limited to two every 12 months.

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 36 months.
- Bitewing films -- Benefits are limited to four horizontal films or eight vertical films once every 12 months. However, benefits are not available for bitewing films taken on the same date as full-mouth films.
- Periapical films, as necessary for diagnosis -- Benefits are limited to six every 12 months.

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 permanent molar per lifetime and are available to Covered Persons under age 19.
- Space Maintainers—Benefits for space maintainers are limited to a lifetime maximum of one appliance per missing tooth site for Covered Persons under age 19.

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

BASIC RESTORATIVE DENTAL SERVICES

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

- Amalgams restorations—Benefits are limited to one per tooth surface every 12 months.
- Resin-based composite restorations—Benefits are limited to one per tooth surface every 12 months.
- Sedative Filings

Benefits will not be provided for restorations placed within 12 months of the initial placement by the same Dentist.

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 or exposed root.

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 planing—Benefits are limited to one per quadrant every 24 months.
- Full mouth debridement to enable comprehensive periodontal evaluation and diagnosis limited to once every 12 months.
- Periodontal maintenance procedures—Benefits are limited to two every 12 months in combination with routine oral prophylaxis and must be performed following active periodontal treatment.

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 sedation/non-intravenous conscious sedation—By report only and when determined to be Medically Necessary for documented Covered Persons with a disability or for a justifiable medical or dental condition. A person’s apprehension does not constitute Medical Necessity.
- Nitrous oxide analgesia—Nitrous oxide analgesia will be covered for Covered Persons under age 19.
- Therapeutic parenteral drugs—Therapeutic parenteral drugs will be covered for Covered Persons under age 19.

Benefits will not be provided for local anesthesia 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.
- 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 amputations and hemisection.

Pulpal debridement is considered part of endodontic therapy when performed by the same Dentist and not associated with a definitive emergency visit.

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 performed dowel and post, or post removal.
- Endodontic therapy if a Covered Person discontinues endodontic treatment.

ORAL SURGERY SERVICES

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

- Surgical tooth extraction
- Alveoloplasty and vestibuloplasty
- Excision of benign odontogenic tumor/cysts.
- Excision of bone tissue.

- Incision and drainage of an intraoral abscess.
- Other Medically Necessary surgical and repair procedures not specifically excluded in this Policy.

Intraoral soft tissue 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 24 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.
- Soft tissue grafts/allografts (including donor site)—Benefits are limited to one per site every 24 months.
- Distal or proximal wedge procedure.
- Anatomical crown exposures—Benefits are limited to one per quadrant every 24 months.

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.
- Gold foil and inlay/onlay restorations.
- Labial veneer restorations.

Benefits will be provided for the replacement of a lost or defective crown. However, benefits will not be provided for the restoration of occlusion on incisal edges due to bruxism or harmful habits.

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. Crowns placed over implants will be covered.

PROSTHODONTIC SERVICES

Prosthodontics services involve procedures necessary for providing artificial replacements for missing natural teeth and include:

- Complete (upper and lower dentures) and removable partial dentures (upper and lower 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 Policy 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 24 months.
- Fixed bridgework (fixed prosthetics)—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.
- Maxillofacial prosthetics—Benefits will be provided for maxillofacial prosthetics to Covered Persons under the age of 19.

Prosthetics placed over implants will be covered.

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

Benefits will not be provided for the following Prosthodontic Services:

- Treatment to replace teeth which were missing prior to the Effective Date, except those teeth missing due to congenital malformation.

- Splinting of teeth, including double retainers for removable partial dentures and fixed bridgework.

MISCELLANEOUS RESTORATIVE AND PROSTHODONTIC SERVICES

Other restorative and prosthodontics 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—Benefits will be limited to two recementations every 12 months. However, any recementation provided within six months of an initial placement by the same Dentist is considered part of the initial placement.
- Post and core, pin retention, and crown and bridge repair services.
- Pulp cap—direct and indirect.
- Adjustments—Benefits will be limited to three times per appliance every 12 months.
- Repairs of inlays, onlays, veneers, crowns, fixed or removable dentures, including replacement or addition of missing or broken teeth or clasp (unless additions are completed on the same date as replacement partials/dentures) are limited to a lifetime maximum of once per tooth or clasp.

ORTHODONTIC DENTAL SERVICES

Orthodontic procedures and treatment include examination records, tooth guidance and repositioning (straightening) of the teeth. A Covered Person's Covered Services for orthodontics are shown on your **Schedule Page**. Covered services include:

- Diagnostic orthodontic records and radiographs limited to a **lifetime maximum of once per person**.
- Limited, interceptive and comprehensive orthodontic treatment.
- Orthodontic retention, **limited to a lifetime maximum of one appliance per person**.

Special Provisions Regarding Orthodontic Services:

- Pediatric Orthodontic Services are limited to children under age 19 with an orthodontic condition meeting Medical Necessity criteria established by the Plan (e.g., severe, dysfunctional malocclusion) or meeting or exceeding a score of 42 from the Modified Salzmann Index.
- Orthodontic services are paid over the Course of Treatment, up to the maximum Covered Person's Benefit Period orthodontic Benefit. Benefits cease when a Covered Person 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.

- Payment for diagnostic services performed in conjunction with orthodontics is applied to the orthodontic Benefit and subject to the Covered Person's Benefit Period maximum for orthodontic services.
- If orthodontic treatment is terminated for any reason before completion, benefits will cease on the date of termination.
- If a Covered Person's coverage is terminated prior to the completion of the orthodontic treatment plan, the Covered Person 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 a Covered Person's ongoing care 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.

EXCLUSIONS AND LIMITATIONS

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

IMPORTANT INFORMATION ABOUT YOUR DENTAL BENEFITS

— Dental Procedures Which Are Not Medically Necessary.

Please note that in order to provide Covered Persons with dental care Benefits at a reasonable cost, this Policy provides Benefits only for those Covered Services for eligible dental treatment that are determined to be Medically Necessary.

No Benefits will be provided for procedures which are not Medically Necessary. Medically Necessary generally means that a specific procedure provided to a Covered Person is required for the treatment or management of a dental symptom or condition and that the procedure performed is the most efficient and economical procedure which can safely be provided to a Covered Person.

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

— Care By More Than One Dentist

If a Covered Person changes Dentists in the middle of a particular Course of Treatment, Benefits will be provided as if a Covered Person had stayed with the same Dentist until a Covered Person's treatment was completed. There will be no duplication of Benefits.

— Alternate Benefits

In all cases in which there is more than one Course of Treatment possible, the benefit will be based upon the most efficient Course of Treatment.

If a Covered Person and a Covered Person's Dentist, a dental auxiliary, or Physician decides on personalized restorations, or personalized complete or partial dentures and overdentures, or to employ specialized techniques for dental services rather than standard procedures, the Benefits provided will be limited to the benefit for the standard procedures for dental service.

— Non-Compliance with Prescribed Care

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

EXCLUSIONS-WHAT IS NOT COVERED

No Benefits will be provided under this Policy for:

- Services or supplies not specifically listed as a Covered Service, or when they are related to a non-covered service.
- Amounts which are in excess of the Maximum Allowance.
- Dental services for treatment of congenital or developmental malformation, or services performed for cosmetic purposes, including but not limited to bleaching teeth and grafts to improve aesthetics.
- Dental services or appliances for the diagnosis and/or treatment of temporomandibular joint dysfunction and related disorders or to increase vertical dimension.
- Dental services which are performed due to an accidental injury. Injury caused by chewing or biting an object or substance placed in a Covered Person's mouth is not considered an accidental injury, except for persons under the age of 19.
- Dental services which are performed due to injuries arising from Interscholastic Activities.
- Services and supplies for any illness or injury suffered after the Insured's Effective Date as a result of war or any war, declared or undeclared, when serving in the military or any auxiliary unit thereto.
- Services or supplies that do not meet accepted standards of dental practice.
- Experimental, Investigational and/or unproven services and supplies and all related services and supplies.
- Hospital and ancillary charges.
- Implants and any related services and supplies (other than crowns, bridges and dentures supported by implants) associated with the placement and care of injuries.
- Services or supplies for which Covered Persons are not required to make payment or would have no legal obligation to pay if they did not have this or similar coverage.
- Services or supplies for which "discounts" or waiver of Deductible or Coinsurance amounts are offered.
- Services rendered by a Dentist related to Covered Persons by blood or marriage.
- 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.
- Services or supplies received for behavior management or consultation purposes.
- Services or supplies for any illness or injury arising out of or in the course of employment for which Benefits are available under any Workers' Compensation Law or other similar laws whether or not Covered Persons make a claim for such compensation or receive such Benefits. However, this exclusion shall not apply if a

Covered Person is a corporate officer of any domestic or foreign corporation and is employed by the corporation and elected to withdraw himself/herself from the operation of the Illinois Workers' Compensation Act according to the provisions of the Act.

— Services or supplies that are furnished to Covered Persons by the local, state or federal government and for any services or supplies to the extent payment or benefits are provided or available from the local, state or federal government (for example, Medicare) whether or not that payment or benefits are received, except however, this exclusion shall not be applicable to medical assistance benefits under Article V or VI of the Illinois Public Aid Code (305 ILCS 5/5-1 et seq. or 5/6-1 et seq.) or similar legislation of any state, benefits provided in compliance with the Tax Equity and Fiscal Responsibility Act or as otherwise provided by law.

— Charges for nutritional, tobacco or oral hygiene counseling.

— Charges for local, state or territorial taxes on dental services or procedures.

— Charges for the administration of infection control procedures as required by local, state or federal mandates.

— Charges for telephone consultations, email or other electronic consultations, missed appointments, completion of a claim form or forwarding requested records or x-rays.

— Charges for athletic mouth guards, isolation of a tooth with rubber dam, metal copings, mobilization of erupted/malpositioned tooth, precision attachments for partials and/or dentures and stress breakers.

— Charges for partial or full denture or fixed bridge which includes replacement of a tooth which was missing prior to a Covered Person'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 a Covered Person's Effective Date.

— Any services, treatments or supplies included as Covered Services under other hospital, medical and/or surgical coverage.

— Case presentations or detailed and extensive treatment planning when billed for separately.

— Charges for occlusion analysis or occlusal adjustments.

— Charges for prescription or nonprescription mouthwashes, rinses, topical solutions, preparations or medicament carriers.

— Charges for personalized complete or partial dentures and overdentures, related services and supplies, or other specialized techniques.

— Services and supplies to the extent benefits are duplicated because the spouse, parent and/or child are covered separately under this Policy.

— Charges for duplicate, temporary or provisional prosthetic device or other duplicate, temporary or provisional appliances.

The Plan may, without waiving these exclusions, elect to provide Benefits for care and services while awaiting the decision of whether or not the care and services fall within the exclusions listed above. If it is later determined that the care and services are excluded from a Covered Person's coverage, the Plan will be entitled to recover the amount it has allowed for Benefits under this Policy. Covered Persons must provide the Plan with all documents it needs to enforce its rights under this provision.

COORDINATION OF BENEFITS SECTION

Coordination of Benefits (COB) applies to this Benefit Program when a Student or a Student's covered Dependent(s) 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 this definition unless a Covered Person'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 that provides benefits or services for, or because of, medical or dental care or treatment:

(i) Individual or group insurance or group-type coverage, whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type 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 Benefit Program.

CLAIM DETERMINATION PERIOD.....means the Policyholder's Benefit Period. However, it does not include any part of the Benefit Period during which a Covered Person has no coverage under this Benefit Program, or any part of the Policyholder's 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 that 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 that applies:

1. **Non-Dependent or Dependent**

The benefits of the Benefit Program that covers the person as an employee, member or subscriber (that is, other than a dependent) are determined before those of the Benefit Program that covers the person as 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, (i.e., "parent"):

- 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 Benefit Program that covered the parent longer are determined before those of the Benefit Program that 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 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 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 the Insurer 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. Young Adult as a Dependent

For a dependent child who has coverage under either or both parents' plans and also has his or her own coverage as a dependent under a spouse's plan, rule 8, "Length of Coverage" applies. In the event the dependent child's coverage under the spouse's plan began on the same date as the dependent child's coverage under either or both parents' plans, the order of benefits shall be determined by applying the birthday rule of rule 2 to the dependent child's parent or parents and the dependent's spouse.

6. Active or Inactive Employee

The benefits of a Benefit Program that 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 that covers 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 shall not apply.

7. 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.

If the other Benefit Program does not contain the order of benefits determination described within this section, and if, as a result, the programs do not agree on the order of benefits, this requirement shall be ignored.

8. Length of Coverage

If none of the rules in this section determines the order of benefits, the benefits of the Benefit Program that covered an employee, member or subscriber longer are determined before those of the Benefit Program that 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:

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.

If Covered Persons are eligible for Medicare Part B, the benefits of this Benefit Program may be reduced taking into consideration the amount that would be payable for an Allowable Expense under Medicare Part B whether or not a Covered Person has enrolled in Part B and/or received payment from Medicare.

When the benefits of this Benefit Program are reduced as described, 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. The Insurer has the right to decide which facts it needs. It may get needed facts from or give them to any other organization or person. The Insurer need not tell, or get the consent of, any person to do this. Each person claiming benefits under this Benefit Program must give the Insurer any facts it needs to pay the Claim.

FACILITY OF PAYMENT

A payment made under another Benefit Program may include an amount that should have been paid under this Benefit Program. If it does, the Insurer may pay that amount to the organization that made the payment under the other Benefit Program. That amount will then be treated as though it were a benefit paid under this Benefit Program. The Insurer 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 the Insurer is more than it should have paid under this COB provision, it may recover the excess from one or more of:

1. The person(s) 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.

HOW TO FILE A CLAIM

FILING DENTAL CLAIMS

In order to obtain a Covered Person's dental benefits under this Policy, it is necessary for a Claim to be filed with the Insurer.

To file a Claim, Covered Persons must obtain an Attending Dentist's Statement from the Insurer, or the Insurer's designee, before going to their Dentist. The Attending Dentist's Statement is also used for pre-estimation of benefits. It is a Covered Person's responsibility to insure that the necessary Claim information has been provided to the Insurer.

Covered Persons must complete and sign the Subscriber/Insured Information of the Attending Dentist's Statement. As soon as treatment has ended, Covered Persons must ask their Dentist to complete and sign the Attending Dentist's Statement, and file it with:

Blue Cross and Blue Shield of Illinois
P.O. Box 23059
Belleville, Illinois 62223-0059

Claims must be filed with the Insurer within 365 days from the date a Covered Person's Covered Service was rendered. Claims not filed within the required time period will not be eligible for payment. Should Covered Persons have any questions about filing Claims, they may ask the Insurer or the Insurer's designee.

DENTAL CLAIM PROCEDURES

The Insurer will usually process all Claims according to the terms of the benefit program within 30 days of receipt of all information required to process a Claim. In the event that the Insurer does not process a Claim within this 30-day period, the Covered Person or the valid assignee shall be entitled to interest at the rate of 9% per year, from the 30th day after the receipt of all Claim information until the date payment is actually made. However, interest payment will not be made if the amount is \$1.00 or less. The Insurer will notify the Covered Person or the valid assignee when all information required to pay a Claim within 30 days of the Claim's receipt has not been received. (For information regarding assigning benefits, see "Payment of Claims and Assignment of Benefits" provisions in the GENERAL PROVISIONS section of this Policy.)

If the Claim is denied, Covered Persons will receive a notice from the Insurer with: (1) the reasons for denial; (2) a reference to the dental care plan provisions on which the denial is based; (3) a description of additional information which may be necessary to perfect the claim, and (4) an explanation of how they may have the Claim reviewed by the Insurer if they do not agree with the denial.

DENTAL CLAIM REVIEW PROCEDURES

If a Covered Person's Claim has been denied, Covered Persons may request an appeal. The Insurer will review its decision in accordance with the following procedure.

Within 180 days after Covered Persons receive notice of a denial or partial denial, they should write to the Insurer. The Insurer will need to know the reasons why Covered Persons do not agree with the denial or partial denial. Covered Persons should send their requests to:

Blue Cross and Blue Shield of Illinois
P.O. Box 23059
Belleville, Illinois 62223-0059

Covered Persons may also designate a representative to act for them in the appeal procedure. A Covered Person's designation of a representative must be in writing as it is necessary to protect against disclosure of information about a Covered Person except to a Covered Person's authorized representative. To obtain an Authorized Representative form, a Covered Person or a Covered Person's authorized representative may call the Insurer at the number on the back of a Covered Person's ID card.

While the Insurer will honor telephone requests for information, such inquiries will not constitute a request for appeal.

A Covered Person and a Covered Person's authorized representative may ask to see relevant documents and may submit written issues, comments and additional medical information within 180 days after a Covered Person receives notice of a denial or partial denial or at any time during the claim appeal process. The Insurer will give Covered Persons a written decision within 30 days after it receives their request for appeal.

If Covered Persons have any questions about the Claims procedures or the appeal procedure, they may write or call Blue Cross and Blue Shield Headquarters. Blue Cross and Blue Shield offices are open from 8:45 A.M. to 4:45 P.M., Monday through Friday.

Blue Cross and Blue Shield of Illinois
300 East Randolph
Chicago, Illinois 60601-5099

If Covered Persons have a Claim for benefits which is denied or ignored, they may have the right to file suit in a state or federal court.

Filing an appeal does not prevent Covered Persons from filing a complaint with the Illinois Department of Insurance or keep Illinois Department of Insurance from investigating a complaint. Illinois Department of Insurance can be contacted at the following addresses:

Illinois Department of Insurance
Office of Consumer Health Insurance
320 West Washington Street
Springfield, IL 62767
(877) 527-9431 Toll-free phone
(217) 558-2083 Fax number
complaints@ins.state.il.us Email address
<http://mc.insurance.illinois.gov/messagecenter.nsf>

Illinois Department of Insurance
Consumer Division
122 South Michigan Avenue, 19th Floor
Chicago, IL 60603
312-814-2420 Toll-free phone
312-814-5416 Fax number

GENERAL PROVISIONS

1. THE INSURER'S SEPARATE FINANCIAL ARRANGEMENTS WITH PROVIDERS

The Insurer hereby informs you that it has contracts with certain Providers ("Participating Providers") in its service area to provide and pay for dental care services to all persons entitled to dental care benefits under dental policies and contracts to which the Insurer is a party, including all persons covered under this Policy. Under certain circumstances described in its contracts with Participating Providers, the Insurer may:

- receive substantial payments from Participating Providers with respect to services rendered to Covered Persons for which the Insurer was obligated to pay the Participating Provider, or
- pay Participating Providers substantially less than their Claim Charges for services, by discount or otherwise, or
- receive from Participating Providers other substantial allowances under the Insurer's contracts with them.

In the case of Dentists, the calculation of any maximum amounts of benefits payable by the Insurer under this Policy and the calculation of all required deductible and Coinsurance amounts payable by Covered Persons under this Policy shall be based on the lesser of the Maximum Allowance or Dentist's Claim Charge for Covered Services rendered to them. Blue Cross and Blue Shield may receive such payments, discounts and/or other allowances during the term of the Policy. Neither the Policyholder nor Covered Persons is entitled to receive any portion of any such payments, discounts and/or other allowances.

2. PAYMENT OF CLAIMS AND ASSIGNMENT OF BENEFITS

- a. Under this Policy, the Insurer has the right to make any benefit payment either directly to the Dentist of the Covered Services or to the Covered Person, unless reasonable evidence of a properly executed and enforceable Assignment of Benefit Payment has been received by the Plan sufficiently in advance of the Plan's benefit payment. The Plan reserves the right to require submission of a copy of the Assignment of Benefit Payment. For example, the Insurer may pay benefits to Covered Persons if they receive Covered Services from a Non-Participating Dentist. The Insurer is specifically authorized by Covered Persons to determine to whom any benefit payment should be made.
- b. Once Covered Services are rendered by a Dentist, Covered Persons have no right to request the Insurer not to pay the Claim submitted by such Dentist and no such request will be given effect. In addition, the Insurer will have no liability to Covered Persons or any other person because of its rejection of such request.
- c. Except for the Assignment of Benefit Payment described above, this Policy and a Covered Person's claim for benefits under this Policy is expressly non-assignable and non-transferable to any person or entity, including any Dentist, at any time before or after Covered Services are rendered to a Covered Person, and Coverage under this Policy is expressly non-assignable and non-transferable and will be forfeited if Covered Persons attempt to assign or transfer coverage or aid or attempt to aid any other person in fraudulently obtaining coverage. Any such assignment or transfer of a claim for benefits or coverage shall be null and void.

3. COVERED PERSONS' DENTIST RELATIONSHIPS

- a. The choice of a Dentist is solely a Covered Person's choice and the Insurer will not interfere with a Covered Person's relationship with any Dentist.
- b. The Insurer does not itself undertake to furnish health or dental care services, but solely to make payments to Dentists for the Covered Services received by Covered Persons. The Insurer is not in any event liable for any act or omission of any Dentist or the agent or employee of such Dentist, including, but not limited to, the failure or refusal to render services to Covered Persons. Professional services which can only be legally performed by a Dentist are not provided by the Insurer. Any contractual relationship between a Dentist, a dental auxiliary, or Physician and a Plan Hospital or other Participating Provider shall not be construed to mean that the Insurer is providing professional service.
- c. The use of an adjective such as Plan or Participating in modifying a Dentist shall in no way be construed as a recommendation, referral or any other statement as to the ability or quality of such Dentist. In addition, the omission, non-use or non-designation of Plan, Participating or any similar modifier or the use of a term such as Non-Plan or Non-Participating should not be construed as carrying any statement or inference, negative or positive, as to the skill or quality of such Dentist.
- d. Each Dentist provides Covered Services only to Covered Persons.

4. NOTICES

Any information or notice which the Policyholder or Covered Persons furnish to the Insurer under this Policy must be in writing and sent to the Insurer at its offices at 300 East Randolph, Chicago, Illinois 60601-5099 (unless another address has been stated in this Policy for a specific situation). Any information or notice which the Insurer furnishes to the Policyholder or Covered Persons must be in writing and sent to the Policyholder or Covered Persons at their respective addresses as they appear on the Insurer's records. Blue Cross and Blue Shield may also provide such notices electronically, to the extent permitted by applicable law.

5. LIMITATIONS OF ACTIONS

No legal action may be brought to recover under this Policy, prior to the expiration of sixty (60) days after a Claim has been furnished to the Insurer in accordance with the requirements of this Policy. In addition, no such action shall be brought after the expiration of three (3) years after the time a Claim is required to be furnished to the Insurer in accordance with the requirements of this Policy.

6. INFORMATION AND RECORDS

Covered Persons agree that it is their responsibility to ensure that any Dentist, other Blue Cross and/or Blue Shield Plan, insurance company, employee benefit association, government body or program, any other person or entity, having knowledge of or records relating to (a) any illness or injury for which a Claim or Claims for benefits are made under this Policy, (b) any medical history which might be pertinent to such illness, injury, Claim or Claims, or (c) any benefits or indemnity on account of such illness or injury or on account of any previous illness or injury which may be pertinent to such Claim or Claims, furnish to the Insurer or its agent, and agree that any such Dentist, person or other entity may furnish to the Insurer or its agent, at any time upon its request, any and all information and records (including copies of records) relating to such illness, injury, Claim or Claims. In addition, the Insurer may furnish similar information and records (or copies of records) to

Dentists, Blue Cross and Blue Shield Plans, insurance companies, governmental bodies or programs or other entities providing or administering insurance-type benefits requesting the same. It is also a Covered Person's responsibility to furnish the Insurer information regarding a Covered Person's or a Covered Person's Dependents becoming eligible for Medicare, termination of Medicare eligibility or any change in Medicare eligibility status in order that the Insurer be able to make Claim Payments in accordance with MSP laws.

7. VALUE BASED DESIGNPROGRAMS

The Insurer and the Policyholder has the right to offer medical management programs, quality improvement programs, and health behavior wellness, maintenance, or improvement programs that allow for a reward, a contribution, a penalty, a differential in premiums, a differential in medical, prescription drug or equipment Copayments, Coinsurance, deductibles, or costs, or a combination of these incentives or disincentives for participation in any such program offered or administered by the Insurer, or an entity chosen by the Insurer, to administer such programs. In addition, discount programs for various health and wellness-related or insurance-related items and services may be available from time-to-time. Such programs may be discontinued with or without notice.

For individuals in wellness programs who are unable to participate in these incentives or disincentives due to an adverse health factor shall not be penalized based upon an adverse health status and, unless otherwise permitted by law, the Insurer will allow a reasonable alternative to any individual for whom it is unreasonably difficult, due to a medical condition, to satisfy otherwise applicable wellness program standards.

Contact the Insurer for additional information regarding any value based programs offered by the Insurer.

Covered Persons may contact the Policyholder for additional information regarding any value base programs offered by the Policyholder.

8. TIME LIMIT ON CERTAINDEFENSES

After two (2) years from the date of issue of this Policy no misstatements, except fraudulent misstatements, made by the applicant in the application for such Policy shall be used to void the Policy or to deny a claim for illness or injury beginning after the expiration of such two (2) year period.

No Claim for an illness or injury beginning after two (2) years from the date of issue of this Policy shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the Effective Date of coverage of this Policy.

10. CONFORMITY WITH STATESTATUTES

This Policy provides, at a minimum, coverage as required by Illinois law. Laws in some other states require that certain benefits or provisions be provided to Covered Persons if a Covered Person is a resident of their state when the policy that insures a Covered Person is not issued in a Covered Person's state. In the event any provision of this Policy, on its Effective Date, conflicts with the laws of the state in which a Covered Person permanently resides, a Covered Person will be provided the greater of the benefit under this Policy or that required under the laws of the state in which a Covered Person permanently resides.

11. ENTIRE CONTRACT

This Policy, including the application and any amendments and riders constitutes the entire contract of insurance and no change is valid unless approved by the executive officer of the Insurer and unless such approval be endorsed hereon and attached hereto.

www.bcbsil.com

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