

BENEFIT PLAN

Prepared for
Apple Bank for Savings

DMO - North Carolina

What Your Plan
Covers and How
Benefits are Paid

Aetna Dental Inc.
Certificate of coverage

This Certificate of coverage is part of the Group agreement
between **Aetna** Dental Inc. and the Contract holder



Certificate of coverage

Health Maintenance Organization

Managed dental plan

Prepared for:

Contract holder:	Apple Bank for Savings
Contract holder number:	GP-0812491-C
Certificate of coverage:	1
Group agreement effective date:	January 1, 2022
Plan name:	DMO - North Carolina
Plan effective date:	January 1, 2022
Plan issue date:	December 10, 2025
Plan revision effective date:	January 1, 2026

This is a legal contract

READ YOUR Booklet-CERTIFICATE CAREFULLY

Important cancellation information

*Please read entire **When coverage ends** section on page 28.*

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company

Underwritten by Aetna Dental Inc.



Welcome

Thank you for choosing **Aetna**[®].

This is your certificate of coverage, or “certificate” for short. It is one of three documents that together describe the benefits covered by your **Aetna** plan.

This certificate will tell you about your **covered benefits** – what they are and how you get them. If you become covered, this certificate becomes your certificate of coverage under the **group agreement**, and it replaces all certificates describing similar coverage that we sent to you before. The second document is the schedule of benefits. It tells you how we share expenses for **eligible dental services** and tells you about limits – like when your plan covers only a certain number of visits.

The third document is the **group agreement** between **Aetna Dental Inc.** (“**Aetna**”) and your contract holder. Ask your contract holder if you have any questions about the **group agreement**.

Sometimes, we may send you documents that are amendments, endorsements, attachments, inserts or riders. They change or add to the documents that they’re part of. When you receive these, they are considered part of your **Aetna** plan for coverage.

Where to next? Flip through the table of contents or try the *Let’s get started!* section right after it. The *Let’s get started!* section gives you a thumbnail sketch of how your plan works. The more you understand, the more you can get out of your plan.

Welcome to your **Aetna** plan.

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Let's get started!

Here are some basics. First things first – some notes on how we use words. Then we explain how your plan works so you can get the most out of your coverage. But for all the details – and this is very important – you need to read this entire certificate and the schedule of benefits. And if you need help or more information, we tell you how to reach us.

Some notes on how we use words in the certificate of coverage and schedule of benefits

- When we say “you” and “your”, we mean you and any covered dependents
- When we say “us”, “we”, and “our”, we mean **Aetna**
- Some words appear in **bold** type and we define them in the *Glossary* section

Sometimes we use technical dental language that is familiar to **dental providers**.

What your plan does – providing covered benefits

Your plan provides **covered benefits**. These are **eligible dental services** for which your plan has the obligation to pay. You can refer to the *Paying for eligible dental services- the general requirements* section for more information on what constitutes covered benefits.

How your plan works – starting and stopping coverage

Your coverage under the plan has a start and an end. You start coverage after the eligibility and enrollment process is completed. To learn more see the *Who the plan covers* section.

You can lose coverage for many reasons. To learn more see the *When coverage ends* section.

Ending coverage under the plan doesn't necessarily mean you lose coverage with us. See the *Special coverage options after your plan coverage ends* section.

How your plan works while you are covered in-network

Your in-network coverage helps you:

- Get and pay for **eligible dental services**
- Pay less when you use **network providers**

Important note:

See the schedule of benefits for any **copayments, coinsurance**, and maximum age or visit limits that may apply.

Eligible dental services

Eligible dental services meet these requirements:

- They are listed in the *Eligible dental services* section in the schedule of benefits.
- They are not carved out in these sections:
 - *What are your eligible dental services?*
 - *What rules and limits apply to dental care?*
 - *What your plan doesn't cover – exclusions*. We refer to this section as “Exclusions”.
- They are not beyond any limits in the *What rules and limits apply to dental care?* section and the schedule of benefits.

Aetna's network of dental providers

Aetna's network of dental providers is there to give you the care you need. You can find **network providers** and see important information about them most easily on our online **provider directory**. Just log onto our self-service website.

Network providers not reasonably available – You can get **eligible dental services** under your plan that are provided by an **out-of-network provider** if an appropriate **network provider** is not reasonably available. Your **Primary care dentist (PCD)** must request access to the **out-of-network provider** in advance and we must agree.

For more information about the **provider directory**, **PCDs** and other **network providers**, see the *Who provides the care* section.

Paying for eligible dental services – the general requirements

There are several general requirements for the plan to pay any part of the expense for an **eligible dental service**. They are:

- The **eligible dental service** is **medically necessary**
- You get your care from:
 - Your **PCD**
 - A **specialty dentist** after you get a **referral** from your **PCD**

You will find details on **medical necessity** and **referral** requirements in the *Medical necessity and referral requirements* section. You will find the requirement to use a **network provider** and any exceptions in the *Who provides the care* section.

Paying for eligible dental services – sharing the expense

Generally your plan and you will share the expense of your **eligible dental services** when you meet the general requirements for paying.

But sometimes your plan will pay the entire expense; and sometimes you will. For more information see the *What the plan pays and what you pay* section and see the schedule of benefits.

Keeping a dental provider you go to now (continuity of care)

You may have to find a new **dental provider** when:

- You join the plan and the **dental provider** you have now is not in the network
- You are already in an **Aetna** plan and your **dental provider** stops being in our network

However, in some cases, you may be able to keep going to your current **dental provider** to complete a treatment or to have treatment that was already scheduled. This is called continuity of care.

If this situation applies to you, contact us for details. If we approve your request to keep going to your current **dental provider**, we will tell you how long you can continue to see the **dental provider**.

We will authorize coverage only if the **dental provider** agrees to our usual terms and conditions for contracting **dental providers**.

How to contact us for help

We are here to answer your questions. You can contact us by registering and logging onto our self-service website available 24/7 that requires registration and logon at <https://www.aetna.com/>.

In our website you can get reliable dental information, tools and resources. Online tools will make it easier for you to:

- Make informed decisions about your dental care
- View claims
- Research care and treatment options
- Access information on health and wellness

You can also contact us by:

- Calling **Aetna** at 1-877-238-6200
- Writing us at **Aetna Dental Inc.**, 151 Farmington Ave, Hartford, CT 06156

Your ID card

You don't need to show an ID card. When visiting a **dentist**, just provide your:

- Name
- Date of birth
- ID card number or social security number

The dental office can use that information to verify your eligibility and benefits. Your ID number is located on your digital ID card which you can view or print by going to our self-service website. If you don't have internet access, call us. You can also access your ID card when you're on the go. To learn more, visit us at <https://www.aetna.com/>.

Who the plan covers

You will find information in this section about:

- Who is eligible
- When you can join the plan
- Who can be on your plan (who can be your dependent)
- Adding new dependents
- Special times you and your dependents can join the plan

Who is eligible

The contract holder decides and tells us who is eligible for dental care coverage.

When you can join the plan

As an employee you can enroll yourself and your dependents if you live, work or reside in the **service area**:

- At the end of any waiting period the contract holder requires
- Once each **Calendar Year** during the annual enrollment period
- At other special times during the year (see the *Special times you and your dependents can join the plan* section below)

If you do not enroll yourself and your dependents when you first qualify for dental benefits, you may have to wait until the next annual enrollment period to join.

Who can be on your plan (who can be your dependent)

You can enroll the following family members on your plan. (They are referred to in this certificate as your “dependents”.)

- Your legal spouse
- Your dependent children – yours or your spouse’s
 - Dependent children must be:
 - Under 26 years of age
 - Dependent children include:
 - Natural children
 - Stepchildren
 - Adopted children including those placed with you for adoption
 - Foster children
 - Children you are responsible for under a qualified medical support order or court order
 - Grandchildren in your legal custody

You may continue coverage for a disabled child past the age limit shown above. See the *Continuation of coverage for other reasons* in the *Special coverage options after your plan coverage ends* section for more information.

Adding new dependents

You can add the following new dependents any time during the year:

- A spouse - If you marry, you can put your spouse on your plan.
 - We must receive your completed enrollment information not more than 31 days after the date of your marriage.
 - Ask the contract holder when benefits for your spouse will begin. It will be:
 - No later than the first day of the first calendar month after the date we receive your completed enrollment information
- A newborn child – Your newborn child is covered on your dental plan for the first 31 days after birth.
 - To keep your newborn covered, we must receive your completed enrollment information within 31 days of birth.
 - You are encouraged to enroll the child within 31 days of birth even when coverage does not require payment of an additional **premium** contribution for the covered dependent.
 - If you miss this deadline, your newborn will not have dental benefits after the first 31 days.
- An adopted child or child placed for adoption - A child that you, or that you and your spouse adopts or has been placed with you and your spouse is covered on your plan for the first 31 days after the adoption is complete.
 - If enrolling your adopted child on the plan:
 - Requires an additional **premium** contribution, to keep your adopted child covered we must receive your completed enrollment information within 31 days of birth. If you miss the deadline, your adopted child will not have dental benefits after the first 31 days.
 - Does not require an additional **premium** contribution, we encourage you to enroll the child within 31 days of birth. When you enroll your adopted child without delay, we can update your systems with your child's information and that will help us when processing your child's claim.
- A stepchild - You may put a child of your spouse on your plan.
 - You must complete your enrollment information and send it to us within 31 days after the date of your marriage with your stepchild's parent.
 - Ask the contract holder when benefits for your stepchild will begin. It is either on the date of your marriage or the first day of the month following the date we receive your completed enrollment information.
- A foster child or child placed in a foster home, or a child placed by court or administrative order. A child that you, or that you and your spouse are appointed as a guardian or custodian has been placed with you or your spouse is covered on your plan for the first 31 days from the date of placement in the home.
 - If enrolling your foster child on the plan:
 - Requires an additional **premium** contribution, to keep your foster child covered we must receive your completed enrollment information within 30 days of date of placement. If you miss the deadline, your foster child will not have dental benefits after the first 31 days.
 - Does not require an additional **premium** contribution, we encourage you to enroll the child within 31 days of birth. When you enroll your foster child without delay, we can update your systems with your child's information and that will help us when processing your child's claim.
 - Enrollment period is waived when a parent is required to enroll a child due to an administrative or court order.

Coverage of your newborn, adopted, foster, or stepchild will include treatment of injury or illness, including medically diagnosed congenital defects and birth anomalies.

Inform us of any changes

It is important that you inform us of any changes that might affect your benefit status. This will help us effectively deliver your benefits. Please contact us as soon as possible with changes such as:

- Change of address or phone number
- Change in marital status
- Change of covered dependent status
- A covered dependent who enrolls in any other dental plan

Late entrant rule

The plan does not cover services and supplies given to a person age 5 or older if that person did not enroll in the plan during one of the following:

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

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

- After the person has been covered by the plan for 12 months
- As a result of **injuries** sustained while covered by the plan
- Diagnostic and preventive services such as exams, cleanings, fluoride, and images (orthodontia related services are not included).

Special times you and your dependents can join the plan

You can enroll in these situations:

- When you did not enroll in this plan before because:
 - You were covered by another group dental plan, and now that other coverage has ended
 - You had COBRA, and now that coverage has ended
- You have added a dependent because of marriage, birth, adoption, placement for adoption or foster care. See the *Adding new dependents* section for more information
- When a court orders that you cover a current spouse or a minor child on your dental plan.

We must receive your completed enrollment information from you within 31 days of that date on which you no longer have the other coverage mentioned above.

Effective date of coverage

Your coverage will be in effect as of the date you become eligible for dental benefits.

Medical necessity and referral requirements

The starting point for **covered benefits** under your plan is whether the services and supplies are **eligible dental services** and **medically necessary**. See the *Eligible dental services* and *Exclusions* sections plus the schedule of benefits.

This section addresses the **medical necessity** requirements.

Medically necessary/medical necessity

As we said in the *Let's get started!* section, **medical necessity** is a requirement for you to receive a **covered benefit** under this plan.

The **medical necessity** requirements are in the *Glossary* section, where we define "**medically necessary, medical necessity**".

Referrals

Your **PCD** oversees and coordinates your dental care. Your **PCD** will perform most dental services and they will determine if you need to see a **specialty dentist**. You should only go to a **specialty dentist** at the direction of the **PCD**. You need a **referral** from your **PCD** in order to receive coverage for any services a **specialty dentist** provides. If you do not have a **referral** when required, we won't pay the **provider**. You will have to pay for services if your **PCD** fails to send the **referral** to us. Refer to the *What the plan pays and what you pay* section.

What are your eligible dental services?

The information in this section is the first step to understanding your plan's **eligible dental services**. If you have questions about this section, see the *How to contact us for help* section.

Your plan covers many kinds of dental care services and supplies. But some are not covered at all or are covered only up to a limit.

You can find out about exceptions and exclusions in the:

- *Dental provider services* benefit below
- *What rules and limits apply to dental care?* section
- *Exclusions* section

Coverage is also provided for a dental emergency or an urgent condition. Eligible dental services include dental services provided for a dental emergency or an urgent condition. Services and supplies provided for a dental emergency or an urgent condition will be covered even if services and supplies are provided by an out-of-network provider. If you have a dental emergency or an urgent condition, you may get treatment from any dentist. You should consider calling your dental network provider who may be more familiar with your dental needs. If you can't reach your dental network provider or are away from home, you may get treatment from any dentist. You may also call Member Services for help in finding a dentist.

Your dental plan

Your dental plan includes **network providers**. This means that it is a network plan. We explain how this plan works in the *Let's get started!* section.

Schedule of benefits

Eligible dental services include dental services and supplies provided by **dental providers**. Your schedule of benefits includes a detailed list of **eligible dental services** under your dental plan (including any maximums and limits that apply to them).

Dental provider services

You can get **eligible dental services**:

- At the **dental provider's** office
- By way of **teledentistry**

Important note:

Eligible dental services for **teledentistry** are paid based upon the cost share features that apply to the type of **eligible dental service** that you get. See your schedule of benefits for details.

The following are not **eligible dental services** under your plan except as described in the *What rules and limits apply to dental care?* section of this certificate, the schedule of benefits, or a rider or amendment issued to you for use with this certificate:

- Acupuncture, acupressure and acupuncture therapy.
- Asynchronous dental treatment.
- Crown, inlays and onlays, and veneers unless for one of the following:
 - It is treatment for decay or traumatic **injury** and teeth cannot be restored with a filling material
 - The tooth is an abutment to a covered partial denture or fixed bridge.
- Dental implants, false teeth, prosthetic restoration of dental implants, plates, dentures, braces, mouth guards, and other devices to protect, replace or reposition teeth and removal of implants.
- Dental services and supplies made with high noble metals (gold or titanium) except as covered in the schedule of benefits.
- Dentures, crowns, inlays, onlays, bridges, or other prosthetic appliances or services used for the purpose of splinting, to alter vertical dimension, to restore occlusion, or correcting attrition, abrasion, or erosion.
- General anesthesia and intravenous sedation, unless specifically covered and done in connection with another **eligible dental service**.
- Instruction for diet, tobacco counseling and oral hygiene.
- Mail order and at-home kits for orthodontic treatment.
- **Orthodontic treatment** except as covered in the schedule of benefits.
- Prefabricated porcelain/ceramic crown – permanent tooth
- Services and supplies provided by an **out-of-network provider** except for **dental emergency services** or **eligible dental services** from an **out-of-network provider** if an appropriate **network provider** is not reasonably available. See the *Aetna's network of dental providers* section for details.
- Services and supplies provided in connection with treatment or care that is not covered under the plan.
- Replacement of a device or appliance that is lost, missing or stolen, and for the replacement of appliances that have been damaged due to abuse, misuse or neglect and for an extra set of dentures.
- Replacement of teeth beyond the normal complement of 32.
- Services and supplies provided where there is no evidence of pathology, dysfunction or disease, other than covered preventive services.
- Space maintainers except when needed to preserve space resulting from the premature loss of deciduous teeth.
- Surgical removal of impacted wisdom teeth when removed only for orthodontic reasons.

Dental emergency services

Eligible dental services include **dental emergency services** provided for a **dental emergency**. The care provided must be a **covered benefit**.

If you have a **dental emergency**, you should consider calling your **PCD** who may be more familiar with your dental needs. However, you can get treatment from any **dentist** including one that is an **out-of-network provider**. If you need help in finding a **dentist**, call us.

If you get treatment from an **out-of-network provider** for a **dental emergency**, the plan pays a benefit at the in-network cost-sharing level of coverage.

For follow-up care to treat the **dental emergency**, you should use your **PCD** so that you can get the maximum level of benefits.

What rules and limits apply to dental care?

Several rules apply to the dental benefits. Following these rules will help you use your plan to your advantage by avoiding expenses that are not covered by your plan.

Alternate treatment rule

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

If a charge is made for a non-eligible dental service but an **eligible dental service** would have provided acceptable results, then your plan will pay a benefit for the **eligible dental service**.

If a charge is made for an **eligible dental service** but a different **eligible dental service** would have provided acceptable results and is less expensive, then your plan will pay a benefit based upon the least expensive **eligible dental service**.

The benefit will be based on the **network provider's negotiated charge** for the **eligible dental service**.

You should review the differences in the cost of alternate treatment with your **dental provider**. Of course, you and your **dental provider** can still choose the more costly treatment method. You are responsible for any charges in excess of what your plan will cover.

Coverage for dental work begun before you are covered by the plan

Your plan does not cover dental work that began before you were covered by the plan. This means that the following dental work is not covered:

- An appliance, or modification of an appliance, if an impression for it was made before you were covered by the plan
- A crown, bridge, or cast or processed restoration, if a tooth was prepared for it before you were covered by the plan
- Root canal therapy, if the pulp chamber for it was opened before you were covered by the plan

Orthodontic treatment rule

Orthodontic treatment is covered only for covered dependent children who are under age 20 on the date active **orthodontic treatment** begins.

The following are not considered **orthodontic treatment**:

- The installation of a space maintainer
- A surgical procedure to correct malocclusion

This benefit does not cover charges for the following:

- Interceptive **orthodontic treatment**
- Limited **orthodontic treatment**
- Replacement of broken appliances
- Re-treatment of orthodontic cases
- Changes in treatment necessitated by an accident
- Maxillofacial surgery
- Myofunctional therapy
- Treatment of cleft palate
- Treatment of micrognathia
- Treatment of macroglossia
- Lingually placed direct bonded appliances and arch wires (i.e. “invisible braces”)

The plan will not cover the charges for an orthodontic procedure if an active appliance for that procedure was installed before you were covered by the plan.

Comprehensive **orthodontic treatment** is limited to a:

- **Lifetime maximum** of 24 months of active; usual and customary **orthodontic treatment** on permanent dentition; plus an extra 24 months of post-treatment retention.
- **Lifetime maximum** of one full course of active, usual and customary **orthodontic treatment**, plus post-treatment retention.

Orthodontic limitation for late enrollees

The plan will not cover the charges for an orthodontic procedure for which an active appliance for that procedure has been installed within the 2 year period starting with the date you became covered by the plan. This limit applies only if you do not become enrolled in the plan within 31 days after you first become eligible.

Reimbursement policies

We reserve the right to apply our reimbursement policies to all services including involuntary services. Those policies may affect the **negotiated charge**. These policies consider:

- The duration and complexity of a service
- When multiple procedures are billed at the same time, whether additional overhead is required
- Whether an assistant surgeon is necessary for the service
- If follow up care is included
- Whether other characteristics modify or make a particular service unique
- When a charge includes more than one claim line, whether any services described by a claim line are part of, or incidental to, the primary service provided
- The educational level, licensure or length of training of the **provider**

Aetna reimbursement policies are based on our review of:

- Generally accepted standards of dental practice
- The views of **providers** and **dentists** practicing in the relevant clinical areas

Replacement rule

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

- Crowns
- Inlays
- Onlays
- Veneers
- Complete dentures
- Removable partial dentures
- Fixed partial dentures (bridges)
- Other prosthetic services

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

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

Treatment of temporomandibular joint dysfunction/disorder (TMJ)

Treatment for **TMJ** includes those which alter the jaw, jaw joints, or bite relationships. The following are covered:

- Other non-surgical treatment

Congenital defects treatment rule

- For newborn, foster, adopted or children placed by court and administrative order, dental benefits are provided for medically diagnosed congenital defects and birth anomalies (including cleft lip or cleft palate) to the same extent as other dental conditions. Any waiting periods will apply.

What your plan doesn't cover - exclusions

We already told you about the many dental care services and supplies that are eligible for coverage under your plan in the *What are your eligible dental services?* section. In that section we also told you that some dental care services and supplies have exceptions and some are not covered at all (exclusions).

In this section we tell you about the exclusions that apply to your plan.

And just a reminder, you'll find benefit and coverage limitations in the schedule of benefits.

Exclusions

The following are not **eligible dental services** under your plan except as described in:

- The *What are your eligible dental services?* section
- The *What rules and limits apply to dental care?* section
- The schedule of benefits
- A rider or amendment issued to you for use with this certificate

Charges for services or supplies

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

Charges in excess of any benefit limits

- Any charges in excess of the benefit, dollar, visit, or frequency limits stated in the schedule of benefits.

Cosmetic services and plastic surgery (except to the extent coverage is specifically provided in the schedule of benefits)

- **Cosmetic** services and supplies including:
 - Plastic surgery
 - Reconstructive surgery
 - **Cosmetic** surgery
 - Personalization or characterization of dentures or other services and supplies which improve, alter or enhance appearance
 - Augmentation and vestibuloplasty and other services to protect, clean, whiten, bleach or alter the appearance of teeth, whether or not for psychological or emotional reasons.

This exclusion does not apply to services provided for treatment related to congenital defects or anomalies of newborn, foster, or adopted children per state statute.

Facings on molar crowns and pontics will always be considered **cosmetic**.

Court-ordered services and supplies

- This includes those court ordered services and supplies, or those required as a condition of parole, probation, release or because of any legal proceeding, unless they are an **eligible dental service** under this plan. This exclusion does not apply to court ordered coverage as required by North Carolina state law.

Dental services and supplies

- Those covered under any other plan of group benefits provided by the contract holder

Examinations

Any dental examinations needed:

- Because a third party requires the exam. Examples include examinations to get or keep a job, or examinations required under a labor agreement or other contract
- To buy insurance or to get or keep a license
- To travel
- To go to a school, camp, or sporting event, or to join in a sport or other recreational activity

Experimental or investigational

- **Experimental or investigational** drugs, devices, treatments or procedures

Non-medically necessary services

- Services, including but not limited to, those treatments, services, prescription drugs and supplies which are not **medically necessary** (as determined by **Aetna**) for the diagnosis and treatment of **illness, injury, restoration of physiological functions, or covered preventive services**. This applies even if they are prescribed, recommended or approved by your **physician or dentist**.

Other primary payer

- Payment for a portion of the charge that another party is responsible for as the primary payer. Another party does not include Medicaid.

Outpatient prescription drugs, and preventive care drugs and supplements

- Prescribed drugs, pre-medication or analgesia

Personal care, comfort or convenience items

- Any service or supply primarily for your convenience and personal comfort or that of a third party

Providers and other health professionals

- Treatment by other than a **dentist**. However, the plan will cover some services provided by a licensed dental hygienist under the supervision and guidance of a **dentist**. These are:
 - Scaling of teeth
 - Cleaning of teeth
 - Topical application of fluoride
- Charges submitted for services by an unlicensed **provider** or not within the scope of the **provider's** license

Services provided by a family member

- Services provided by a spouse, civil union partner, domestic partner, parent, child, stepchild, brother, sister, in-law or any household member.

Teledentistry

- Services given by **dental providers** that are not contracted with **Aetna** as **teledentistry providers**
- Services given when you are not present at the same time as the **dental provider**
- Services including:
 - Telephone calls
 - **Teledentistry** kiosks
 - Electronic vital signs monitoring or exchanges

Work related illness or injuries

- We do not cover services or supplies for the treatment of work related **injury** or **illness** paid under the North Carolina Workers' Compensation Act if the services and supplies:
 - Are the liability of the employee, employer or workers' compensation insurance carrier
 - According to a final adjudication as described under the North Carolina Workers' Compensation Act, or
 - An order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.
- You may also be covered under a workers' compensation law or similar law. If you submit proof that you are not covered for a particular illness or injury under such law, then that illness or injury will be considered "non-occupational" regardless of cause.

Who provides the care

Just as the starting point for coverage under your plan is whether the services and supplies are **eligible dental services**, the foundation for getting covered care is through our network. This section tells you about **network providers** and **PCDs**.

Network providers

We have contracted with **dental providers** in the **service area** to provide **eligible dental services** to you. These **network providers** make up the **network** for your plan. For you to receive the network level of benefits you must use network providers for eligible dental services. There are some exceptions:

- Emergency services – refer to the *What are your eligible dental services* section.
- Network providers not reasonably available – You can get eligible dental services under your plan that are provided by an out-of-network provider if an appropriate network provider is not reasonably available. You must request access to the out-of-network provider in advance and we must agree. Contact Member Services at 1-877-238-6200.

For you to receive the in-network level of benefits you must use **in-network providers** for **eligible dental services**.

The exceptions are:

- **Dental emergency services** – Refer to the *What are your eligible dental services?* section
- **Network providers** are not available to provide the **eligible dental service** that you need

You can find **network providers** and see important information about them by logging onto our self-service website. You can search our online **provider directory**, for names and locations of **network providers**.

You will not have to submit claims for treatment received from **network providers**. Your **network provider** will take care of that for you. And we will directly pay the **network provider** for what the plan owes.

Your PCD

Your **primary care dentist** (we call that **dentist** your **PCD**) will provide you with routine care and get you a **referral** to a **specialty dentist**.

You are required to select a **PCD**. Each covered family member can select their own **PCD**. You must select a **PCD** for your covered dependent if they are a minor or cannot choose a **PCD** on their own.

For you to receive the in-network level of benefits, **eligible dental services** must be accessed through your **PCD's** office. They will provide you with primary care services and initiate **referrals** for **specialty dental** care.

How do you choose your PCD?

You choose your **PCD** from the list of **PCDs** in our provider **directory** which is on our self-service website.

What will your PCD do for you?

Your **PCD** will coordinate your dental care or may provide treatment. They may send you to other **network providers**.

Your **PCD** will give you a written or electronic **referral** to see other **network providers**.

How do I change my PCD?

You may change your **PCD** at any time. You can call us or log on to our self-service website to make a change.

The change will become effective as follows:

If we receive the request:	The change will become effective on:
On or before the 15 th day of the month	The 1 st day of the next month
After the 15 th day of the month	The 1 st day of the month following the next month

What happens if I do not select a PCD?

Because having a **PCD** is so important, we may choose one for you. We will notify you of the **PCD's** name, address and telephone number. If you wish, you can change the **PCD** by following the directions above for *How do I change my PCD?*

Your **eligible dental services** will be limited to care provided by direct access **-network providers** and **dental emergency services**.

What the plan pays and what you pay

Who pays for your **eligible dental services** – this plan, both this plan and you, or just you? That depends. This section gives the general rule and explains these key terms:

- Your **coinsurance**
- Your **temporomandibular joint dysfunction/disorder (TMJ) maximum**

The general rule

When you get **eligible dental services**:

- You pay your office visit **copayment**. The schedule of benefits lists the office visit **copayment** amount that you pay.

And then

- You pay your **eligible dental service coinsurance**. The schedule of benefits lists the **coinsurance** that you pay. The **coinsurance** amount may vary by the type of expense.

And then

- You are responsible for any amounts above the **maximum**.

Important note – when you pay all

You pay the entire expense for an **eligible dental service**:

- When you get a dental care service or supply that is not **medically necessary**. See the *Medical necessity and referral requirements* section.
- When you get an **eligible dental service** without a **referral** when your plan requires a **referral**. See the *Medical necessity and referral requirements* section.

In both of these cases, the **dental provider** may require you to pay the entire charge.

Special financial responsibility

You are responsible for the entire expense of:

- Cancelled or missed appointments

Neither you nor we are responsible for:

- Charges for which you have no legal obligation to pay
- Charges that would not be made if you did not have coverage

Where your schedule of benefits fits in

This section explains some of the terms you will find in your schedule of benefits.

How your coinsurance works

Your **coinsurance** is the amount you pay for **eligible dental services** after you have paid your office visit **copayment**. The schedule of benefits shows the **coinsurance** amount that you will pay for specific **eligible dental services**. We are responsible for paying any remaining **coinsurance**.

How your temporomandibular joint dysfunction/disorder (TMJ) lifetime maximum works

This is the most the plan will pay for **eligible dental services** that you incur during your lifetime for the treatment of **TMJ**. You are responsible for any charges above this maximum.

Important note:

See the schedule of benefits for any **copayments, coinsurance, maximum, maximum age, visit limits, and other limitations** that may apply.

When you disagree - claim decisions and appeals procedures

In the previous section, we explained how you and we share responsibility for paying for your **eligible dental services**.

When a claim comes in, we review it, make a decision and tell you how you and we will split the expense. We also explain what you can do if you think we got it wrong.

Claim procedures

You or your **dental provider** are required to send us a claim in writing. You can request a claim form from us. We will review that claim for payment to the **dental provider** or to you as appropriate.

The table below explains the claim procedures as follows:

Notice	Requirement	Deadline
Submit a claim	<ul style="list-style-type: none"> You should get a claim form from our self-service website or call us The claim form will provide instructions on how to complete and where to send the forms. 	<ul style="list-style-type: none"> You must send us notice and proof as written notice of claim within 20 days after the date of service or as soon as reasonably possible after that. Thereafter, we will send you a claim form within 15 days or you can request a claim form from us. If a claim form is not sent on time, we will accept a detailed, written description that is the basis of the claim as proof of loss. It must detail the nature and extent of the loss.
<p>Proof of claim</p> <p>When you have received a service from an eligible dental provider, you will be charged.</p> <p>The information you receive for that service is your proof of loss.</p>	<ul style="list-style-type: none"> A completed claim form and any additional information required by us. 	<ul style="list-style-type: none"> No later than 180 days after you have incurred expenses for covered benefits We won't void or reduce your claim if you can't send us notice and proof of loss within the required time. But you must send us notice and proof as soon as reasonably possible Proof of loss may not be given later than 2 years after the time proof is otherwise required, except if you are legally unable to notify us

Benefit payment	<ul style="list-style-type: none"> • Written proof must be provided for all benefits. • If we challenge any portion of a claim, the unchallenged portion of the claim will be paid promptly after the receipt of proof of loss. 	<ul style="list-style-type: none"> • Benefits will be paid as soon as the necessary proof to support the claim is received.
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Within 30 calendar days after we receive your claim electronically or by other means, we will:

- Pay your claim
- Send you notice that your claim has been denied and the reasons for the denial, or
- Send you notice that we need additional information to process your claim

If a portion or portions of your claim are in dispute or we are missing information necessary to process your claim, we will pay benefits for the portions of your claim that are not in dispute within 30 calendar days after we receive your claim. Upon receipt of the additional or missing information, we will continue processing your claim and we will pay or deny your claim within 30 days.

If your claim is not paid or properly denied with 30 calendar days after we receive your claim electronically or by other means, then interest will accrue from the date following the day that your claim should have been paid or from the 31st day after we receive the additional or missing information we requested at the rate of 18% per year until your claim has been settled.

If, through no fault of your own, you are not able to meet the deadline for filing a claim, your claim will still be accepted if it is filed as soon as possible. Unless you are legally incapacitated, late claims will not be covered if they are filed more than 24 months after the deadline.

Communicating our claim decisions

The amount of time that we have to tell you about our decision on a claim is shown below.

Post-service claim

A post service claim is a claim that involves dental care services you have already received.

Type of notice	Post-service claim
Initial decision by us	30 days
Extensions	15 days
If we request more information	30 days
Time you have to send us additional information	90 days

Adverse benefit determinations

We pay many claims at the full rate **negotiated charge** with **network providers**, except for your share of the costs. But sometimes we pay only some of the claim. And sometimes we don't pay at all. Any time we don't pay even part of the claim, that is called an "adverse benefit determination" or "adverse decision".

If we make an adverse benefit determination, we will tell you in writing.

The difference between a complaint and an appeal

A complaint

You may not be happy about a **dental provider** or an operational issue, and you may want to complain. You can call or write us. Your complaint should include a description of the issue. You should include copies of any records or documents that you think are important. We will review the information and provide you with a written response within 30 calendar days of receiving the complaint. We will let you know if we need more information to make a decision.

An appeal

You can ask us to review an adverse benefit determination. This is called an appeal. You can appeal by calling us.

Appeals of adverse benefit determinations

You can appeal our adverse benefit determination. We will assign your appeal to someone who was not involved in making the original decision. You must file an appeal within 180 calendar days from the time you receive the notice of an adverse benefit determination.

You can appeal by sending a written appeal to the address on the notice of adverse benefit determination or by calling us. You need to include:

- Your name
- The contract holder's name
- A copy of the adverse benefit determination
- Your reasons for making the appeal
- Any other information you would like us to consider

Another person may submit an appeal for you, including a **dental provider**. That person is called an authorized representative. You need to tell us if you choose to have someone else appeal for you (even if it is your **dental provider**). You should fill out an authorized representative form telling us that you are allowing someone to appeal for you. You can get this form on our website or by contacting us. The form will tell you where to send it to us. You can use an authorized representative at any level of appeal.

You can appeal two times under this plan. If you appeal a second time you must present your appeal within 60 calendar days from the date you receive the notice of the first appeal decision.

Timeframes for deciding appeals

The amount of time that we have to tell you about our decision on an appeal claim depends on the type of claim. The chart below shows a timetable view of the different types of claims and how much time we have to tell you about our decision.

Type of notice	Post-service appeal
Initial decision by us	30 days
Extensions	15 days
If we request more information	30 days
Time you have to send us additional information	45 days

Appeals process

You must complete the appeal process with us before you can take these actions:

- Contact the North Carolina Department of Insurance to request an investigation of a complaint or appeal
- File a complaint or appeal with the North Carolina Department of Insurance
- File a complaint or appeal with the North Carolina Department of Insurance. (See contact information below)
- Pursue arbitration, litigation or other type of administrative proceeding

You should be aware and understand that you may be giving up certain rights to have your dispute settled in and by a court of law, unless the law in your state provides for judicial review of arbitration proceedings.

North Carolina Department of Insurance contact information:

North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
877-885-0231 (toll-free)
919-807-6860
Fax: 919-807-6865
Email: MCPA@ncdoi.com

Recordkeeping

We will keep the records of all complaints and appeals for at least 10 years.

Fees and expenses

We do not pay any fees or expenses incurred by you when you submit a complaint or appeal.

Coordination of benefits

Some people have dental coverage under more than one plan. If you do, we will work together with your other plans to decide how much each plan pays. This is called coordination of benefits (COB).

Key terms

Here are some key terms we use in this section. These terms will help you understand this COB section.

Allowable expense means:

- A dental care expense that any of your dental plans cover to any degree such as coinsurance or copayments, without reduction for an applicable deductible, that is covered in full or in part by any of the Health Plans covering the person. If the dental care service is not covered by any of the plans, it is not an allowable expense. For example, **cosmetic** surgery generally is not an allowable expense under this plan.

In this section we talk about other “plans” which are those plans where you may have other coverage for dental care expenses, such as:

- Group, health insurance policies issued by insurers, HMOs, or health care service contractors
- Labor-management trustee plans, labor organization plans, contract holder organization plans, or employee benefit organization plans
- Medicare
- Any contract that you can obtain or maintain only because of membership in or connection with a particular organization or group

Accident and health coverage for students, blanket, franchise individual, automobile, and homeowner coverage are not considered “plans” in this form. It also does not include any plan when, by law, its benefits are excess to those of any private insurance program or other non-governmental program.

Here’s how COB works

- The primary plan pays first. When this is the primary plan, we will pay your claims first as if the other plan does not exist.
- The secondary plan pays after the primary plan. When this is the secondary plan, we will pay benefits after the primary plan and will reduce the payment based on any amount the primary plan paid.
- We will never pay an amount that, when combined with payments from your other coverage, add up to more than 100% of the allowable expenses.

Determining who pays

Reading from top to bottom the first rule that applies will determine which plan is primary and which is secondary.

A plan that does not contain a COB provision is always the primary plan.

If you are:	Primary plan	Secondary plan
Covered under the plan as an employee, retired employee or dependent	The plan covering you as an employee or retired employee	The plan covering you as a dependent You cannot be covered as an employee and dependent
COB rules for dependent children		
Child of: <ul style="list-style-type: none"> Parents who are married or living together 	The "birthday rule" applies. The plan of the parent whose birthday* (month and day only) falls earlier in the Calendar Year *Same birthdays--the plan that has covered a parent longer is primary	The plan of the parent born later in the year (month and day only)* *Same birthdays--the plan that has covered a parent longer is primary
Child of: <ul style="list-style-type: none"> Parents separated or divorced or not living together With court-order 	The plan of the parent whom the court said is responsible for dental coverage But if that parent has no coverage then their spouse's plan is primary	The plan of the other parent But if that parent has no coverage, then their spouse's plan is primary
Child of: <ul style="list-style-type: none"> Parents separated or divorced or not living together – court-order states both parents are responsible for coverage or have joint custody 	Primary and secondary coverage is based on the birthday rule	
Child of: <ul style="list-style-type: none"> Parents separated or divorced or not living together and there is no court-order 	The order of benefit payments is: <ul style="list-style-type: none"> The plan of the custodial parent pays first The plan of the spouse of the custodial parent (if any) pays second The plan of the noncustodial parents pays next The plan of the spouse of the noncustodial parent (if any) pays last 	
Child covered by: <ul style="list-style-type: none"> Individual who is not a parent (i.e. stepparent or grandparent) 	Treat the person the same as a parent when making the order of benefits determination: See <i>Child of</i> content above.	

Active or inactive employee	The plan covering you as an active employee (or as a dependent of an active employee) is primary to a plan covering you as a laid off or retired employee (or as a dependent of a former employee).	A plan that covers the person as a laid off or retired employee (or as a dependent of a former employee) is secondary to a plan that covers the person as an active employee (or as a dependent of an active employee).
COBRA or state continuation	The plan covering you as an employee or retiree or the dependent of an employee or retiree is primary to COBRA or state continuation coverage.	COBRA or state continuation coverage is secondary to the plan that covers the person as an employee or retiree or the dependent of an employee or retiree.
Longer or shorter length of coverage	If none of the above rules determine the order of payment, the plan that has covered the person longer is primary.	
Other rules do not apply	If none of the above rules apply, the plans share expenses equally.	

How are benefits paid?	
Primary plan	The primary plan pays your claims as if there is no other dental plan involved.
Secondary plan	<p>The secondary plan calculates payment as if the primary plan did not exist, and then applies that amount to any allowable expenses under the secondary plan that were not covered by the primary plan.</p> <p>The secondary plan will reduce payments so the total payments do not exceed 100% of the total allowable expense</p>
Benefit reserve each family member has a separate benefit reserve for each Calendar Year	<p>The benefit reserve:</p> <ul style="list-style-type: none"> • Is made up of the amount that the secondary plan saved due to COB • Is used to cover any unpaid allowable expenses • Balance is erased at the end of each year

Other dental coverage updates – contact information

You should contact us if you have any changes to your other coverage. We want to be sure our records are accurate so your claims are processed correctly.

Right to receive and release needed information

We have the right to release or obtain any information we need for COB purposes. That includes information we need to recover any payments from your other dental plans.

Right to pay another carrier

Sometimes another plan pays something we would have paid under your plan. When that happens, we will pay your plan benefit to the other plan.

Right of recovery

If we pay more than we should have under the COB rules, we may recover the excess from:

- Any person we paid or for whom we paid
- Any other plan that is responsible under these COB rules

When coverage ends

Coverage can end for a number of reasons. This section tells you how and why coverage ends.

When will your coverage end?

Coverage under this plan will end if:

- This plan is no longer available
- You voluntarily stop your coverage
- The **group agreement** ends
- You are no longer eligible for coverage, including when you no longer live, work, or reside in the **service area**
- Your employment ends
- You do not pay any required **premium** payment
- We end your coverage
- You become covered under another dental plan offered by your contract holder

Your coverage will end on either the date your employment ends or the day before the first **premium** contribution due date that occurs after you stop active work.

When coverage may continue under the plan

Your coverage under this plan will continue if:

Your employment ends because of illness, injury , sabbatical or other authorized leave as agreed to by the contract holder and us.	If premium payments are made for you, you may be able to continue coverage under the plan as long as the contract holder and we agree to do so and as described below: <ul style="list-style-type: none">• Your coverage may continue, until stopped by the contract holder, but not beyond 30 months from the start of your absence.
Your employment ends because of a temporary lay-off, temporary leave of absence, sabbatical, or other authorized leave as agreed to by the contract holder and us.	If premium payments are made for you, you may be able to continue coverage under the plan as long as the contract holder and we agree to do so and as described below: <ul style="list-style-type: none">• Your coverage will stop on the date that your employment ends.
Your employment ends because either: <ul style="list-style-type: none">• Your job has been eliminated• You have been placed on severance• This plan allows former employees to continue their coverage.	You may be able to continue coverage. See the <i>Special coverage options after your plan coverage ends</i> section.

Your employment ends because of a paid or unpaid medical leave of absence	If premium payments are made for you, you may be able to continue coverage under the plan as long as the contract holder and we agree to do so and as described below: <ul style="list-style-type: none"> Your coverage may continue until stopped by the contract holder but not beyond 30 months from the start of the absence.
Your employment ends because of a leave of absence that is not a medical leave of absence	If premium payments are made for you, you may be able to continue coverage under the plan as long as the contract holder and we agree to do so and as described below: <ul style="list-style-type: none"> Your coverage may continue until stopped by the contract holder but not beyond 1 month from the start of the absence.
Your employment ends because of a military leave of absence.	If premium payments are made for you, you may be able to continue coverage under the plan as long as the contract holder and we agree to do so and as described below: <ul style="list-style-type: none"> Your coverage may continue until stopped by the contract holder but not beyond 24 months from the start of the absence.

Notification of when your employment ends

It is the contract holder’s responsibility to let us know when your employment ends. The limits above may be extended only if we and the contract holder agree in writing to extend them.

When will coverage end for any dependents?

Coverage for your dependent will end if:

- Your dependent is no longer eligible for coverage
- The **group agreement** ends
- You do not make the required **premium** contribution toward the cost of dependents’ coverage
- Your coverage ends for any of the reasons listed above

Your dependent’s coverage will end on the earlier of the date the **group agreement** terminates or as defined by the contract holder.

Why would we end your coverage?

We will give you 30 days advance written notice before we end your coverage because you commit fraud or intentionally misrepresent yourself when you applied for or obtained coverage. You can refer to the *General provisions – other things you should know* section for more information on loss of coverage.

On the date your coverage ends, we will refund to the contract holder any prepayments for periods after the date your coverage ended.

Special coverage options after your plan coverage ends

This section explains options you may have after your coverage ends under this plan. Your individual situation will determine what options you will have.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

The federal COBRA law usually applies to employers of group sizes of 20 or more. It gives some employees and most of their covered dependents the right to keep their dental coverage for 18, 29 or 36 months after a qualifying event. The qualifying event is something that happens that results in you losing your coverage.

The qualifying events are:

- Your active employment ends for reasons other than gross misconduct
- Your working hours are reduced
- You divorce or legally separate and are no longer responsible for dependent coverage
- You become entitled to benefits under Medicare
- Your covered dependent children no longer qualify as dependents under the plan
- You die
- You are a retiree eligible for retiree health coverage and your former employer files for bankruptcy

Talk with your employer if you have questions about COBRA or to enroll.

Continuation of coverage for other reasons

What exceptions are there for dental work when coverage ends?

Your dental coverage may end while you or your covered dependent are in the middle of treatment. The plan does not cover dental services that are given after your coverage terminates. There is an exception. The plan will cover the following services if they are ordered while you were covered by the plan, and installed within 30 days after your coverage ends:

- Inlays
- Onlays
- Crowns
- Removable bridges
- Cast or processed restorations
- Dentures
- Fixed partial dentures (bridges)
- Root canals

Ordered means:

- For a denture: The impressions from which the denture will be made were taken
- For a root canal: The pulp chamber was opened
- For any other item: The teeth which will serve as retainers or supports, or the teeth which are being restored:
 - Must have been fully prepared to receive the item
 - Impressions have been taken from which the item will be prepared

How can you extend coverage for your disabled child beyond the plan age limits?

You have the right to extend dental coverage for your dependent child beyond the plan age limits. If your disabled child:

- Is not able to be self-supporting because of mental or physical disability
- Depends mainly (more than 50% of income) on you for support

The right to coverage will continue only as long as a **physician** certifies that your child still is disabled.

We may ask you to send us proof of the disability within 31 days of the date coverage would have ended. Before we extend coverage, we may ask that your child get a physical exam. We will pay for that exam.

We may ask you to send proof that your child is disabled after coverage is extended. We won't ask for this proof more than once a year. You must send it to us within 31 days of our request. If you don't, we can terminate coverage for your dependent child.

Your disabled child's coverage will end on the earlier of:

- The date the child is no longer disabled and dependent upon you for support
- As explained in the *When will coverage end for any dependents* section

General provisions – other things you should know

Administrative provisions

How you and we will interpret this certificate

We prepared this certificate according to ERISA, and according to other federal and state laws that apply. You and we will interpret it according to these laws. Also, you are bound by our interpretation of this certificate when we administer your coverage, so long as we use reasonable discretion.

How we administer this plan

We apply policies and procedures we've developed to administer this plan.

Who's responsible to you

We are responsible to you for what our employees and other agents do.

We are not responsible for what is done by your **providers**. They are not our employees or agents.

Coverage and services

Your coverage can change

Your coverage is defined by the **group agreement**. This document may have amendments and riders too. Under certain circumstances, we or the contract holder or the law may change your plan. When an emergency or epidemic is declared, we may modify or waive requirements under the plan or your cost share if you are affected. Only we may waive a requirement of your plan. No other person, including the contract holder or **provider**, can do this.

Financial sanctions exclusions

If coverage provided under this certificate violates or will violate any economic or trade sanctions, the coverage will be invalid immediately. For example, we cannot pay for **eligible dental services** if it violates a financial sanction regulation. This includes sanctions related to a person or a country under sanction by the United States, unless it is allowed under a written license from the Office of Foreign Assets Control (OFAC). You can find out more by visiting <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Legal action

You must complete the appeal process before you take any legal action against us for any expense or bill. See the *When you disagree - claim decisions and appeals procedures* section. You cannot take any action until 60 days after we receive written submission of claim.

No legal action can be brought to recover payment under any benefit after 3 years from the deadline for filing claims.

Physical examinations and evaluations

At our expense, we have the right to have a **provider** of our choice examine you. This will be done at all reasonable times while a claim for benefits is pending or under review.

Records of expenses

You should keep complete records of your expenses. They may be needed for a claim.

Things that would be important to keep are:

- Names of **dental providers, dentists** and other **providers** who provide services
- Dates expenses are incurred
- Copies of all bills and receipts

Honest mistakes and intentional deception

Honest mistakes

You or the contract holder may make an honest mistake when facts are shared with us. When we learn of the mistake, we may make a fair change in **premium** contribution or in your coverage. If we do, we will tell you what the mistake was.

After two years from the date of this policy, only fraudulent misstatements in an application may be used to void the policy or deny any claim for loss incurred or disability (as defined in the policy) that starts after the two-year period.

Intentional deception

If we learn that you defrauded us or you intentionally misrepresented material facts, we can take actions that can have serious consequences for your coverage. These serious consequences include, but are not limited to:

- Loss of coverage, starting at some time in the past. If we paid claims for your past coverage, we will want the money back.
- Loss of coverage going forward.
- Denial of benefits.
- Recovery of amounts we already paid.

We also may report fraud to criminal authorities.

Some other money issues

Assignment of benefits

When you see **network providers** they will bill us directly. If you see an **out-of-network provider** as allowed under this plan, we may choose to pay you or to pay the **provider** directly. Unless we have agreed to do so in writing and to the extent allowed by law, we will not accept an assignment to an **out-of-network provider** under this **group agreement**. This may include:

- The benefits due
- The right to receive payments
- Any claim you make for damages resulting from a breach, or alleged breach, of the terms of this **group agreement**

To request assignment you must complete an assignment form. The assignment form is available from the contract holder. The completed form must be sent to us for consent.

Recovery of overpayments

We sometimes pay too much for **eligible dental services** or pay for something that this plan doesn't cover. If we do, we can require the person we paid – you or your **provider** – to return what we paid. If we don't do that we have the right to reduce any future benefit payments by the amount we paid by mistake. We will make this request within 2 years of the original claim payment.

Premium contribution

This plan requires the contract holder to make **premium** contribution payments. If payments are made through a payroll deduction with the contract holder, the contract holder will forward your payment to us. We will not pay benefits under this certificate if **premium** contributions are not made. Any benefit payment denial is subject to our appeals procedure. See the *When you disagree - claim decisions and appeals procedures* section.

Payment of premiums

The first **premium** payment for this **group agreement** is due on or before your **effective date of coverage**. Your next **premium** payment will be due the 1st of each month ("**premium** due date"). Each **premium** payment is to be paid to us on or before the **premium** due date.

Your dental information

We will protect your dental information. We will only use or share it with others as needed for your care and treatment. We will also use and share it to help us process your **providers'** claims and manage your plan.

You can get a free copy of our Notice of Privacy Practices. Just call us. When you accept coverage under this plan, you agree to let your **providers** share your information with us.

Effect of prior plan coverage

If you are in a continuation period from a prior plan at the time you join this plan you may not receive the full benefit paid under this plan. Your current and prior plan must be offered through the same contract holder.

Glossary

Aetna®

Aetna Dental Inc., an affiliate, or a third party vendor under contract with **Aetna**.

Calendar year

A period of 12 months beginning on January 1st and ending on December 31st.

Coinsurance

Coinsurance is the percentage of the bill that you and this plan have to pay for an **eligible dental service**. The schedule of benefits shows the percentage that you have to pay.

Your **coinsurance** for:

- **PCD services** is based on the **PCD's negotiated charge** or, if there is no **negotiated charge**, then on the **PCD's usual fee**
- In-network **specialty care services** is based on the **negotiated charge**

Contract year

A 12 month period beginning on the effective date of the **group agreement** and the same date each following year, unless we agree to another period.

Copayments

Copayments are flat fees you pay for certain **eligible dental services**.

Cosmetic

Services, drugs or supplies that are primarily intended to alter, improve or enhance your appearance.

Covered benefits

Eligible dental services that meet the requirements for coverage under the terms of this plan.

Dental emergency

Any dental condition that:

- Occurs unexpectedly
- Requires immediate diagnosis and treatment in order to stabilize the condition
- Is characterized by symptoms such as severe pain and bleeding

Dental emergency services

Services and supplies given by a **dental provider** to treat a **dental emergency**.

Dental provider

Any individual legally qualified to provide dental services or supplies.

Dentist

A legally qualified **dentist** licensed to do the dental work he or she performs.

Directory

The list of **network providers** for your plan. The most up-to-date **provider directory** for your plan appears on our self-service website. When searching for a **network provider**, you need to make sure that you are searching for **providers** that participate in your specific plan. **Network providers** may only be considered **network providers** for certain **Aetna** plans.

Effective date of coverage

The date your coverage begins under this certificate as noted in our records.

Eligible dental services

The benefits, subject to varying cost shares, covered in this plan. These are:

- Listed and described in the schedule of benefits.
- Not listed as an exception or exclusion in these sections:
 - *What are your eligible dental services?*
 - *What rules and limits apply to dental care?*
 - *Exclusions*
- Not beyond any maximums and limitations in the *What rules and limits apply to dental care?* section and schedule of benefits.
- **Medically necessary**. See the *Medical necessity and referral requirements* section and the *Glossary* for more information.

Experimental or investigational

A drug, device, procedure, or treatment that we find is **experimental** or **investigational** because:

- There is not enough outcome data available from controlled clinical trials published in the peer-reviewed literature to validate its safety and effectiveness for the **illness** or **injury** involved.
- The needed approval by the Food and Drug Administration (FDA) has not been given for marketing.
- A national medical or dental society or regulatory agency has stated in writing that it is **experimental or investigational** or suitable mainly for research purposes.
- It is the subject of a Phase I, Phase II or the experimental or research arm of a Phase III clinical trial. These terms have the meanings given by regulations and other official actions and publications of the FDA and Department of Health and Human Services.
- Written protocols or a written consent form used by a facility **provider** state that it is **experimental or investigational**.
- It is provided or performed in a special setting for research purposes.

Group agreement

The **group agreement** consists of several documents taken together. These documents are:

- The group application
- The **group agreement**
- The certificates
- The schedules of benefits
- Any amendments or riders to the **group agreement**, the certificate, and the schedule of benefits

Health professional

A person who is licensed, certified or otherwise authorized by law to provide medical or dental care services to the public. For example, **providers** and dental assistants.

Illness

Poor health resulting from disease of the teeth or gums.

Injury or injuries

Physical damage done to the teeth or gums.

Lifetime maximum

This is the most this plan will pay for **eligible dental services** incurred by a covered person during their lifetime.

Medically necessary/medical necessity

Dental care services or supplies that prevent, evaluate, diagnose or treat an **illness, injury**, disease or its symptoms, and that are all of the following, as determined by us within our discretion:

- In accordance with “generally accepted standards of dental practice”
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for your **illness, injury** or disease
- Not primarily for your convenience, the convenience of your **dentist**, or other health care **provider**
- Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of your **illness, injury** or disease

Generally accepted standards of dental practice means:

- Standards that are based on credible scientific evidence published in peer-reviewed dental literature generally recognized by the relevant dental community and
- Following the standards set forth in our clinical policies and applying clinical judgment

Important note:

We develop and maintain clinical policy bulletins that describe the generally accepted standards of dental practice, credible scientific evidence, and prevailing clinical guidelines that support our decisions regarding specific services. We use these bulletins and other resources to help guide individualized coverage decisions under our plans and to determine whether an intervention is **experimental or investigational**. They are subject to change. You can find these bulletins and other information at <https://www.aetna.com/health-care-professionals/clinical-policy-bulletins.html>. You can also contact us. See the *How to contact us for help* section.

Negotiated charge

This is either:

- The amount **network providers** have agreed to accept
- The amount we agree to pay directly to **network providers** or third party vendors (including any administrative fee in the amount paid)

for providing **eligible dental services** to **covered persons** in the plan.

Network provider

A **provider** listed in the **directory** for your plan and has agreed to accept the **negotiated charge** for **covered services** and has agreed not to bill the member except for **copayment, coinsurance, and deductibles**.

Orthodontic treatment

This is any:

- Medical service or supply
- Dental service or supply

furnished to prevent or to diagnose or to correct a misalignment:

- Of the teeth
- Of the bite
- Of the jaws or jaw joint relationship

whether or not for the purpose of relieving pain.

Out-of-network provider

A **provider** who is not a **network provider** and does not appear in the **directory** for your plan or a **specialty dentist** that is seen without a **referral**.

Physician

A skilled **health professional** trained and licensed to practice medicine under the laws of the state where they practice, specifically, doctors of medicine or osteopathy.

Premium

The amount you or the contract holder are required to pay to **Aetna** to continue coverage.

Primary care dentist (PCD)

A **provider** who:

- Is selected by a person from the list of **PCDs** in the **directory**
- Supervises, coordinates and provides initial care and basic dental services to a covered person
- Initiates **referrals** for **specialty dental** care
- Is shown on **Aetna's** records as your **PCD**

Provider

A **dentist**, or other entity or person licensed, or certified under applicable state and federal law to provide dental care services to you.

Referral

This is a written or electronic authorization made by your **PCD** to direct you to a **network provider** for **medically necessary** services and supplies.

Service area

The geographic area where **network providers** for this plan are located.

Specialty care services

Those services listed as “**specialty care services**” in the schedule of benefits. These are often performed by a **specialty dentist** with a **referral** from your **PCD**, or in some cases your **PCD** may perform them.

Specialty dentist

This is a **dental provider** who practices in any generally accepted dental or surgical sub-specialty.

Teledentistry

A consultation between you and a **dental provider** who is performing a clinical dental service.

Services can be provided by:

- Two-way audiovisual teleconferencing
- Any other method permitted by state law

Temporomandibular joint dysfunction/disorder (TMJ)

This is:

- A **TMJ** or any similar disorder of the jaw joint
- A myofascial pain dysfunction (MPD) of the jaw

Any similar disorder in the relationship between the jaw joint and the related muscles and nerves

Usual fee

This is the fee that a **PCD** charges its patients in general. Your **PCD** will give you a copy of the **usual fee** schedule if you ask for one. It is not part of this certificate and may change. It is used only to calculate your **coinsurance** amount and is not the basis upon which **Aetna** pays the **PCD**. **Aetna** pays **PCDs** based upon separate agreements that may be less than, or unrelated to, the **PCD's usual fee**. We review the **PCD's usual fee** regularly to make sure it is not excessive.

Discount arrangements

We can offer you discounts on health care related goods or services. Sometimes, other companies provide these discounted goods and services. These companies are called “third party service providers”. These third party service providers may pay us so that they can offer you their services.

Third party service providers are independent contractors. The third party service provider is responsible for the goods or services they deliver. We are not responsible; but we have the right to change or end the arrangements at any time.

These discount arrangements are not insurance. We don't pay the third party service providers for the services they offer. You are responsible for paying for the discounted goods or services.

Wellness and other rewards

You may be eligible to earn rewards for completing certain activities that improve your health, coverage and experience with us. We may encourage you to access certain dental services or categories of **dental providers**, participate in programs, including but not limited to financial wellness programs, utilize tools, improve your health metrics or continue participation as an **Aetna** member through incentives. We may provide incentives based on your participation and outcomes such as:

- Modifications to **coinsurance** amounts
- Merchandise
- Coupons
- Gift cards or debit cards
- Any combination of the above

Additional Information Provided by

Apple Bank for Savings

The following information is provided to you in accordance with the Employee Retirement Income Security Act of 1974 (ERISA). It is not a part of your booklet-certificate. Your Plan Administrator has determined that this information together with the information contained in your booklet-certificate is the Summary Plan Description required by ERISA.

In furnishing this information, Aetna is acting on behalf of your Plan Administrator who remains responsible for complying with the ERISA reporting rules and regulations on a timely and accurate basis.

Name of Plan:

Apple Bank for Savings Medical Plan

Employer Identification Number:

13-0822710

Plan Number:

503

Type of Plan:

Welfare

Type of Administration:

Group Insurance Policy with:

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 06156

Plan Administrator:

Apple Bank for Savings
122 East 42nd Street, 9th Floor
New York, NY 10168
Telephone Number: (212) 224-6476

Agent For Service of Legal Process:

Apple Bank for Savings
122 East 42nd Street, 9th Floor
New York, NY 10168

Service of legal process may also be made upon the Plan Administrator

End of Plan Year:

December 31

Source of Contributions:

Employer and Employee

Procedure for Amending the Plan:

The Employer may amend the Plan from time to time by a written instrument signed by the Senior Vice President of Human Resources.

ERISA Rights

As a participant in the group insurance plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974. ERISA provides that all plan participants shall be entitled to:

Receive Information about Your Plan and Benefits

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all documents governing the Plan, including insurance contracts, collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) that is filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts, collective bargaining agreements, and copies of the latest annual report (Form 5500 Series), and an updated Summary Plan Description. The Administrator may make a reasonable charge for the copies.

Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

Receive a copy of the procedures used by the Plan for determining a qualified domestic relations order (QDRO) or a qualified medical child support order (QMCSO).

Continue Group Health Plan Coverage

Continue health care coverage for yourself, your spouse, or your dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. Review this summary plan description and the documents governing the Plan for the rules governing your COBRA continuation coverage rights.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in your interest and that of other plan participants and beneficiaries. No one, including your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the status of a domestic relations order or a medical child support order, you may file suit in a federal court.

If it should happen that plan fiduciaries misuse the Plan's money or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator.

If you have any questions about this statement or about your rights under ERISA, you should contact:

- the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory; or
- the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington D.C. 20210.

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Confidentiality Notice

Aetna considers personal information to be confidential and has policies and procedures in place to protect it against unlawful use and disclosure. By "personal information," we mean information that relates to a member's physical or mental health or condition, the provision of health care to the member, or payment for the provision of health care or disability or life benefits to the member. Personal information does not include publicly available information or information that is available or reported in a summarized or aggregate fashion but does not identify the member.

When necessary or appropriate for your care or treatment, the operation of our health, disability or life insurance plans, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers), payors (health care provider organizations, employers who sponsor self-funded health plans or who share responsibility for the payment of benefits, and others who may be financially responsible for payment for the services or benefits you receive under your plan), other insurers, third party administrators, vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. In our health plans, participating network providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

Some of the ways in which personal information is used include claim payment; utilization review and management; medical necessity reviews; coordination of care and benefits; preventive health, early detection, vocational rehabilitation and disease and case management; quality assessment and improvement activities; auditing and anti-fraud activities; performance measurement and outcomes assessment; health, disability and life claims analysis and reporting; health services, disability and life research; data and information systems management; compliance with legal and regulatory requirements; formulary management; litigation proceedings; transfer of policies or contracts to and from other insurers, HMOs and third party administrators; underwriting activities; and due diligence activities in connection with the purchase or sale of some or all of our business. We consider these activities key for the operation of our health, disability and life plans. To the extent permitted by law, we use and disclose personal information as provided above without member consent. However, we recognize that many members do not want to receive unsolicited marketing materials unrelated to their health, disability and life benefits. We do not disclose personal information for these marketing purposes unless the member consents. We also have policies addressing circumstances in which members are unable to give consent.

To obtain a copy of our Notice of Privacy Practices, which describes in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Member Services number on your ID card or visit our Internet site at www.aetna.com.

Continuation of Coverage During an Approved Leave of Absence Granted to Comply with Federal Law

This continuation of coverage section applies only for the period of any approved family or medical leave (approved FMLA leave) required by Family and Medical Leave Act of 1993 (FMLA). If your Employer grants you an approved FMLA leave for a period in excess of the period required by FMLA, any continuation of coverage during that excess period will be subject to prior written agreement between Aetna and your Employer.

If your Employer grants you an approved FMLA leave in accordance with FMLA, you may, during the continuance of such approved FMLA leave, continue Health Expense Benefits for you and your eligible dependents.

At the time you request the leave, you must agree to make any contributions required by your Employer to continue coverage. Your Employer must continue to make premium payments.

If Health Expense Benefits has reduction rules applicable by reason of age or retirement, Health Expense Benefits will be subject to such rules while you are on FMLA leave.

Coverage will not be continued beyond the first to occur of:

- The date you are required to make any contribution and you fail to do so.
- The date your Employer determines your approved FMLA leave is terminated.
- The date the coverage involved discontinues as to your eligible class. However, coverage for health expenses may be available to you under another plan sponsored by your Employer.

Any coverage being continued for a dependent will not be continued beyond the date it would otherwise terminate.

If Health Expense Benefits terminate because your approved FMLA leave is deemed terminated by your Employer, you may, on the date of such termination, be eligible for Continuation Under Federal Law on the same terms as though your employment terminated, other than for gross misconduct, on such date. If the group contract provides any other continuation of coverage (for example, upon termination of employment, death, divorce or ceasing to be a defined dependent), you (or your eligible dependents) may be eligible for such continuation on the date your Employer determines your approved FMLA leave is terminated or the date of the event for which the continuation is available.

If you acquire a new dependent while your coverage is continued during an approved FMLA leave, the dependent will be eligible for the continued coverage on the same terms as would be applicable if you were actively at work, not on an approved FMLA leave.

If you return to work for your Employer following the date your Employer determines the approved FMLA leave is terminated, your coverage under the group contract will be in force as though you had continued in active employment rather than going on an approved FMLA leave provided you make request for such coverage within 31 days of the date your Employer determines the approved FMLA leave to be terminated. If you do not make such request within 31 days, coverage will again be effective under the group contract only if and when Aetna gives its written consent.