

Dental Benefits Summary

| | <u>Indemnity</u> |
|--|---------------------------------|
| Annual Deductible | |
| Individual | \$100 |
| Family | \$300 |
| Preventive Services | 80% |
| Basic Services | 100% of scheduled amount |
| Major Services | 100% of scheduled amount |
| Annual Benefit Maximum | \$1000 |
| Office Visit Copay | N/A |
| Orthodontic Services | Not Covered |
| Orthodontic Deductible | Not Covered |
| Orthodontic Lifetime Maximum | Not Covered |
| Preventive | |
| Oral examinations (a) | 80% |
| Cleanings (a) Adult/Child | 80% |
| Fluoride (a) | 80% |
| Bitewing Images (a) | 80% |
| Full mouth series Images (a) | 80% |
| Basic | |
| | Scheduled Amount |
| Denture repairs | \$45 |
| Space Maintainers | \$113 |
| Root canal therapy, anterior teeth | \$222 |
| Root canal therapy, molar teeth | \$323 |
| Scaling and root planing (a) 4 or more teeth per quad | \$49 |
| Gingivectomy (a)* 4 or more teeth per quad | \$111 |
| Amalgam (silver) fillings 2 surface | \$43 |
| Composite fillings (anterior teeth only) 2 surface | \$53 |
| Stainless steel crowns | \$68 |
| Incision and drainage of abscess* | \$32 |

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| Surgical removal of erupted tooth* | \$53 |
| Surgical removal of impacted tooth (soft tissue)* | \$80 |
| Osseous surgery (a)* 4 or more teeth per quad | \$322 |
| Surgical removal of impacted tooth (partial bony)* | \$117 |
| Major | Scheduled Amount |
| Inlays Metallic 2 surface | \$143 |
| Onlays Metallic 2 surface | \$207 |
| Crowns Full Cast Noble Metal | \$175 |
| Maxillary Partial Dentures Cast Base | \$326 |
| Pontics Cast Noble Metal | \$175 |
| General anesthesia/intravenous sedation* First 15 minutes | \$36 |
| *Certain services may be covered under the Medical Plan. Contact Member Services for more details. | |
| <i>(a) Frequency and/or age limitations may apply. Limits are described in the booklet/certificate.</i> | |

Other Important Information

This benefits summary of the Aetna Dental® Indemnity Dental coverage is provided by Aetna Life Insurance Company for some of the more frequently performed dental procedures. Our dental Indemnity plan gives you the freedom to visit any licensed dentist for covered expenses. You do not need a referral, or an ID card. Benefits under the Indemnity dental plan are subject to usual and prevailing charge limits, as determined by Aetna.

Out-of-Network plan payments are based on the 80th percentile of billed charges for the geographic area.

Partial List of Exclusions and Limitations* - Coverage is not provided for the following (unless otherwise noted in the member booklet):

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

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- Care while in the custody of a governmental authority
- 2. Any charge in excess of any benefit, dollar, visit, or frequency limit stated in the schedule of benefits.
- 3. Cosmetic services and supplies.
- 4. Court-ordered services and supplies - Includes those court-ordered services and supplies, or those required as a condition of parole, probation, release or as a result of any legal proceeding.
- 5. Acupuncture, acupressure and acupuncture therapy
- 6. Crown, inlays and onlays, and veneers unless for one of the following:
 - It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material
 - The tooth is an abutment to a covered partial denture or fixed bridge.
- 7. Dentures, crowns, inlays, onlays, bridges, or other prosthetic appliances or services used for the purpose of splinting, to alter vertical dimension, to restore occlusion, or correcting attrition, abrasion, or erosion.
- 8. Dental work that began before you were covered by the plan.
- 9. First installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth, all of which were lost while you were not covered.
- 10. General anesthesia and intravenous sedation, unless specifically covered and done in connection with another eligible dental service.
- 11. Instruction for diet, tobacco counseling and oral hygiene.
- 12. Orthodontic treatment except as covered in the Eligible Dental Services section of the schedule of benefits.
- 13. Dental services and supplies made with high noble metals (gold or titanium) except as covered in the Eligible Dental Services section of the schedule of benefits.
- 14. Services and supplies provided in connection with treatment or care that is not covered under the plan.
- 15. Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures.
- 16. Services and supplies provided where there is no evidence of pathology, dysfunction or disease, other than covered preventive services.
- 17. Space maintainers except when needed to preserve space resulting from the premature loss of deciduous teeth.
- 18. Surgical removal of impacted wisdom teeth when removed only for orthodontic reasons.
- 19. Temporomandibular joint dysfunction/disorder
- 20. Dental services and supplies that are covered in whole or in part:
 - Under any other part of this plan
 - Under any other plan of group benefits provided by the policyholder

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21. Experimental or investigational drugs, devices, treatments or procedures.
22. Services, including but not limited to, those treatments, services, prescription drugs and supplies which are not medically necessary (as determined by Aetna) for the diagnosis and treatment of illness, injury, restoration of physiological functions, or covered preventive services. This applies even if they are prescribed, recommended or approved by your physician or dentist.
23. Payment for a portion of the charge that another party is responsible for as the primary payer.
24. Prescribed drugs, pre-medication or analgesia.
25. Treatment by other than a dentist. However, the plan will cover some services provided by a licensed dental hygienist under the supervision and guidance of a dentist. These are:
 - Scaling of teeth
 - Cleaning of teeth
 - Topical application of fluoride.
26. Work related illness or injuries.

Any exclusion above will not apply to the extent that coverage of the charges is required under any law that applies to the coverage.

*This is a partial list of exclusions and limitations, others may apply. Please check your plan booklet for details.

Your Dental Care Plan Coverage Is Subject to the Following Rules:

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

- If a charge is made for a non-eligible dental service or supply and an eligible dental service that would provide an acceptable result, then your plan will pay a benefit for the eligible dental service or supply.
- If a charge is made for an eligible dental service but another eligible dental service that would provide an acceptable result is less expensive, the benefit will be for the least expensive eligible dental service.
- You should review the differences in the cost of alternate treatment with your dental provider. Of course, you and your dental provider can still choose the more costly treatment method. You are responsible for any charges in excess of what your plan will cover.

Replacement rule Some eligible dental services are subject to your plan's replacement rule. The replacement rule applies to replacements of, or additions to existing:

- Crowns
- Inlays
- Onlays
- Veneers
- Complete dentures
- Removable partial dentures

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- Fixed partial dentures (bridges)
- Other prosthetic services

These eligible dental services are covered only when you give us proof that:

- While you were covered by the plan:
 - You had a tooth (or teeth) extracted after the existing denture or bridge was installed.
 - As a result, you need to replace or add teeth to your denture or bridge.
- The present item cannot be made serviceable, and is:
 - A crown installed at least 5 years before its replacement.
 - An inlay, onlay, veneer, complete denture, removable partial denture, fixed partial denture (bridge), or other prosthetic item installed at least 5 years before its replacement.
- While you were covered by the plan:
 - You had a tooth (or teeth) extracted.
 - Your present denture is an immediate temporary one that replaces that tooth (or teeth).
 - A permanent denture is needed, and the temporary denture cannot be used as a permanent denture. Replacement must occur within 12 months from the date that the temporary denture was installed.

Tooth missing but not replaced rule

The first installation of complete dentures, removable partial dentures, fixed partial dentures (bridges), and other prosthetic services will be covered if:

- The dentures, bridges or other prosthetic items are needed to replace one or more natural teeth that were removed while you were covered by the plan. (The extraction of a third molar tooth does not qualify.)
- The tooth that was removed was not an abutment to a removable or fixed partial denture installed during the prior 5 years

Any such appliance or fixed bridge must include the replacement of an extracted tooth or teeth.

Late entrant rule (Does not apply to Maine contract state and Maine residents): The plan does not cover services and supplies given to a person age 5 or older if that person did not enroll in the plan during one of the following:

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

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

- After the person has been covered by the plan for 12 months
- As a result of injuries sustained while covered by the plan
- Diagnostic and preventive services such as exams, cleanings, fluoride, and images (excludes services related to orthodontia).

Specific products may not be available on both a self-funded and insured basis. The information in this document is subject to change without notice. In case of a conflict between your plan documents and this information, the plan documents will govern.

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All member care and related decisions are the sole responsibility of participating providers. Aetna Dental does not provide health care services and, therefore, cannot guarantee any results or outcomes.

Dental plans are provided or administered by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc.

Telehealth Services: the plan will reimburse the treating or consulting provider for the diagnosis, consultation, or treatment of an enrollee via telehealth on the same basis and to the same extent that the plan would reimburse the same covered in-person service.

In Arizona, DMO®, Advantage Dental, Basic Dental and Family Preventive Dental Plans are provided or administered by Aetna Health Inc. In Texas, the Dental Preferred Provider Organization (PPO) is known as the Participating Dental Network (PDN), and Indemnity Dental plans are provided or administered by Aetna Life Insurance Company.

This material is for informational purposes only and is neither an offer of coverage nor dental advice. It contains only a partial, general description of plan or program benefits and does not constitute a contract. The availability of a plan or program may vary by geographic service area. Certain dental plans are available only for groups of a certain size in accordance with underwriting guidelines. Some benefits are subject to limitations or exclusions. Consult the plan documents (Schedule of Benefits, Certificate/Evidence of Coverage, Booklet, Booklet-Certificate, Group Agreement, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan.

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 877-238-6200.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705),
CRCoordinator@aetna.com.

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

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).

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| Hawaiian | No ka wala'au 'ana me ka lawelawe 'olelo e kahea aku i ka helu kelepona ma kāu kāleka ID. Kāki 'ole 'ia kēia kōkua nei. |
| Hindi | बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लिए, अपने आईडी कार्ड पर दिए नंबर पर कॉल करें। |
| Hmong | Yuav kom tau kev pab txhais lus tsis muaj nqi them rau koj, hu tus naj npawb ntawm koj daim npav ID. |
| Igbo | Inweta enyemaka asụsụ na akwughi ugwo obula, kpoo nomba no na kaadi njirimara gi |
| Ilocano | Tapno maakses dagiti serbisio ti pagsasao nga awanan ti bayadna, awagan ti numero nga adda ayan ti ID kardmo. |
| Indonesian | Untuk mengakses layanan bahasa tanpa dikenakan biaya, silakan hubungi nomor telepon di kartu asuransi Anda. |
| Italian | Per accedere ai servizi linguistici senza alcun costo per lei, chiami il numero sulla tessera identificativa. |
| Japanese | 無料の言語サービスは、IDカードにある番号にお電話ください。 |
| Karen | လၢတၢ်ကမၤန့ၢ်ဂ့ၢ်တၢ်မၤစၢၤအတၢ်ဖိးတၢ်မၤတၢ်ဖၣ် လၢတၢ်ဆိၣ်ဒီးအပူၤလၢနကတၢ်ပုၣ်ဖၣ်အီၤအဂီၢ်, ကိးတၢ်လီၤတဲၤစိနီၣ်ဂီၢ်လၢအဆိၣ်လၢနခိၣ်ဂီၢ် (ID) အလီၤန့ၢ်တက့ၢ်. |
| Korean | 무료 다국어 서비스를 이용하려면 보험 ID 카드에 수록된 번호로 전화해 주십시오. |
| Kru-Bassa | I nyuu kosna mahola ni language services ngui nsaa wogui wo, sebel i nsinga i ye ntilga i kat yong matibla |
| Kurdish | بو دەسپێرێت ئاگەشتن بە خزمەتگوزاری زمان بەجێ تێچوون یۆ تو، پەڕه‌ندی بکه‌ به ژماره‌ی سه‌ر ئای دی (ID) کارتێ خۆت. |
| Lao | ເພື່ອຂ້າງຕິງບໍລິການພາສາທີ່ບໍ່ຂຍອຳ, ໃຫ້ໃບທາດປີໃຫຍ່ໃນບັດປະຈຳຕົວຂອງທ່ານ. |
| Marathi | आपल्याला कोणत्याही शुल्काशिवाय भाषा सेवांपर्यंत पोहोचण्यासाठी, आपल्या ID कार्डावरील क्रमांकावर फोन करा. |
| Marshallese | Nan bōk jipañ kōn kajin ilo an ejjelōk wōñean ñan kwe, kwōn kallok nōmba eo ilo kaat in ID eo am. |
| Micronesian-Ponapean | Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih nempe nan amhw doaropwe en ID. |
| Mon-Khmer, Cambodian | ដើម្បីទទួលបានសេវាកម្មភាសាដែលគិតថ្លៃសម្រាប់លោកអ្នក សូមហៅទូរសព្ទទៅកាន់លេខដែលមាននៅលើបណ្តាសម្គាល់ខ្លួនរបស់លោកអ្នក។ |
| Navajo | T'áá ni nizaad k'éhjí bee níká a'doowol doo b'ááh ílínígóó naaltsoos bee atah nílíígo nanitinígíí bee néého'dóizinígíí béésh bee hane'í biká'ígíí áajj' hólne'. |
| Nepali | भाषासम्बन्धी सेवाहरूमाथि निःशुल्क पहुँच राख्न आफ्नो कार्डमा रहेको नम्बरमा कल गर्नुहोस्। |
| Nilotic-Dinka | Të koor yin ran de wëër de thokic ke cìn wëu kor keek tēnɔŋ yin. Ke yin col ran ye koc kuony nē namba de abac tō nē ID kard duōn de tiit de nyin de panakim kōu. |
| Norwegian | For tilgang til kostnadsfri språktjenester, ring nummeret på ID-kortet ditt. |

