

DENTAL SCHEDULE OF BENEFITS 2017-2018

| BENEFIT | PARTICIPATING PROVIDERS | NON-PARTICIPATING PROVIDERS <small>(Subject to Usual and Customary Charges)</small> |
|---|-------------------------|--|
| CALENDAR YEAR DEDUCTIBLE (combined Deductible for Participating and Non-Participating Providers) | | |
| Single | | \$50 |
| Family | | \$150 |
| CLASS A, B, C AND D EXPENSES COMBINED CALENDAR YEAR MAXIMUM BENEFIT | | \$1,500 per Covered Person |
| CLASS D ORTHODONTIC LIFETIME MAXIMUM BENEFIT (Coverage is provided only to age 19) | | \$1,500 per Covered Person |
| DENTAL BENEFITS | | |
| Class A-Preventive Services | 100%; Deductible waived | 100%; Deductible waived |
| Class B-Basic Services | 80% after Deductible | 80% after Deductible |
| Class C-Major Services | 50% after Deductible | 50% after Deductible |
| Class D-Orthodontic Services (Coverage is provided only to age 19) | 50% after Deductible | 50% after Deductible |

Late Enrollment Restriction

If you and your eligible Dependent(s) fail to enroll for Employee or Dependent coverage during your original eligibility period or due to a Special Enrollment Event or Status Change Event, or later terminate coverage and subsequently re-enroll, coverage will be limited as follows:

- (1) During the first 12 months, coverage will be limited to Class A-Preventive Services only (other than restorative and endodontic services – certain Class B – Basic Services).
- (2) Coverage for certain Class B – Basic Services (restorative and endodontic services) is available after you have been covered under the Plan for 6 months. The 6 month waiting period may be waived if you provide a Certificate of Creditable Coverage from another dental plan.

NOTE: The dental benefits provided under this Plan are limited-scope benefits and are offered separately from any medical coverage offered under the Plan. You have a separate right to enroll in the dental benefits under the Plan. If you choose to enroll in such dental benefit, you will be charged an employee contribution amount that is separate from what you are charged for any other benefit offered under the Plan. The amount of any employee contribution will be communicated to you by your Participating School prior to the annual open enrollment period.