



**Delta Dental Small Group
Insurance Policy
(Off Exchange)**

Delta Dental of Wyoming
PO Box 29
6234 Yellowstone Road
Cheyenne, WY 82009
307-632-3313 or 1-800-735-3379
Fax: 307-632-3313
www.deltadentalwy.org

This is a legal contract between Delta Dental of Wyoming (Delta Dental) and the insured. This policy is made up of the application, contract, summary of benefits, and the attached document. It is issued in consideration of the required premium payment. Delta Dental will pay benefits according to the terms and conditions of coverage described in this policy.

THIS IS A LIMITED BENEFIT DENTAL INSURANCE POLICY. THIS POLICY PROVIDES DENTAL BENEFITS ONLY. PLEASE READ THIS POLICY CAREFULLY.

THIS POLICY DOES NOT PROVIDE FOR ADULT WELLNESS BENEFITS AS DEFINED BY W.S. 26-18-103(B).

TO OBTAIN INFORMATION OR MAKE A COMPLAINT, PLEASE CALL THE TOLL FREE NUMBER 1-800-735-3379.

RENEWAL PROVISION

This policy is guaranteed renewable and will continue in effect as long as the insured pays the premiums when they are due or within the grace period in accordance with the policy terms and conditions. The premium can be changed only if Delta Dental changes it on all policies of this kind in force in the state where the policy was issued. If the premium is changed, the insured will be given 45 days' written notice.

TEN-DAY RIGHT TO EXAMINE POLICY

The insured has the right to return this policy to Delta Dental within 10 days of receipt, and to have the premium refunded if, after examination, the insured is not satisfied with this policy for any reason.

This policy is governed by the laws of the state of Wyoming.

Signed for DELTA DENTAL OF WYOMING in Cheyenne, WY.

A handwritten signature in cursive script that reads "Kerry P. Hall".

Kerry P. Hall, President and CEO

Table of Contents

Welcome.....2

Definitions.....3

Participating and Non-Participating Dentists.....8

Claims payment9

Maximum Plan Allowance9

Benefits.....10

Exclusions.....15

Preauthorization of Benefits.....20

Filing Claims.....21

Coordination of Benefits.....22

Eligibility.....24

Continued Coverage.....26

Rights of Recovery (Subrogation).....27

Delta Dental’s Liability.....28

Grievance Procedures.....28

Notice of Privacy Practices.....28

General Provisions.....31

Welcome

Thank you for selecting Delta Dental of Wyoming to provide your dental coverage. For more than 45 years, we have dedicated our company to improving oral health in Wyoming.

Delta Dental of Wyoming is pleased to bring these important dental benefits to all persons who are enrolled under this Policy.

This Policy is issued by Delta Dental of Wyoming and delivered in Wyoming. Please read this Policy carefully and completely and refer to it should you have questions about your dental coverage. This Policy is our complete agreement with you and will govern the Benefits provided to Covered Persons under this Policy.

Important Notice Concerning Statements in the Application for Your Policy. Your application is a part of this Policy and is attached. If the application is not complete or has an error, please let us know. If your answers are incorrect or untrue, we may have the right to deny benefits or rescind your policy. If for any reason, any part of the application is incorrect, please contact us.

Definitions

Alternate benefit is a provision in a dental plan contract that allows the third-party payer to determine the benefit based on an alternative procedure that is generally less expensive than the one provided or proposed.

Amalgam is a silver material used to fill cavities that are placed on the tooth surface (that is used for chewing) because it is a particularly durable material.

Annual maximum benefit is the maximum benefit each member is eligible to receive for certain covered services in a coverage year. The annual maximum benefit is reached from claims settled under this handbook in a coverage year. This amount is shown on the summary of benefits sheet. Refer to the summary of benefits sheet to see if you have a separate lifetime benefit for orthodontics (braces), TMJ, or implant services.

Apicoectomy is a surgical removal of the apex or tip of a root in order to remove diseased tissue.

Applicant wherever used in this Contract means the group that has requested a policy from Delta Dental.

Approved amount is the total amount that the dentist is permitted to collect as payment in full for the specified service. It includes the dental benefit plan's payment as well as the patient's deductible and/or co-insurance.

Benefits are services covered under a dental plan.

Billed Charge is the amount a dentist bills for a specific dental procedure.

Caries is a term that is used for tooth decay.

COBRA or Consolidated Omnibus Budget Reconciliation Act is a law that requires certain employers to offer continued health insurance coverage to eligible employees and/or their dependents who have had their health/dental insurance coverage terminated.

Co-insurance/cost sharing is the percentage of dental expenses you pay after the deductible is met, until you reach your annual maximum benefit.

Co-payment is a fixed dollar amount paid each time certain covered services are received.

Completion date is the date a procedure is completed. It is the insertion date for dentures and partial dentures. It is the cementation date (regardless of the type of cement used) for inlays, onlays, crowns, and fixed bridges.

Composite is a white resin material used to fill cavities which has less durability, thus it is placed on non-stress bearing surfaces of front teeth because the color more closely resembles the natural tooth than does the color of amalgam (Silver).

Contract means this agreement between Delta Dental and Applicant including the Application of the Applicant for this Contract and the attached appendices, endorsements and riders, if any. This Contract constitutes the entire Contract between the parties.

Contract Year means the twelve (12) month period commencing on the Effective Date and each yearly period thereafter.

Coverage percentage means the percentage of the maximum plan allowance paid by Delta Dental for a specific benefit, as specified in the summary of benefits.

Coverage year means the 12-month period over which a group's deductibles, maximums and other provisions apply. Also known as the benefit year. Your coverage year is shown on the summary of benefits sheet.

Crown is the artificial covering of a tooth with metal, porcelain or porcelain fused to metal and covers teeth that are weakened by decay or severely damaged or chipped.

Debridement is the removal of subgingival and/or supragingival plaque and calculus in order to complete an oral evaluation.

Deductible is the dollar amount you pay for covered services in a coverage year before benefits are available under this handbook. This amount is shown on the summary of benefits sheet in the front of this handbook. The family deductible is reached from deductible amounts paid on behalf of any combination of members.

Delta Dental means Delta Dental Plan of Wyoming, a non-profit dental service corporation, d.b.a. Delta Dental of Wyoming, acting for itself.

Dentist means a duly licensed dentist legally entitled to practice dentistry at the time and in the place services are performed.

Dentures (complete/partial) replace missing permanent teeth with a removable set of artificial teeth.

Dependents are a subscriber's lawful spouse, and children including step and adopted children.

Eligible Employee means any employee who meets the conditions of eligibility outlined in the contract.

Eligible Dependent means any of the dependents of an Employee, if dependents are eligible for benefits hereunder in accordance with the conditions of eligibility outlined the Contract.

Eligible Person means an employee or a dependent who meets the conditions of eligibility outlined in the Contract.

Eligibility Date means the date an Employee's eligibility for benefits becomes effective under the terms of this Contract.

Endodontist is a dentist with advanced training who specializes in diseases of the tooth pulp, performing such services as root canals.

Exclusion is a dental service or procedure not covered by a dental program.

Explanation of benefits is a statement sheet that explains how your claim was processed, payment by Delta Dental, your responsibility, and other pertinent information.

Fluoride is a safe chemical compound that prevents cavities and makes the tooth surface stronger so that teeth can resist decay.

General anesthesia is a patient induced state of unconsciousness determined by the provider to complete treatment.

General dentist is a dentist who provides a full range of dental services for the entire family.

Grievance means any dissatisfaction with the administration, claims practices or provision of services by Delta Dental that is expressed in writing by or on behalf of an eligible person.

Group means the employer, association, union or other organization contracting with Delta Dental to provide benefits to its eligible employees or members and/or their dependents if applicable.

Health Insurance Portability and Accountability Act of 1996 is a federal law that requires all health plans, including health care clearinghouses and any dentist who transmits health information in an electronic transaction, to use a standard format. Providers' paper transactions are not subject to this requirement.

ID number is the unique number assigned by the administrator of your dental plan or the Social Security number of the primary subscriber.

Implant is a material inserted or grafted into tissue. Dental implant is a device specially designed to be placed surgically within or on the mandibular or maxillary bone as a means of providing dental replacement.

Initial Enrollment Period means the initial period of time, as determined by the group and Delta Dental during which eligible employees may enroll eligible persons.

Insured the person to which this policy is issued.

Late enrollee is a subscriber or dependent that does not enroll in the plan when initially eligible.

Limitations are restricting conditions - such as age, period of time covered, and waiting periods - under which a group or individual is insured.

Maximum coverage year benefit is the maximum dollar amount a program will pay toward the cost of dental care incurred by an individual or family in a specified period, usually a calendar year.

Maximum Plan Allowance (MPA) is the amount that Delta Dental will pay for a service, supply, or dental procedure.

Medically Necessary/Dentally Necessary Orthodontia means orthodontic services to help correct severe handicapping malocclusions caused by cranio-facial orthopedic deformities involving the teeth.

Medical Necessity/Dental Necessity means (effective July 1, 2010 Wyoming Statue 26-40-102) A medical/dental service, procedure or supply provided for the purpose of preventing, diagnosing or treating an illness, injury, disease or symptom.

- Is medically/dentally appropriate for the symptoms, diagnosis or treatment of the condition, illness, disease or injury; Provides for the diagnosis, direct care and treatment of the patient's condition, illness, disease or injury;
- Is in accordance with professional, evidence based medicine and recognized standards of good medical/dental practice and care; and
- Is not primarily for the convenience of the patient, doctor/dentist or other medical/dental provider.

A medical/dental service, procedure or supply shall not be excluded from being a medical/dental necessity under this section solely because the service, procedure or supply is not in common use if the safety and effectiveness of the service, procedure or supply is supported by:

- Peer reviewed medical/dental literature, including literature relating to therapies reviewed and approved by a qualified institutional review board, biomedical compendia and other medical literature that meet the criteria of the National Institutes of Health's Library of Medicine for indexing in Index Medicus (Medline) and Elsevier Science Ltd. for indexing in Excerpta Medicus (EMBASE); or
- Medical journals recognized by the Secretary of Health and Human Services under Section 1861(t)(2) of the federal Social Security Act.

Non-participating dentist is a state-licensed dentist who does not have a written participation agreement with Delta Dental.

Open Enrollment Period means an enrollment period after the initial enrollment period during which eligible persons may apply to become covered persons, and existing covered persons may apply to change to another coverage option, if available, or elect to terminate coverage.

Optional Treatment – Delta Dental will pay the pre-approved fee for the least expensive dental procedure that is equally effective. You will be responsible for the remainder of the dentist's fee if a more expensive dental procedure is selected.

Oral surgeon is a dentist with advanced training who removes teeth, including impacted wisdom teeth, repairs fractures of the jaw and other damage to the bone structure around the mouth.

Orthodontics is the correction of misaligned teeth and jaw or the straightening of teeth. Also called braces.

Orthodontist is a dentist with advanced training who corrects misaligned teeth and jaws, usually by applying braces.

Participating dentist is a licensed dentist who has signed a Delta Dental service agreement. Delta Dental's payment and the patient's payment, if any, are to be accepted by the contracting dentist as payment in full. Delta Dental's payment is sent directly to the contracting dentist. To find a participating dentist go to www.deltadentalwy.org. Click on "Find a Dentist". Then select "Delta Dental Premier" and enter your city or zip code.

Pediatric dentist is a dentist with advanced training who generally limits his/her practice to children and teenagers. Also known as Pedodontist.

Periodontist is a dentist with advanced training who treats diseases of the gums.

Periodontal scaling/root planing is the removal of hard deposits, with metal scalers and curettes, on the root surfaces. The intent is to remove the diseased elements of the root surface, thereby permitting healing and potential reduction in depth of the periodontal pocket.

Preauthorization is the process by which Delta Dental determines if a procedure or treatment is a referable Benefit under the Enrollee's plan.

Premium means amounts payable monthly by Applicant.

Prevailing Fee means the most commonly charged fee for a particular procedure in the geographic area or population center where covered dental services are provided, so long as it is not less than the average fee for

such procedure. Such "Prevailing Fees" shall be kept current through analysis of fee data not less frequently than once every twelve (12) months.

Primary insurance is the insurance carrier or third party payee that pays for services rendered to a covered person before any other carriers would.

Prophylaxis is a professional cleaning to remove plaque, tartar (calculus), and stain from teeth to help prevent dental disease.

Pulpotomy is a partial removal of the pulp.

Radiograph is the photographic representation of opaque objects produced by the action of ionizing radiation upon sensitized plate or film. Also known as x-ray or digital image.

Root canal therapy is the treatment of a tooth having a damaged pulp; usually performed by completely removing the pulp, sterilizing the pulp chamber and root canals, and filling these spaces with inert sealing material.

Sealant is a thin plastic material used to cover the biting surface of a tooth to prevent tooth decay.

Secondary insurance is the insurance carrier or third party payee that would process its payment for a claim after a primary carrier made payment, and make any additional payments as necessary.

Single Procedure means a dental procedure to which a separate procedure number has been assigned. (See Article X Procedure Codes and Nomenclature of this Contract.)

Space maintainer is a mechanical or prosthetic device used to prevent the drifting of teeth in an area where there has been premature loss of a tooth or teeth.

Special Enrollment Period means the 30 day period of time after each of the following events during which an eligible employee can enroll eligible persons under this contract:

- (a) A change in family status (marriage, divorce, legal separation, birth of a natural born child, adoption of a child or placement for adoption of a child) after the effective date of the policy;
- (b) A loss of other coverage under another group plan;
- (c) COBRA exhaustion;
- (d) Loss of coverage under the eligible employees alternate plan;
- (e) Termination of Medicaid coverage or the Children's Health Insurance Program (CHIP) coverage as a result of loss of eligibility;

Subscriber means an eligible employee or member of the group who (a) has completed and signed the documents necessary for coverage under the contract, (b) has been accepted by Delta Dental as a subscriber, and (c) for whom the appropriate premium has been paid.

Summary of benefits is a listing of the specific benefits and benefit limitations for dental services provided under the terms of your group's contract. The summary of benefits is provided as a sheet inserted in this handbook.

Treatment plan is a written report prepared by a dentist showing the dentist's recommended treatment of any dental disease, defect, or injury.

Waiting period is a period of time defined by the dental contract before benefits are covered.

Wisdom tooth is the adult molar tooth, also called a third molar that is furthest back in the mouth. There are four third molars, two in the lower jaw and two in the upper jaw, one on each side.

X-ray is an image used for diagnosing oral health conditions that is produced by projecting small amounts of radiation on photographic film. Also called a radiograph or digital image.

Usual, Customary and Reasonable

USUAL - A "Usual" fee is that fee usually charged for a given service by an individual dentist to all his private patients, i.e., his own usual fee.

CUSTOMARY - A fee is "Customary" when it is within the range of usual fees charged by dentists of similar training and experience for the same service within that same specific and limited geographic area, as determined by Delta Dental.

REASONABLE - A fee is "Reasonable" when it meets the above two criteria and when it is justifiable considering the special circumstances of the particular case involved.

Participating Dentists

Participating dentists signed an agreement with Delta Dental and agree to abide by certain guidelines, such as not charging Delta Dental subscribers more than the pre-approved fees. This may result in savings. When you receive services from dentists who participate with Delta Dental of Wyoming or any other Delta Dental, all of the following statements apply:

- Participating dentists agree to file claims for you.
- Participating dentists do not charge the patient up front for any amount covered by Delta Dental except deductible and co-payment.
- Participating dentists will not charge back to the patient (balance bill) any amount over the amount allowable by Delta Dental.
- Claims are paid directly to participating dentists. You are responsible to pay your dentist for any deductible, coinsurance, or non-approved charge.
- Participating dentists agree to file a Preauthorization of Benefits when you have a treatment plan exceeding \$250.

Non-Participating Dentists

When you receive services from non-participating dentists, you will not receive any of the advantages that our agreement offers. As a result, when you receive services from non-participating dentists, all of the following statements apply:

- Non-participating dentists do not accept Delta Dental's pre-approved fees. This means you are responsible for any difference between their charge and what Delta Dental pays.
- Non-participating dentists are not responsible for filing your claims.
- Claims are paid to you. You are responsible for paying your dentist for claims as well as any deductible, coinsurance, or non-approved charge.
- Non-participating dentists do not agree to file Preauthorization of Benefits for you.

Delta Dental's Payment on Claims

Our policy is to send our payment for treatment after it is completed – not before. For example, we will send payment when:

- A crown is placed, not when it is cut.
- A fixed or removable prosthesis is placed.
- A root canal is filled.

Maximum Plan Allowance (MPA)

The maximum plan allowance is the amount that Delta Dental will pay for a service, supply, or dental procedure. The maximum plan allowance is established by Delta Dental of Wyoming and is developed from various sources, such as agreements with dentists, input from dental consultants, the simplicity or complexity of the procedure, and the charges for procedures by dentists in Wyoming.

For services billed by dentists outside of Wyoming, the maximum plan allowance is based on information from that state's Delta Dental.

Payment Procedures

- Delta Dental shall pay the following benefits upon the participating dentist's usual, customary and reasonable fee. The fee paid for any particular covered service shall be the lesser: a) the fee submitted on the Attending Dentist's Statement (claim form); b) the participating dentist's filed fee; or c) the maximum plan allowance, as determined by Delta Dental of Wyoming.
- The amounts payable by Delta Dental with respect to the services rendered by a Non-Participating Dentist shall not exceed the dentist's fees, or the non-participating maximum plan allowance, whichever shall be less.
- The amounts payable by Delta Dental with respect to services rendered by a dentist in another state or country who is not a Participating Dentist of Delta Dental in that state shall not exceed the amount that would be payable if such services had been provided by a Participating Dentist in Wyoming.
- The amounts payable by Delta Dental with respect to services rendered by a dentist in another state who is a Participating Dentist of a Delta Dental Plan in that state shall be those that would be payable by that other Delta Dental Plan.

Coverage after Termination

If an Individual's coverage terminates while he/she is receiving treatment under a preauthorization of benefits which was approved while he/she was eligible for benefits, benefits will not continue to be paid for such approved treatment.

Coverage Period

An Eligible Individual becomes covered on the first day of the month following receipt of the completed enrollment form and payment or payment authorization. Eligible Dependents, if enrolled, are eligible on the date the Individual's coverage is effective or on the first day of the month following the date on which the Individual acquires the dependent, whichever later occurs. Eligible Dependents not enrolled on the day the Individual becomes eligible or within 31 days of their becoming an Eligible Dependent, will not be eligible to enroll until the next open enrollment period.

Benefits

Check-Ups and Teeth Cleaning – *A benefit unless otherwise noted on the summary of benefits sheet*

Diagnostic and Preventive Services

Dental Cleaning (Prophylaxis) –

Removing plaque, tartar (calculus), and stain from teeth.

Limitation: Dental cleaning is a benefit only once every six months, *unless otherwise noted on the summary of benefits sheet.*

Oral Evaluations (Exams) –

Limitation: Dental examinations are a benefit only once every six months, *unless otherwise noted on the summary of benefits sheet.*

Fluoride Applications –

Limitation: Fluoride applications are a benefit only when applied by dental professionals. Fluoride applications are usually a benefit only once every twelve months for dependent children under age 19, *unless otherwise noted on the summary of benefits sheet.*

X-Rays (Radiographs) –

Limitation: Cone beam imaging, MRI's, and ultrasound procedures are not a covered benefit.

Bitewing X-Rays –

Limitation: Bitewing x-rays, are a benefit once every six months, *unless otherwise noted on the summary of benefits sheet.*

Full-Mouth/Panoramic X-Rays –

Full-mouth x-rays are a combination of individual x-rays such as periapicals, bitewings or occlusal films taken by a dentist on the same service date.

Limitation: Full-mouth or panoramic x-rays are a benefit once every 5 years, *unless otherwise noted on the summary of benefits sheet.*

Occlusal X-Rays –

Limitation: These x-rays are a benefit twice in a 24 month period, *unless otherwise noted on the summary of benefits sheet.*

Periapical X-Rays –

Limitation: These x-rays are a benefit on an as needed basis determined by your dentist, not to exceed benefits/limitations outlined as full-mouth x-rays.

Sealant Applications –

Filling decay-prone areas of the chewing surface of molars.

Limitation: Sealant applications are a benefit once every three years for unrestored 1st and 2nd permanent molars for eligible dependent children under age 19 unless otherwise noted on the summary of benefits sheet. Sealants for primary teeth, wisdom teeth, or teeth that have already been treated with a filling/restoration are not a benefit.

Space Maintainers for Missing Primary Back Teeth –

Limitation: Space maintainers are a benefit only for eligible dependent children under age 19, *unless otherwise noted on the summary of benefits sheet*.

Cavity Repair/Fillings and Tooth Extractions – A benefit unless otherwise noted on the summary of benefits sheet.

Procedures in this category should receive our review before they are performed. See Preauthorization of Benefits.

Routine and Restorative Services

Emergency Treatment (Palliative Treatment) – (waiting period may apply)

Emergency treatment for temporary relief of dental pain or infection.

Prefabricated Crowns – (waiting period may apply)

Pre-fabricated or stainless steel restorations.

Limitation: These benefits are covered once in a 24 month period, unless otherwise noted on the summary of benefits sheet. Restorations for the primary purpose of cosmetics or restoring a tooth due to attrition, abrasion, erosion, and abfractions are not a benefit.

Routine Restoration of Decayed or Fractured Teeth – (waiting period may apply)

Restoring the tooth with silver (amalgam) fillings, tooth colored (composite/resin) fillings.

Limitation: If a tooth colored filling is used to restore back (posterior) teeth, benefits are limited to the amount paid for a silver filling, unless otherwise noted on the summary of benefits sheet. You are responsible for paying the difference. These benefits are covered once per surface in a 12 month period. Restorations for the primary purpose of cosmetics or restoring a tooth due to attrition, abrasion, erosion, and abfractions are not a benefit.

Routine Extractions – (waiting period may apply)

Routine removal of tooth structure, minor smoothing of socket bone and closure as necessary

General Anesthesia/Sedation – (waiting period may apply) - unless otherwise noted on the summary of benefits sheet

Limitation: General anesthesia and intravenous sedation are benefits only when provided in conjunction with six or more routine extractions, surgical extractions and other covered surgical procedures and when billed by the treating dentist.

Oral Surgery – (waiting period may apply)

Including surgical removal of teeth, and other surgical services to the teeth or immediate surrounding hard and soft tissues that are being performed due to disease, pathology, or dysfunction of dental origin.

Limitation: Oral surgery may be a benefit unless otherwise noted on the summary of benefits sheet.

Root Canals/Endodontic Services – A benefit unless otherwise noted on the summary of benefits sheet.

Procedures in this category should receive our review before they are performed. See Preauthorization of Benefits.

Pulpotomy – (waiting period may apply)

Removing the coronal portion of the pulp as part of root canal therapy. When performed on a baby (primary) tooth, pulpotomy is the only procedure required for root canal therapy.

Apicoectomy/Periradicular Surgery – (waiting period may apply)

Surgery to repair a damaged root as part of root canal therapy or to correct a previous root canal.

Retrograde Fillings – (waiting period may apply)

Sealing the root canal by preparing and filling it from the root end of the tooth.

Root Canal Therapy – (waiting period may apply)

Treating an infected or injured pulp to retain tooth function. This procedure generally involves removal of the pulp and replacement with an inert filling material.

Limitation: If retreatment is required, it is a benefit following 24 months from the completion of the original root canal and limited to one retreatment per tooth.

Gum and Bone Diseases/Periodontal Services – A benefit unless otherwise noted on the summary of benefits sheet

Procedures in this category should receive our review before they are performed. See Preauthorization of Benefits.

Periodontal Maintenance Therapy – (waiting period may apply)

Includes various maintenance services such as pocket depth measurement, dental cleaning (oral prophylaxis), removal of stain, and root planing and scaling.

Limitation: This procedure must follow conservative or complex periodontal therapy and is allowable once in a twelve month period. This procedure replaces the dental cleaning benefit (prophylaxis) described under Check-Ups and Routine Teeth Cleaning earlier in this section.

Full Mouth Debridement (Difficult Cleaning) – (waiting period may apply)

Limitation: Full mouth debridement is a benefit once in a 5 year period.

Conservative Periodontal Procedures (Root Planing and Scaling) – Type (waiting period may apply)

Removing contaminants such as bacterial plaque and tartar (calculus) from a tooth root to prevent or treat disease of the gum tissues and bone which support it.

Limitation: Conservative periodontal procedures are a benefit only once every 24 consecutive months for each quadrant of the mouth.

Complex Periodontal Procedures – (waiting period may apply)

Various surgical interventions designed to repair and regenerate gum and bone tissues that support the teeth.

Limitation: Complex periodontal procedures are a benefit once in 36 months/3 years for each quadrant of the mouth for natural teeth only. A quadrant is one of the four equal sections of the mouth into which the jaws can be divided.

Single Crowns (Cast or Indirect), Inlays, Onlays/Major Restorations – A benefit unless otherwise noted on the summary of benefits sheet

Procedures in this category should receive our review before they are performed. See Preauthorization of Benefits.

Major Restorations for Complicated Tooth Decay or Fracture – (waiting period may apply)

Restoring a tooth with a cast filling (including local anesthesia) when the tooth cannot be restored with a silver (amalgam) or tooth colored (composite) filling. An x-ray must accompany all claims for crowns.

Limitation: Procedures in this category are available once every 5 years beginning from the date the major restoration is cemented in place. This includes teeth crowned and then extracted within the five year period and replaced with a bridge or implant crown. Procedures in this category are not a program benefit under age 16.

Crowns – Type III (waiting period may apply)

Restoring form and function by covering and replacing the visible part of the tooth with a precious metal, porcelain-fused-to-metal, or porcelain crown. Crowns are a benefit only if the tooth cannot be restored with a routine filling.

Limitation: Crowns placed for the primary purpose of periodontal splinting, cosmetics, altering vertical dimension, restoring your bite (occlusion), allergies, or restoring a tooth due to attrition, abrasion, erosion, and abfractions are not a benefit. Crowns are a benefit following root canal treatment only when significant amount of tooth structure is missing due to decay and/or fracture and cannot be restored with a routine filling. If sufficient tooth structure remains, benefits are not allowed.

Coverage for an all porcelain/resin crown (non-metal) is limited to the six front (anterior) teeth on both the upper and lower jaw/arch. An alternate benefit will be made (porcelain to metal on bicuspids and 1st molars; cast metal for 2nd and 3rd molars).

Coverage for a porcelain/resin to metal crown is limited to the front teeth through your first molar on both the upper and lower jaw/arch. An alternate benefit of cast metal crown will be made for 2nd and 3rd molar teeth.

Crown replacement due to porcelain fracture is not a benefit.

An x-ray must accompany all claims for crowns.

Inlays Restorations – (waiting period may apply)

Restoring a tooth with a cast metal or porcelain filling.

Limitation: Inlays are limited to the amount paid for a silver (amalgam) filling. If a tooth colored material is used to restore back (posterior) teeth, benefits are limited to the amount paid for a silver filling. You are responsible for paying the difference. These benefits are covered once per surface in a 5 year period. Inlay restorations for the primary purpose of cosmetics or restoring a tooth due to attrition, abrasion, erosion, and abfractions are not a benefit. Inlays are a benefit unless otherwise noted on the summary of benefits sheet.

Onlays Restorations – (waiting period may apply)

Replacing one or more missing or damaged biting cusps of a tooth with a cast restoration. The same criteria for crown coverage applies to onlays.

Posts and Cores – (waiting period may apply)

Preparing a tooth for a cast restoration after a root canal when there is insufficient strength and retention.

Recementation of Major Restorations – (waiting period may apply)

Limitation: Benefits are limited to once per lifetime.

Bridges, Dentures, and Implants/Prosthetics – Fixed or Removable – A benefit unless otherwise noted on the summary of benefits sheet

Procedures in this category should receive our review before they are performed. See Preauthorization of Benefits.

Prosthetics are fixed bridgework, partial and complete dentures, and implants used to replace missing permanent teeth. Bridges and dentures (partial or complete) are a benefit once every 5 years from the date they are placed and then only if the existing prosthetic is unserviceable whether or not Delta Dental paid for the original dental procedure under this plan. Fixed bridges and partial/complete dentures or implants are provided when chewing function is impaired due to missing teeth. Procedures in this category are not a program benefit under the age of 16.

Bridges – (waiting period may apply)

Replacing missing permanent teeth with a dental prosthesis that is cemented in place and can only be removed by a dentist. Bridge repairs are also covered.

Limitation: Bridges which are supported by dental implants are limited to the amount paid for a bridge supported by natural teeth.

Dentures (Complete and Partial) – (waiting period may apply)

Replacing missing permanent teeth with a dental prosthesis that is removable. Denture repair and relining are also covered.

Limitation: Dentures which are supported by surgically placed dental implants will be limited to the amount paid for a conventional complete denture.

Denture Adjustments – (waiting period may apply)

Limitation: Denture adjustments are limited to two per denture per coverage year after 6 months has elapsed since initial placement.

Denture (Complete and Partial) Relines – (waiting period may apply)

Limitation: Denture relines will be limited to twice in a 5 year period.

Denture (Complete and Partial) Rebase – (waiting period may apply)

Limitation: Dentures and/or denture rebase will be limited to twice in a 5 year period

Implants – (waiting period may apply)

Coverage is provided when chewing function is impaired due to missing teeth and could include surgical placement or removal of implants or attachments to implant.

Limitations: Preauthorization is recommended. Implants are a benefit unless otherwise noted on the summary of benefits sheet.

Tissue Conditioning – (waiting period may apply)

Limitation: Tissue conditioning is limited to two per denture every 24 consecutive months.

Orthodontic Services/Braces

Orthodontics are services for the proper alignment of teeth. See the Summary of Benefits for more detail.

Limitation: Please refer to the summary of benefits sheet at the beginning of this handbook to see if you have this coverage.

Diagnostic Cast

Limitation: Diagnostic cast is a benefit only in conjunction with orthodontic treatment.

Services not Covered

The limitations and exclusions listed in this policy apply to all covered services described in this benefit document. Benefits will not be provided for any service not specifically listed as a covered service or will be limited as indicated. Call us at 1-800-735-3379 if you are unsure if a certain service is covered.

Exclusions – *This handbook does not provide benefits for dental treatment listed in this section.*

Absence of coverage

Dental procedures, services, treatment and supplies for which the Covered Person would have no obligation to pay in the absence of this or any similar coverage.

Allergies

You are not covered for restorations or procedures necessary due to allergies or allergic reaction to dental treatment materials such as allergies to metals or mercury.

Anesthesia or analgesia

You are not covered for local anesthesia or nitrous oxide (relative analgesia) when billed separately from the related procedure. This exclusion does not apply to general anesthesia or intravenous sedation administered in connection with covered oral surgery as described in the benefits section of this policy.

Broken appointments

You are not covered for any fees charged by your dental office because of broken appointments.

Cleaning of prosthetic appliance

Your plan does not cover the cost of cleaning removable partials or dentures.

Charges for consultation

Charges for consultation are not a covered benefit.

Completion of form

Your plan does not cover any charges to complete forms.

Complete occlusal adjustment

You are not covered for services or supplies used for revision or alteration of the functional relationships between upper and lower teeth unless otherwise noted on the summary of benefits sheet at the front of this handbook.

Complications of a non-covered procedure

You are not covered for complications of a non-covered procedure.

Comprehensive Services

When two or more services are submitted and the services are considered part of the same service to one another, Delta Dental will pay the most comprehensive service (the service that includes the other non-benefited service) as determined by Delta Dental.

Congenital deformities

You are not covered for services or supplies to correct congenital deformities, such as a cleft palate.

Controlled release device

You are not covered for services or supplies used for the controlled release of therapeutic agents into diseased crevices around your teeth.

Cosmetic in nature

You are not covered for services or supplies which have the primary purpose of improving the appearance of your teeth, rather than restoring or improving dental form or function.

Coverage commencing before the date the dental coverage starts.**Crowns, appliance and restorations**

You are not covered for crowns that are not meant to restore form and function of a tooth, including crowns placed for the primary purpose of periodontal splinting, cosmetics, altering vertical dimension, restoring your bite (occlusion), or restoring a tooth due to allergies, attrition, abrasion, erosion and abfraction. Crowns placed on anterior teeth for endodontic purposes only are not a covered benefit.

Desensitization materials

You are not covered for desensitization materials or their application.

Diet planning

Diet planning or training in oral hygiene or preventive care.

Drugs

You are not covered for prescription, non-prescription drugs, medicines or therapeutic drug injections.

Duplicate dentures

Your plan does not cover any charges for the duplication of dentures.

Duplication of dental records

Your plan does not cover any charges for the duplication of dental records.

Effective date

You are not covered for services or supplies received before the effective date of coverage.

Experimental or investigative

You are not covered for services or supplies that are considered experimental, investigative or have a poor prognosis. Peer reviewed outcomes data from clinical trial, Food and Drug Administration regulatory status, and established governmental and professional guidelines will be used in this determination.

General anesthesia/sedation

General anesthesia and intravenous sedation are benefits only when provided in conjunction with covered oral surgery and when billed by the operating dentist.

Government programs

You are not covered for services or supplies when you are entitled to claim benefits from governmental programs (except Medicaid & the Children's Health Insurance Program).

Hospital

Charges for hospital services or hypnosis.

Implants

Implants may not be a benefit unless otherwise noted on the summary of benefits sheet. If they are not a benefit and implants are utilized, Delta Dental will allow the cost of the standard appliance, either fixed or removable, constructed in association therewith. Delta Dental does not cover the cost of the implants, maintenance or the surgical removal thereof.

Incomplete services

You are not covered for dental services that have not been completed.

Indirect pulp caps

You are not covered for indirect pulp caps.

Infection control

You are not covered for separate charges for "*infection control*," which includes the costs for services and supplies associated with sterilization procedures. Participating dentists incorporate these costs into their normal fees and will not charge an additional fee for "*infection control*."

Injuries

Dental Procedures, services, treatment and supplies to treat injuries or diseases caused by riots or any form of civil disobedience, injuries sustained while committing a felony or engaging in an illegal occupation or injuries that are intentionally inflicted.

Lost or stolen appliances

You are not covered for services or supplies required to replace a lost or stolen dental appliance or charges for duplicate dentures.

Malformation

Dental or surgical procedures performed to correct developmental malformation or acquired malformation.

Medical or health plan

Dental procedures, services, treatment or supplies for which benefit is provided by a medical or health plan.

Medical services or supplies

You are not covered for services or supplies which are medical in nature, including but not limited to dental services performed in a hospital, surgical treatment centers, treatment of fractures and dislocations, treatment of cysts and malignancies, and accidental injuries or treatment rendered other than by a licensed dentist.

Medically Necessary Orthodontic Services

You are not covered for medically necessary orthodontic services unless approved by Delta Dental.

Military service

You are not covered for services or supplies which are required to treat an illness or injury received while you are on active status in the military services.

Motor vehicle injury

Dental Procedures, services, treatment and supplies for injuries resulting from the maintenance or use of a motor vehicle if such treatment or service is paid or payable under a plan or policy of motor vehicle insurance, including a certified self-insurance plan.

Mutually exclusive service

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

Night guard/occlusal guards/athletic guards

Your plan does not cover appliances for bruxism, grinding or clenching of teeth unless your plan has coverage for temporomandibular joint (TMJ) dysfunction. Refer to the summary of benefits sheet at the front of this handbook.

Not dentally necessary

Dental procedures, services, treatment and supplies which are not dentally necessary or which do not meet generally accepted standards of dental practice.

Oral hygiene instruction

Plaque control programs, oral hygiene instruction and dietary instructions.

Orthodontic appliances repair or replacement

Your plan does not cover for the repair or replacement of any orthodontic appliance under this contract, even if orthodontics is a covered benefit.

Orthodontic services

Unless otherwise noted on the summary of benefits sheet.

Payment responsibility

You are not covered for services or supplies when someone else has the legal obligation to pay for your care, and when, in the absence of this contract, you would not be charged. This may include, but not limited to, treatment of injuries intentionally inflicted or sustained while committing a criminal act as a form of civil disobedience.

Periodontal appliances

You are not covered for services or supplies for periodontal appliances (bite guards) to reduce bite (occlusal) trauma due to tooth grinding or jaw clenching, unless temporomandibular joint (TMJ) dysfunction services are covered on the summary of benefits sheet.

Periodontal splinting

You are not covered for services or supplies used for the primary purpose of reducing tooth mobility, including crown-type restorations.

Pre-diagnostic services

Pre-diagnostic services, oral pathology laboratory procedures, and diagnostic tests and examinations other than pulp vitality tests.

Preventive control programs

Preventive control programs are not a covered benefit.

Prosthesis

The replacement of a prosthesis which, in the Dental Consultants opinion, can be repaired or does not need repair. The replacement of a prosthesis within 5 years after it was first placed, except when the replacement is: (1) made necessary by the extraction of a functioning natural tooth which is replaced while covered under the policy and when the existing prosthesis cannot be made serviceable; or (2) for full or partial dentures which, while in the mouth, have been damaged beyond repair as a result of injury occurring while covered.

Provisional (temporary) crowns, bridges or dentures

You are not covered for services or supplies for provisional crowns, bridges or dentures.

Repair, replacement or duplication of orthodontic appliances

You are not covered for services or supplies required to repair, replace or duplicate any orthodontic appliance.

Same day services

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

Sealants for primary teeth, wisdom teeth, or restored teeth

You are not covered for sealants for primary teeth, wisdom teeth, or teeth that have already been treated with a restoration. Coverage only applies to 1st and 2nd permanent molars, non-decayed, non-restored.

Sedation

Pre-medication, analgesia or conscious sedation.

Services provided in other than office setting

You are not covered for services provided in other than a dental office setting. This includes, but is not limited to, any hospital or surgical/treatment facility. This is limited to dentists fees, no facility charges are allowed.

Specialized services

You are not covered for specialized, personalized, elective materials and techniques or technology which are not reasonably necessary for the diagnosis or treatment of dental disease or dysfunction. Specialized services represent enhancements to other services and are considered optional. Includes, but not limited to, copings and precision attachments.

Splinting

The joining of teeth to support each other for periodontal reasons (stabilization) by crowns or other means. Splinting for stabilization due to an accident or injury is a covered benefit.

Sterilization

Sterilization preparation, infection control, operatory preparation and sepsis control are considered part of all procedures and are not a benefit.

Temporary or interim procedures

You are not covered for temporary or interim procedures.

Temporomandibular joint (TMJ) dysfunction

You are not covered for expenses incurred for diagnostic x-rays, appliances, restorations or surgery in connection with temporomandibular joint dysfunction or myofunctional therapy, unless temporomandibular joint (TMJ) dysfunction services are covered on the summary of benefits sheet.

Termination

Whether or not we have approved a treatment plan, you are not covered for treatment received after you or your group's coverage termination date.

Tooth colored fillings

Composite/resin restorations are allowed on the front teeth (anterior teeth) only. When composite/resin restorations are done on the back teeth (posterior teeth) they are considered optional services. Coverage will be made for a corresponding amalgam (silver) restoration.

Treatment by other than a licensed dentist

You are not covered for services or treatment performed by other than a licensed dentist or his or her employees.

Workers' compensation

You are not covered for services or supplies that are or could have been compensated under Workers' Compensation laws, including services or supplies applied toward satisfaction of any deductible under your employer's Workers' Compensation coverage.

Other:

Any procedure which (1) is for the purpose of changing vertical dimension; or (2) relates to bite registration, bite analysis, or the correction of the bite; or (3) is for replacing tooth structure lost as a result of abrasion or attrition; or (4) is for equilibration or restorations for malalignment of the teeth; or (5) gnathologic recordings.

Services for which the covered person has or had a right to payment under a program of a government or plan established by law except; (a) Medicare; (b) Medicaid; (c) the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) and (d) where the law does not permit this type of exclusion.

Preauthorization of Benefits

A preauthorization of benefits tells you and your dentist what is covered and how much will be paid on your treatment plan. It also determines that services are dentally necessary and appropriate.

When to submit a treatment plan

After an examination, your dentist may recommend a treatment plan. If the plan involves crown(s), bridgework, dentures, or implants costing over \$250 ask your dentist to send the treatment plan with x-rays to Delta Dental. If your dentist is a non-participating dentist, you will need to send the treatment plan, x-rays and supporting information to the address below. Delta Dental will determine benefit coverage, what portion of the cost we will pay and what portion you will be responsible for. You and your dentist will receive a preauthorization of benefits form with this information on it. The preauthorization of benefits is valid for 120 days from the date issued, if you are still covered by your dental plan. Before you schedule dental appointments, you and your dentist should discuss the amount to be paid by Delta Dental and your financial obligation for the proposed treatment.

Preauthorization of Benefits
Delta Dental of Wyoming
PO Box 29
Cheyenne, WY 82003

The treatment plan review

Once we receive the treatment plan and proper documentation, we will let your dentist know if the treatment plan is approved. We will take one of the following actions:

- accept it as submitted.
- recommend an alternative benefit.
- deny the treatment plan because:
 - the procedure is not a benefit under your policy;
 - you did not receive an evaluation after we asked you to; or
 - the procedure is not dentally necessary and appropriate.
 - you are no longer eligible for the services.

Appeal

If we deny a treatment plan, you or your dentist can resubmit it with additional documentation and ask us, in writing, to reconsider. If necessary, we will ask you to get an evaluation from another dentist. We will pay for the evaluation.

Please note: Although we may approve a treatment plan, we are not liable for the actual treatment you receive from your dentist.

Filing Claims

Once you receive dental services, we need to receive a claim to determine the amount of your benefits. The claim lets us know the services you received, when you received them, and from which dentist.

When to file your claim

After your procedure is completely finished, you should file a claim if your dentist has not filed one for you.

Reasons your claim may be denied

Even though a procedure may appear in the *Benefits* section of this policy, you should note that before you are eligible to receive benefits, we consider the following:

Is the procedure dentally necessary?

- The diagnosis is proper.
- The treatment is necessary to preserve or restore the form and the function of the tooth or teeth and the health of the gums, bone, and other tissues supporting the teeth.

Is the procedure dentally appropriate?

- The treatment is the most appropriate procedure for your individual circumstances.
- The treatment is consistent with professionally recognized standards of dental care and complies with criteria adopted by Delta Dental.
- The treatment does not cost more than alternative procedures that would be equally effective. **If you receive alternative services other than the least costly, you are responsible for paying the difference.**

Is the procedure subject to limitations or exclusions?

- Procedures that are not dentally necessary or appropriate.
- Procedures that are not covered by this policy. See *Services not Covered* section.
- Procedures that have limitations associated with them. For example, teeth cleaning is covered twice per coverage year. More frequent teeth cleaning is usually not a benefit even if your dentist verifies that it is dentally necessary and dentally appropriate. See the *Benefits* section for a description of covered procedures and limitations associated with certain procedures.
- Procedures that have reached the annual maximum benefit. See the summary of benefits sheet at the beginning of this policy.
- Any difference between the charge and what Delta Dental allows. **Please note: This only applies if you receive services from a non-participating dentist.**

Delta Dental's reply

Within 45 days of receiving all necessary documentation, we will send you a written decision and indicate any action taken.

Reviewing records

If you would like copies of records relevant to your claim, contact us at the following address or call 1-800-735-3379. Please allow two business days for us to process your request.

Delta Dental of Wyoming
PO Box 29
Cheyenne, WY 82003

Coordination of Benefits

When there is a basis for a claim under this plan and another plan, this plan is a secondary plan, which has its benefits determined after those of the other plan, unless:

The other plan has rules coordinating its benefits with those of this plan; and

Both those rules and this plan's rules described in subparagraph (b) require that this plan's dental benefits be determined before those of the other plan.

This Plan determines its order of benefits using the first of the following rules, which applies.

- 1) Non-dependent/Dependent. The benefits of the Plan that covers the person as an employee or member are determined before those of the Plan that covers the person as a dependent of an employee or member.
- 2) Dependent Child/Parents Not Separated or Divorced. This Plan and another Plan cover the same child as a dependent of different persons, called "parents" except as stated below:
 - a. the benefits of the Plan of the parent whose birthday falls earlier in the calendar year are determined before those of the Plan of the parent whose birthday falls later in the calendar year; but
 - b. if both parents have the same birthday, the benefits of the Plan that covered the parent longer are determined before those of the Plan that covered the other parent. However, if the other Plan does not have the rule described in (a) but instead has a rule based upon the gender of the parent,

and if, as a result, the Plans do not agree on the order of benefits, the rule in the other Plan shall determine the order of benefits.

- 3) Dependent Child/Separated or Divorced Parents. If two or more Plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:
 - a. first, the Plan of the parent with custody of the child;
 - b. then, the Plan of the spouse of the parent with custody of the child; and
 - c. finally, the Plan of the parent not having custody of the child.
 - d. Also, if the specific terms of a court decree state that the parents have joint custody of the child and do not specify that one parent has responsibility for the child's health care expenses or if the court decree states that both parents shall be responsible for the health care needs of the child but gives physical custody of the child to one parent and the entities obligated to pay or provide benefits of the respective parents' Plans have actual knowledge of those terms, benefits for the dependent child shall be determined according to the benefits of the Plan that covers the person as an employee or member are determined before those of the Plan that covers the person as a dependent of an employee or member.
 - e. However, if the specific terms of a court decree state that one of the parents is responsible for the health care expenses of a child, and the entity obligated to pay or provide the Benefits of the Plan of that parent has actual knowledge of those terms, the Benefits of that Plan are determined first. This paragraph does not apply with respect to any Claim Determination Period or plan year during which any benefits are actually paid or provided before the entity has that actual knowledge.
- 4) Active/Inactive Employee. The benefits of a Plan which cover a person as an employee who is neither laid off nor retired or as that employee's dependent(s) are determined before those of a Plan which covers that person as a laid off or retired employee or as that employee's dependent. If the other Plan does not have this rule and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.
- 5) Continuation of Coverage.
 - a. If a person has continuation coverage under federal or state law and is also covered under another Plan, the following shall determine the order of benefits:
 1. First, the benefits of a Plan covering the employee or member, or dependent of an employee or member.
 2. Second, the benefits under the continuation coverage.
 - b. If the other Plan does not have the rule described in subparagraph (A), and if as a result, the Plans do not agree on the order of benefits, this paragraph (5) is ignored.
- 6) Longer/Shorter Length of Coverage. If none of the above rules determines the order of benefits, the benefits of the Plan that covered an employee or member longer are determined before those of the Plan which covered that person for the shorter time. If a Covered Person is entitled to coverage under a group health care plan which primarily covers services or expenses other than dental care, and if the Covered Person first became eligible under the Plans on the same date, this Plan shall be the secondary payor for those services covered by both Plans.

Effect on the Benefits of This Plan

- 1) In accordance with order of benefit determination rules, this plan is a secondary plan as to one or more other plans. In that event, benefits of this plan may be reduced under this paragraph so that the total benefits paid or provided by all plans during a claim determination period are not more than the total allowable expenses.
- 2) Reduction in this plan's benefits. The benefits that would be payable under this plan in the absence of this COB provision will be reduced by the benefits payable for the total allowable Expenses in a claim determination period under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made.

When a plan provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an expense incurred and a benefit payable.

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

- 3) No rule in other plan. If the other plan does not have rules coordinating benefits with those of this plan, the benefits of the other plan are determined first.

Right to receive and release needed information

Delta Dental has the right to decide the facts it needs to apply these rules. Delta Dental may get needed facts from or give them to any other organization or person without the consent of the insured but only as needed to apply coordination of benefits rules. Medical and dental records remain confidential as provided by applicable state and federal law. Each person claiming benefits under this plan must give Delta Dental any facts it needs to process the claim.

Right of recovery

If the amount of the payments made by Delta Dental is more than it should have paid under coordination of benefits, it may recover the excess, at its option, from one or more of: (1) the persons it has paid or for whom it has paid; (2) insurance companies; or (3) other organizations. The "amount of payments made" includes the reasonable cash value of any benefits provided in the form of services.

Eligibility

- (a) Employees:
 - (i) Any employee who averages the number of hours of employment stated in the group application and who has completed the waiting period outlined in the group application.
- (b) Dependents:
 - (i) An Eligible Employee's lawful spouse;
 - (ii) An Eligible Employee's children including step, adopted and non-custodial children and children placed for adoption with the Eligible Employee, who are not eligible for coverage under a group dental benefit plan that is offered by the child's employer.
 - (iii) A child of the Eligible Employee's unmarried child is covered until the Eligible Employee's child reaches age 26, *unless otherwise noted in your groups contract*.

- (iv) Unmarried dependent children who are full-time students until the child reaches the age of 26, unless otherwise noted in your groups contract.
- (v) Mentally or physically disabled children shall be considered Eligible Dependents regardless of age.

An Eligible Employee may enroll for coverage for him/herself if he/she is an Eligible Person and for each Dependent who is an Eligible Person.

Effective Date of Coverage

- (a) The effective date of coverage for a Covered Person is the effective date of this Contract as shown in the Declarations if the Covered Person enrolls during the Initial Enrollment Period.
- (b) The effective date of coverage for a Covered Person who enrolls during an Open Enrollment Period is shown in the Declarations.
- (c) The effective date of coverage for a Covered Person who enrolls during a Special Enrollment Period is the first day of the month following the event provided Delta Dental is notified within 30 days of the qualifying event and the Premium is paid.

Coverage of Newborn and Adopted Children and Children Placed for Adoption

Your newborn child is covered from the moment of birth. If any additional premium is required, a notice of birth together with the premium must be submitted to us. This must be done within 45 days after the date of birth to continue coverage beyond the first 45-day period.

Enrollment

Eligible Employees must elect coverage for Eligible Persons during the Initial Enrollment Period specified in the application or during an Open Enrollment Period, if applicable, or a Special Enrollment Period, if applicable, in order to receive Benefits.

The Group agrees to complete and furnish to Delta Dental on or prior to the first day of every month eligibility data in a format approved by Delta Dental showing all Covered Person change information. Delta Dental will be obligated to provide Benefits only to Eligible Persons who are enrolled and are reported on the list of Covered Persons submitted by the Group and for whom the appropriate Premium has been paid as part of this Contract for the period for which Benefits are provided.

Termination of Coverage

- (a) Subject to any rights to continue coverage provided, enrollment under this Contract of any Covered Person may be terminated, or renewal of enrollment denied by Delta Dental, under the following circumstances:
 - (i) If cancelled, coverage ends on the effective date of cancellation. If non-renewed, coverage ends on the expiration date.
 - (ii) The date on which the Covered Person loses eligibility.

- (A) Eligibility of employees shall terminate on the last day of the month in which full-time employment terminates.
- (B) Eligibility of Dependents terminates on the earlier to occur of (i) the date on which the Eligible Employee through whom the Dependent has obtained coverage ceases to be an Eligible Employee or (ii) the date on which the Dependent loses Dependent status. If the loss of Eligibility is due to the Dependent attaining 26 years of age (unless otherwise noted in your group contract), termination of his/her coverage will occur on the last day of the contract term during which he/she attains 26 years of age (unless otherwise noted in your group contract).
- (iii) Upon ten days' written notice if the Covered Person or his/her representative knowingly commits fraud or makes a material misrepresentation or permits another person to make a material misrepresentation in obtaining Benefits under this Contract.
- (b) Upon termination of a Covered Person as indicated above, no further Benefits shall be provided under this Contract.

Continued Coverage

Covered Persons in employer groups ("Qualified Beneficiaries") are permitted to elect continuation of coverage under this Contract upon the occurrence of any of the following "Qualifying Events":

- (a) If an employee:
 - (i) Termination of employment, voluntary or involuntary, except for reasons of gross misconduct; or
 - (ii) Reduction in hours to fewer than the minimum required to be an Eligible Employee under this Contract.
- (b) If a Dependent of an employee:
 - (A) The Covered Person ceases to be a Dependent and is under 19 years of age; or
 - (B) Death of the employee; or
 - (C) Termination of the employee's employment, except for reasons of gross misconduct; or
 - (D) Reduction in the employee's hours to less than the minimum required to be eligible to purchase Dependent coverage under this Contract; or
 - (E) Employee becomes entitled to Medicaid; or
 - (F) Parents become divorced or legally separated.

The Group must provide notice to the Covered Person of the right to elect COBRA continuation coverage.

A Covered Person whose coverage is terminated due to divorce, legal separation or cessation of eligibility for coverage must provide the Group notice of such event within 60 days of its occurrence.

An election of continuation coverage must be made within 60 days beginning on the later of the date of the Qualifying Event or the date the Covered Person receives notice of election rights. The COBRA election by a Covered Person is deemed an election by all others who would lose coverage as a result of the same Qualifying Event unless otherwise specified in the election or the Qualified Beneficiary independently elects COBRA continuation coverage.

If election of COBRA continuation coverage is timely, the coverage begins on the date of the Qualifying Event and ends on the earlier of:

- (a) 18 months after the employee's employment termination or reduction in hours.
- (b) 29 months after the Qualifying Event for
 - (i) a Qualified Beneficiary who is determined to be disabled under the Social Security Act at any time during the first 60 days of COBRA coverage and who notifies the Group of such determination within the first 18 months of COBRA coverage; and for
 - (ii) any nondisabled Qualified Beneficiaries with respect to the same Qualifying Event.
- (c) For Qualified Beneficiaries other than the employee, 36 months after the date of the initial Qualifying Event for all other Qualifying Events.
- (d) The date on which the Qualified Beneficiary receiving continuation in coverage fails to make a timely payment of Premium. Delta Dental will not reinstate COBRA continuation coverage once terminated for nonpayment of Premium.
- (e) The date on which the Group ceases to offer this Contract to any of its employees or members.
- (f) The date on which coverage begins under another group dental plan, as applicable. However, a person who has elected COBRA continuation coverage and whose new plan contains a pre-existing limitation clause can maintain COBRA continuation coverage until all pre-existing limitations under the new plan are satisfied.

The first Premium must be paid to the Group within 45 days of the election of COBRA continuation coverage. Future Premium payments must be paid by the first day of each month.

In accordance with ERISA Section 602(3), premium for a qualified disabled person will be 150% of the single, family, or other applicable Rate for the coverage during months 19 through 29 of COBRA continuation coverage. The premium for all other COBRA continuation coverage will not exceed 102% of the Rate in effect for the Group during months one through 18, and will not exceed 102% of the Rate in effect for the Group during months 19 through 36, if applicable.

Qualified Medical Child Support Order (QMCSO)

If you have a dependent child and your employer receives a Medical Child Support Order recognizing the child's right to enroll in this benefit plan, your employer will promptly notify both you and the dependent that the order has been received. Your employer also will inform you and the dependent of the employer's procedures for determining whether the order is a Qualified Medical Child support Order.

Within a reasonable time after receiving the order, your employer will decide whether the court order is a qualified Medical Child Support Order and will notify you and the dependent of that determination.

Rights of Recovery (Subrogation)

Delta Dental has the right to recover claim payments made to you should you be compensated for damages by another party. (e.g. If you are in an accident and Delta Dental pays a claim for dental problems caused by the accident, we can request a refund from you if you receive compensation from the other party (or their insurance company) involved in the accident.)

Delta Dental's Liability

In no instance is Delta Dental liable for any conduct, including but not limited to tortuous conduct, negligence, or wrongful acts or omissions by any person, including but not limited to subscribers, dentists, dental assistants, dental hygienists, hospitals or hospital employees receiving or providing services. In no instance is Delta Dental liable for services of facilities that, for any reason, are unavailable to you.

Grievance Procedures

Delta Dental will attempt to resolve the grievance or benefits determination appeal through informal discussions, consultations or conferences and internal reviews (for medically/dentally necessary services). Delta Dental has a multi-step appeals process that includes up to two internal reviews and an external review of disputed claims. In the event that the grievance or appeal remains unresolved, the subscriber or covered dependent, or his/her representative has the right to request an external review (for medically/dentally necessary claims) or to appear before Delta Dental's Dental Care and Professional Review Committee to present written or oral information and to question the committee.

Notice of Privacy Practices

This section describes how health information about you may be used and disclosed and how you can get access to this information. Please review it carefully. The privacy of your health information is important to us.

Confidentiality of your health care information

This notice is required by law to inform you of how Delta Dental protects the confidentiality of your health care information in our possession. Protected Health Information (PHI) is defined as individually identifiable information regarding a patient's health care history, mental or physical condition or treatment. Some examples of PHI include your name, address, telephone and/or fax number, electronic mail address, social security number or other identification number, date of birth, date of treatment, treatment records, x-rays, enrollment and claims records. Delta Dental receives, uses and discloses your PHI to administer your benefit plan or as permitted or required by law. Any other disclosure of your PHI without your authorization is prohibited.

We follow the privacy practices described in this notice and federal and state privacy requirements that apply to our administration of your benefits. Delta Dental reserves the right to change our privacy practice effective for all PHI maintained. We will update this notice if there are material changes and redistribute it to you within 60 days of the change to our practices. We will also promptly post a revised notice on our website.

A copy may be requested anytime by contacting the address or phone number at the end of this notice. You should receive a copy of this notice at the time of enrollment in a Delta Dental program and will be informed on how to obtain a copy at least every three years.

Permitted uses and disclosures of your PHI

Uses and disclosures of your PHI for treatment, payment or health care operations

Your explicit authorization is not required to disclose information about yourself, or for purposes of health care

treatment, payment of claims, billing of premiums, and other health care operations. If your benefit plan is sponsored by your employer or another party, we may provide PHI to your employer or plan sponsor to administer your benefits. As permitted by law, we may also disclose PHI to third party affiliates that perform services for Delta Dental to administer your benefits. As permitted by law, we may disclose PHI to third-party affiliates that perform services for Delta Dental to administer your benefits, and who have signed a contract agreeing to protect the confidentiality of your PHI, and have implemented privacy policies and procedures that comply with applicable federal and state law.

Some examples of disclosure and use for treatment, payment or operations include: processing your claims, collecting enrollment information and premiums, reviewing the quality of health care you receive, providing customer service, resolving your grievances, and sharing payment information with other insurers. Some other examples are:

- Uses and/or disclosures of PHI in facilitating treatment. *For example, Delta Dental may use or disclose your PHI to determine eligibility for services requested by your provider.*
- Uses and/or disclosures of PHI for payment. *For example, Delta Dental may use and disclose your PHI to bill you or your plan sponsor.*
- Uses and/or disclosures of PHI for health care operations. *For example, Delta Dental may use and disclose your PHI to review the quality of care provided by our network of providers.*

Other permitted uses and disclosures without an authorization

We are permitted to disclose your PHI upon your request or to your authorized personal representative (with certain exceptions) when required by the U. S. Secretary of Health and Human Services to investigate or determine our compliance with law, and when otherwise required by law. Delta Dental may disclose your PHI without your prior authorization in response to the following:

- Court order;
- Order of a board, commission, or administrative agency for purposes of adjudication pursuant to its lawful authority;
- Subpoena in a civil action;
- Investigative subpoena of a government board, commission, or agency;
- Subpoena in an arbitration;
- Law enforcement search warrant; or
- Coroner's request during investigations.

Some other examples include: to notify or assist in notifying a family member, another person, or a personal representative of your condition; to assist in disaster relief efforts; to report victims of abuse, neglect or domestic violence to appropriate authorities; for organ donation purposes; to avert a serious threat to health or safety; for specialized government functions such as military and veterans activities; for workers' compensation purposes; and, with certain restrictions, we are permitted to use and/or disclose your PHI for underwriting, provided it does not contain genetic information. Information can also be de-identified or summarized so it cannot be traced to you and, in selected instances, for research purposes with the proper oversight.

Disclosures Delta Dental makes with your authorization

Delta Dental will not use or disclose your PHI without your prior written authorization unless permitted by law. You can later revoke that authorization, in writing, to stop the future use and disclosure.

The authorization will be obtained from you by Delta Dental or by a person requesting your PHI from Delta Dental.

Your rights regarding PHI

You have the right to request an inspection of and obtain a copy of your PHI.

You may access your PHI by contacting Delta Dental at the address at the bottom of this notice. You must include (1) your name, address, telephone number and identification number, and (2) the PHI you are requesting. Delta Dental may charge a reasonable fee for providing you copies of your PHI. Delta Dental will only maintain that PHI that we obtain or utilize in providing your health care benefits. Most PHI, such as treatment records or x-rays, is returned by Delta Dental to the dentist after we have completed our review of that information. You may need to contact your health care provider to obtain PHI that Delta Dental does not possess.

You may not inspect or copy PHI compiled in reasonable anticipation of, or use in, a civil, criminal, or administrative action or proceeding, or PHI that is otherwise not subject to disclosure under federal or state law. In some circumstances, you may have a right to have this decision reviewed. Please contact Delta Dental as noted below if you have questions about access to your PHI.

You have the right to request a restriction of your PHI.

You have the right to ask that we limit how we use and disclose your PHI, however, you may not restrict our legal or permitted uses and disclosures of PHI. While we will consider your request, we are not legally required to accept those requests that we cannot reasonably implement or comply with during an emergency. If we accept your request, we will put our understanding in writing.

You have the right to correct or update your PHI.

You may request to make an amendment of PHI we maintain about you. In certain cases, we may deny your request for an amendment. If we deny your request for amendment, you have the right to file a statement of disagreement with us and we may prepare a rebuttal to your statement and will provide you with a copy of any such rebuttal. If your PHI was sent to us by another, we may refer you to that person to amend your PHI.

For example, we may refer you to your dentist to amend your treatment chart or to your employer, if applicable, to amend your enrollment information. Please contact our privacy officer as noted at the end of this notice if you have questions about amending your PHI.

You have the right to opt-out of Delta Dental using your PHI for fundraising and marketing.

Delta Dental does not use your PHI for either marketing or fundraising purposes. If we change our practice, we must give you the opportunity to opt-out. We may send you newsletters or information regarding your dental program.

You have the right to request or receive confidential communications from us by alternative means or at a different address.

Alternate or confidential communication is available if disclosure of your PHI to the address on file could endanger you. You may be required to provide us with a statement of possible danger, as well as specify a different address or another method of contact. Please make this request in writing to the address noted at the end of this notice.

You have the right to receive an accounting of certain disclosures we have made, if any, of your PHI.

You have a right to an accounting of disclosures with some restrictions. This right does not apply to

disclosures for purposes of treatment, payment, or health care operations or for information we disclosed after we received a valid authorization from you. Additionally, we do not need to account for disclosures made to you, to family members or friends involved in your care, or for notification purposes. We do not need to account for disclosures made for national security reasons, certain law enforcement purposes or disclosures made as part of a limited data set. Please contact us at the number at the end of this notice if you would like to receive an accounting of disclosures or if you have questions about this right.

You have the right to get this notice by e-mail.

A copy of this notice is posted on the Delta Dental website. You may also request an email copy or paper copy of this notice by calling our Customer Service department at 1-800-735-3379.

You have the right to be notified following a breach of unsecured protected health information.

Delta Dental will notify you in writing, at the address on file, if we discover we compromised the privacy of your PHI.

General Provisions

Entire Contract – This policy, including the application, and any amendments, riders or endorsements, constitute the entire contract of insurance.

Incontestability – The validity of the policy will not be contested after it has been in force for three years from the policy effective date, except for non-payment of premiums.

Time Limit on Certain Defenses - After three (3) years from the date of issue of this policy, no misstatements, except fraudulent misstatements, made by the applicant in the application for the policy shall be used to void the policy or to deny a claim for loss incurred or disability, as defined in the policy, commencing after the expiration of the three (3) year period.

Grace period on premiums

After the first premium is paid, we will allow a grace period of 31 days for the payment of each subsequent premium amount due. During the grace period this policy will remain in force.

Reinstatement

The policy may be reinstated within 31 days of lapse, if it lapsed for nonpayment of premium. Requirements for reinstatement are written application of the insured satisfactory to us and payment of all overdue premiums, including the premium for the grace period. Any premium accepted in connection with a reinstatement will be applied to a period for which premium was not previously paid, but not to any period more than 60 days prior to the date of reinstatement. The reinstated policy will cover dental services that start more than 10 days after the date the policy is reinstated.

Notice of claim

An enrollee must give us written notice of a claim within one year after any loss covered by the policy occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible. This notice should identify the insured and their ID number.

Claim forms

A participating dentist will submit claims for you. If you receive services from a non-participating dentist who does not file a claim for you, you can contact us at 1-800-735-3379 for a claim form or go to www.deltadentalwy.org. Click on “Subscribers”, then “Forms”. If you submit your own claim form, you will

satisfy the requirements of written proof of loss by sending written or electronic proof as described below. The proof must describe the occurrence, extent and nature of the loss. You can send the claim form to:

Claims
Delta Dental of Wyoming
PO Box 29
Cheyenne, WY 82003

Proof of loss

Written or electronic proof of loss must be sent to Delta Dental. Written or electronic proof must be given within one year after the date of loss. If it cannot be provided within that time, it should be sent as soon as reasonably possible. In no event, except in the absence of legal capacity, should proof of loss be sent later than one year from the time proof is otherwise required.

Time of Claim Payment

We will pay any benefits we owe you under this policy within 45 days as long as we have received all necessary information to process the claim.

Payment of Claims

Claims for benefits shall be rejected or accepted and paid within forty-five (45) days after receipt of the proofs of loss and supporting evidence. Exceptions to the time of forty-five (45) days shall be made for claims if there is any question as to the validity or the amount of the claim.

Physical examination and autopsy - The Company, at its own expense, has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim, and to make an autopsy in case of death where it is not forbidden by law.

Legal actions

No lawsuit or action in equity can be brought to recover on this policy: (1) before 60 days following the date proof of loss was given; or (2) after 3 years following the date proof of loss is required.

Change of Beneficiary

You can change the beneficiary at any time by giving us written notice. The beneficiary's consent is not required for this or any other change in the policy, unless the designation of the beneficiary is irrevocable.

Misstatement of Age

If any insured age has been misstated, the benefits will be those the premium paid would have purchase at the correct age.

Unpaid premiums

Upon the payment of a claim under this policy, any premium then due and unpaid or covered by any note or written order may be deducted from the amount of the claim paid.

Conformity with State Statutes

Any provision of the Policy which, on its effective date, is in conflict with the statutes of the state in which the Policy is delivered is hereby amended to conform to the minimum requirements of those statutes.

Illegal Occupation

DDWY is not liable for any loss to which a contributing cause is the insured's commission of or attempt to commit a felony or to which a contributing cause is the insured's engaging in an illegal occupation.

Newborn Infant Coverage

Your newborn child is covered from the moment of birth. If any additional premium is required, a notice of birth together with the premium must be submitted to us. This must be done within 45 days after the date of birth to continue coverage beyond the first 45-day period.

Eligible Dependent

Eligible Dependent means Subscribers legal spouse and children through the end of the month that age twenty-six (26) is attained (*unless otherwise noted in your group's contract*). A Child is defined as a person who is the Child, stepchild, legally adopted Child, or foster Child of an Eligible Person, subject to the following definitions: the term "legally adopted Child" is a person for whom a Subscriber becomes legally responsible by reason of placement of adoption, the term "Foster Child" means a person whose principal place of residence is with the Subscriber, who is being raised as a Child of the Eligible Employee, who is primarily dependent on the Subscriber for support and maintenance, and for whom the Subscriber has taken full parental responsibility and control. Mentally or physically disabled children shall be considered Eligible Dependents regardless of age. Non-custodial children are eligible regardless of whether they live in the home of the Subscriber. *Dependents enlisted or on active duty in the military are not eligible.*

Proceeds exempt from creditors

Except as otherwise provided by this policy, the proceeds are exempt from claims of creditors.

Assignability

This policy is not assignable, except with our prior written consent.

Non-disclosure

For the first two years from the effective date of this policy, any material misstatement, non-disclosure or concealment, whether or not such are innocent or fraudulent, in relation to any matter affecting this insurance shall render this policy void at our option.

Fraudulent claims

The making by the insured of any fraudulent claims shall render this policy null and void from the effective date and all claims under this policy shall be forfeited.

Clerical error

If a clerical error is made, it will not affect the insurance of any insured. No error will continue the insurance of an insured beyond the date it should end under this policy terms.

Not in lieu of Workers' Compensation

This policy is not a Workers' Compensation policy. It does not provide Workers' Compensation benefits.

Group Replacement

This policy provides for continuance of coverage for all participants when our contract replaces a prior plan's benefits.

Payment of Benefits

Benefits are payable to the insured or to his designated beneficiary(ies) or to his estate. If the insured is a minor or otherwise not competent to give a valid release, the benefits may be made payable to his parent, guardian or other person actually supporting him.