SUMMARY PLAN DESCRIPTION

For the

DENTAL PLAN

Sponsored by

BELOIT COLLEGE

EFFECTIVE JANUARY 1, 2011
REVISED JULY 1, 2016
# TABLE OF CONTENTS

## PLAN DESCRIPTION INFORMATION
- 1

## SCHEDULE OF BENEFITS
- 3
  - PREDETERMINATION OF BENEFITS
  - 4
  - ALTERNATE SERVICES
  - 4

## DENTAL BENEFITS
- 5
  - DEDUCTIBLE AND COINSURANCE INFORMATION
- 5

## DENTAL COVERED EXPENSES
- 6
  - PREVENTIVE SERVICES
  - 6
  - BASIC SERVICES
  - 6
  - MAJOR RESTORATIVE SERVICES
  - 7
  - PROSTHODONTIC SERVICES
  - 8
  - ORTHODONTIC SERVICES
  - 9

## LIMITATIONS AND EXCLUSIONS
- 10

## ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE
- 13
  - OPEN ENROLLMENT
  - 13
  - EMPLOYEE ELIGIBILITY
  - 13
  - EMPLOYEE EFFECTIVE DATE OF COVERAGE
  - 13
  - DEPENDENT ELIGIBILITY
  - 14
  - DEPENDENT EFFECTIVE DATE OF COVERAGE – WHEN A CHANGE IN THE
    EMPLOYEE’S LEVEL OF COVERAGE IS NOT REQUIRED
  - 14
  - DEPENDENT EFFECTIVE DATE OF COVERAGE – WHEN A CHANGE IN THE
    EMPLOYEE’S LEVEL OF COVERAGE IS REQUIRED
  - 15
  - MEDICAL CHILD SUPPORT ORDERS
  - 16
  - SPECIAL PROVISIONS
  - 17
  - REINSTATEMENT OF COVERAGE
  - 17
  - FAMILY AND MEDICAL LEAVE ACT (FMLA)
  - 18
  - SPECIAL ENROLLMENT
  - 18

## TERMINATION OF COVERAGE
- 20

## CONTINUATION OF DENTAL BENEFITS
- 21

## THE UNIFORMED SERVICES EMPLOYMENT & REEMPLOYMENT RIGHTS
- THE UNIFORMED SERVICES EMPLOYMENT & REEMPLOYMENT RIGHTS
  - ACT OF 1994 (USERRA)
  - 26

## COORDINATION OF BENEFITS
- 27

## REIMBURSEMENT/SUBROGATION
- 29
Table of Contents Continued

GENERAL PROVISIONS........................................................................................................31
CLAIMS PROCEDURES........................................................................................................34
STATEMENT OF ERISA RIGHTS.........................................................................................42
DEFINITIONS....................................................................................................................44
1. **Proper Name of Plan:** Beloit College Employee Dental Benefit Plan

2. **Plan Sponsor and Employer:** Beloit College Board of Trustees
   700 College Street
   Beloit, WI 53511
   Telephone: (608) 363-2630

3. **Plan Administrator, Named Fiduciary and Claim Fiduciary:**
   Beloit College Board of Trustees
   700 College Street
   Beloit, WI 53511
   Telephone: (608) 363-2630

4. **Employer Identification Number:** 39-0808497
   The Plan number assigned for government reporting purposes is 506.

5. The Plan provides dental benefits for participating *employees* and their enrolled *dependents*.

6. Plan benefits described in this booklet are effective June 1, 2011, revised July 1, 2016.

7. The **Plan year** and fiscal year are July 1 through June 30 of each year.

8. Service of legal process may be served upon the **Plan Administrator** as shown above or the following agent for service of legal process:
   Beloit College Board of Trustees
   700 College Street
   Beloit, WI 53511
   Telephone: (608)-363-2630

9. The **Plan Manager** is responsible for performing certain delegated administrative duties, including the processing of claims. The **Plan Manager** is:
   HumanaDental Insurance Company
   1100 Employers Boulevard
   Green Bay, WI 54344
   Telephone: (920) 336-1100
   Toll Free: 1-800-233-4013

10. This is a self-insured dental plan. The cost of the Plan is paid with contributions shared by the *employer* and the *employee*. Benefits under the Plan are provided from the general assets of the *employer* and are used to fund payment of covered claims under the Plan plus administrative expenses. Please see your *employer* for the method of calculating contributions and the funding mechanism used for the accumulation of assets through which benefits are provided under this Plan.
Plan Description Information Continued

11. Each employee of the employer who participates in the Plan receives a Summary Plan Description, which is this booklet. This booklet will be provided to employees by the employer. It contains information regarding eligibility requirements, termination provisions, a description of the benefits provided and other Plan information.

12. The Plan benefits and/or contributions may be modified or amended from time to time, or may be terminated at any time by the Plan Sponsor. Significant changes to the Plan, including termination, will be communicated to participants as required by applicable law.

13. Upon termination of the Plan, the rights of the participants to benefits are limited to claims incurred and payable by the Plan up to the date of termination. Plan assets, if any, will be allocated and disposed of for the exclusive benefit of the participating employees and their dependents covered by the Plan, except that any taxes and administration expenses may be made from the Plan assets.

14. The Plan does not constitute a contract between the employer and any covered person and will not be considered as an inducement or condition of the employment of any employee. Nothing in the Plan will give any employee the right to be retained in the service of the employer, or for the employer to discharge any employee at any time.

15. This Plan is not in lieu of and does not affect any requirement for coverage by Workers' Compensation insurance.
SCHEDULE OF BENEFITS

You may select any dentist to provide your dental care.

In-network dentists have signed a contract with the Plan Manager, agreeing to accept reduced fees for the dental procedures they provide. This reduces your out-of-pocket costs. They have also agreed not to charge you any amount that exceeds the fees agreed upon, aside from deductibles, coinsurance, and fees for procedures not covered.

If you have questions about whether a particular dentist is an in-network dentist or need verification about the status of a provider, please contact the Plan Manager at 1-800-233-4013, or your Plan Administrator. You can also visit: www.humanadental.com and click on “Find a Dentist”.

If you choose to receive your dental care from an out-of-network dentist, covered expenses listed below are payable on a maximum allowable fee basis.

This schedule provides a brief overview of Plan benefits and is not a complete description. Refer to the text for a detailed description of your Plan benefits.

<table>
<thead>
<tr>
<th>SCHEDULE OF DENTAL BENEFITS</th>
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</thead>
<tbody>
<tr>
<td>Individual Maximum Benefit</td>
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<tr>
<td>Calendar Year Deductible</td>
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<tr>
<td>Preventive Services</td>
</tr>
<tr>
<td>Basic Services</td>
</tr>
<tr>
<td>Major Restorative Services</td>
</tr>
<tr>
<td>Prosthodontic Services</td>
</tr>
<tr>
<td>Individual Lifetime Maximum Benefit for Orthodontic Services</td>
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<tr>
<td>Orthodontic Services</td>
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<tr>
<td></td>
</tr>
</tbody>
</table>

NOTE: Certain services may be covered under your medical plan. The medical plan would pay as primary and the dental Plan would pay as secondary.
PREDETERMINATION OF BENEFITS

If expense incurred in performing a dental service or one (1) series of dental services can reasonably be expected to be $300 or more, the Plan recommends you or the provider submit those charges for a predetermination of benefits. The Plan Manager will advise you and the provider what expenses will be covered under the Plan. The Plan Manager will take into account alternate procedures, services, or courses of treatment based upon professionally endorsed standards of dental care. A predetermination of benefits is not a guarantee of benefits. Services will be subject to all terms and provisions of the Plan at the time treatment is rendered.

If treatment is to commence more than ninety (90) days after the date treatment is authorized, the covered person should submit another treatment plan to the Plan Manager.

Before you schedule dental appointments, you should discuss with your dentist the amount to be paid by the Plan and your financial obligation for the proposed treatment.

ALTERNATE SERVICES

If two (2) or more services are considered to be acceptable to correct the same dental condition, the benefits payable will be based on the covered expenses for the least expensive service which will produce a professionally satisfactory result as determined by the Plan Manager.

If you or your dentist decide on a more costly treatment than the Plan Manager has determined to be satisfactory for treatment of the condition, benefits will be limited to the lesser of the maximum allowable fee charge or predetermined charge and are subject to any deductible and coinsurance for the least costly treatment. The excess amount will not be paid by the Plan. The balance of the treatment charge remains the responsibility of the covered person.
DENTAL BENEFITS

DEDUCTIBLE AND COINSURANCE INFORMATION

This section describes benefits for covered expenses. Covered expense means expense incurred by you for the services stated within. The expense must be incurred while you are covered for that benefit under the Plan. Covered expenses are payable, after satisfaction of the deductible, if any, on a maximum allowable fee basis or predetermined charge at the coinsurance percentages and up to the maximum benefits shown on the Schedule of Benefits.

DEDUCTIBLE

The deductible applies to each covered person each calendar year. Only charges which qualify as a covered expense may be used to satisfy the deductible. The amount of the deductible is stated on the Schedule of Benefits.

MAXIMUM FAMILY DEDUCTIBLE

The total deductible applied to all covered persons in one (1) family in a calendar year is subject to the maximum shown on the Schedule of Benefits.

COINSURANCE

Coinsurance means the shared financial responsibility for covered expenses between the covered person and the Plan.

Benefits are payable at the applicable percentage rate shown on the Schedule of Benefits after the deductible is satisfied each calendar year.

LIFETIME MAXIMUM

Lifetime maximum means the maximum amount of benefits available while you are covered under the Plan. The lifetime maximum benefit is stated on the Schedule of Benefits. Under no circumstances does lifetime mean during the lifetime of the covered person.
DENTAL COVERED EXPENSES

For all covered expenses, the following services will be considered an integral part of the entire dental service. A separate fee for these services is not considered a covered expense.

1. Bases
2. Temporary dental services
3. Local anesthesia
4. Treatment plans
5. Irrigation
6. Tissue preparation associated with impression or placement of a restoration
7. Study models/diagnostic casts

PREVENTIVE SERVICES

Oral evaluations. Limited to two (2) per calendar year.

Cleanings (routine prophylaxis). Limited to two (2) per calendar year.

Bitewing x-rays. Limited to one (1) set per calendar year.

Miscellaneous x-rays including but not limited to periapical x-rays.

Full mouth or panoramic x-rays. Limited to one (1) per five (5) years, unless necessary due to an accidental injury.

Topical fluoride treatment for dependent children to age fourteen (14) only. Limited to two (2) per calendar year. A prophylaxis performed in conjunction with a fluoride treatment is considered a separate dental service.

Sealants for dependent children to age fourteen (14) only. Limited to one (1) per tooth per lifetime and only on the occlusal surface of permanent molars which are free of decay and restoration.

Space maintainers for dependent children to age nineteen (19) only. For fixed or removable appliances to maintain a space created by the premature loss of a primary tooth or teeth.

Pre-diagnostic detection of abnormal cells for all covered persons age forty (40) and older. Limited to one (1) per calendar year.

Consultations.

BASIC SERVICES

Harmful habit appliance for dependent children to age fourteen (14) only. Limited to the initial appliance only.

Problem-focused evaluation (emergency evaluation).

Palliative (emergency) treatment for relief of dental pain. Palliative treatment will be considered as a separate benefit if no other service is provided during the visit.
Dental Covered Expenses Continued

Fillings. Multiple restorations on one (1) surface are considered one (1) restoration.

General anesthesia or IV sedation when administered by a dentist for the following:
- Dependent children age four (4) and younger; or
- Medically necessary in conjunction with a covered oral surgical procedure.

NOTE: Patient management or apprehension is not considered medically necessary.

Extractions.

Oral surgery, including pre- and post-operative care.

Drug injections, when done in conjunction with oral surgery.

Periodontal evaluations. Limited to two (2) per calendar year.

Periodontal maintenance. Limited to two (2) per calendar year. Is not a covered expense if performed within three (3) months of periodontal scaling and root planing, and/or periodontal surgery.

Periodontal scaling and root planing is payable once per quadrant per two (2) years. Is not a covered expense if performed within three (3) months of periodontal surgery.

Periodontal surgery, including three (3) months post-surgical care. Limited to a maximum of once per quadrant per three (3) years. If more than one (1) surgical service is performed on the same day, only the most inclusive surgical service performed will be considered a covered expense.

Full mouth debridement. Limited to once per lifetime.

Endodontics, including but not limited to root canals. Root canals are limited to a maximum of one (1) per tooth per two (2) years.

Recementation of crowns, bridges, onlays, inlays and veneers.

Occlusal guards. Limited to a maximum of one (1) per calendar year.

Occlusal adjustments. Limited to a maximum of once per quadrant per three (3) years.

Stainless steel crowns for dependent children to age nineteen (19) only.

MAJOR RESTORATIVE SERVICES

Crowns and their maintenance/repairs.

Inlays or onlays and their maintenance/repairs.

Porcelain/ceramic/resin material. Limited to the upper or lower anterior and bicuspid teeth.

Post/core build-ups for crowns.

Veneers and their maintenance/repairs. Limited to the upper or lower anterior teeth.
Dental Covered Expenses Continued

LIMITATIONS FOR MAJOR RESTORATIVE SERVICES

The following Major Restorative Services are a covered expense and subject to the following replacement frequencies:

<table>
<thead>
<tr>
<th>Service</th>
<th>Replacement Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inlays or Onlays</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
<tr>
<td>Crowns</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
<tr>
<td>Veneers</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
</tbody>
</table>

The above replacement frequencies will be waived if replaced as a result of an accidental injury.

PROSTHODONTIC SERVICES

Installation and maintenance/repairs of removable or fixed bridgework.

Post/core build-ups for bridgework.

Installation and maintenance/repairs of partial and complete dentures, following twelve (12) months post-installation care.

Procedures to reline and rebase, following twelve (12) months post installation care and not more than one (1) per five (5) years.

Tissue conditioning, following twelve (12) months post installation care and not more than one (1) per three (3) years.

Implants, including the abutment, prosthesis replacing a missing tooth, and any adjustments/maintenance/repairs. No alternate service benefit will apply. Includes six (6) months post-installation care. Benefits are not coordinated between a medical plan and this Plan; therefore, benefits will be processed as though this Plan is primary.

Diagnosis and treatment of temporomandibular joint dysfunction (TMJ), TMJ x-rays and consultations. Benefits are not coordinated between a medical plan and this Plan; therefore, benefits will be processed as though this Plan is primary.

LIMITATIONS FOR PROSTHODONTIC SERVICES

The following Prosthodontic Services are a covered expense and subject to the following replacement frequencies:

<table>
<thead>
<tr>
<th>Service</th>
<th>Replacement Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bridge</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
<tr>
<td>Partial Denture</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
<tr>
<td>Complete Denture</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
<tr>
<td>Implant</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
<tr>
<td>Implant Prosthesis</td>
<td>Once per five (5) years and unserviceable.</td>
</tr>
</tbody>
</table>

The above replacement frequencies will be waived if replaced as a result of an accidental injury.
Dental Covered Expenses Continued

The initial installation of a prosthetic device replacing natural teeth which were extracted prior to your date of hire is not covered. It will be covered if dentally necessary due to loss or extraction of additional natural teeth after your date of hire.

ORTHODONTIC SERVICES

Benefits for Orthodontic Services are payable as shown on the Schedule of Benefits for covered persons who are currently in treatment or are a new case. Orthodontic treatment in progress on your effective date will be prorated for the remainder of the treatment period under this Plan. Services, in progress or a new case, will not exceed the Orthodontic Services lifetime maximum benefit as shown on the Schedule of Benefits.

Orthodontic treatment means braces and necessary adjustments and expense incurred for:

1. Treatment and appliances for tooth guidance, interception and correction; and

2. Services related to covered orthodontic treatment; including records.

Benefit payments for orthodontic treatment are prorated by the Plan Manager over the treatment period. The lesser of twenty-five percent (25%) of the total case fee or the dentist’s fee will be allowed for the down payment. The balance is pro-rated quarterly over the treatment period. If for any reason the treatment plan is terminated before completion of the treatment, no further benefits are payable.
LIMITATIONS AND EXCLUSIONS

The Plan does not provide benefits for:

1. Any accidental injury arising from or sustained in the course of any occupation or employment for compensation, profit or gain for which:
   a. Benefits are provided or payable under any Workers' Compensation or Occupational Disease Act or Law; or
   b. Coverage was available under any Workers' Compensation or Occupational Disease Act or Law regardless of whether such coverage was actually purchased;

2. Services and supplies:
   a. For which no charge is made, or for which you would not be required to pay if you were not covered under this Plan unless charges are received from and reimbursable to the United States Government or any of its agencies as required by law;
   b. Furnished by or payable under any plan or law through any government or any political subdivision (this does not include Medicare or Medicaid); or
   c. Furnished for a military service connected to an accidental injury by or under an agreement with a department or agency of the United States Government, including the Department of Veterans Affairs;

3. Any loss caused by or contributed to:
   a. War or any act of war, whether declared or not; or
   b. Any act of international armed conflict, or any conflict involving armed forces of any international authority;

4. Completion of forms or failure to keep an appointment with the dentist;

5. Replacement of lost, broken or stolen appliances or duplicate appliances;

6. Any service which is considered cosmetic dentistry, unless such service is necessary as a result of an accidental injury. The following are considered cosmetic dentistry:
   a. Porcelain/ceramic/resin material on molar teeth. Alternate services will be applied allowing benefits for a noble metal restoration when a more costly material is utilized;
   b. Personalization or characterization of prosthetic devices; or
   c. Replacement of congenitally missing teeth;

7. Preventive control programs including but not limited to, oral hygiene instruction, plaque control, take home items or dietary planning;
Limitations and Exclusions Continued

8. Caries susceptibility testing, lab tests, anaerobic cultures, sensitivity testing;

9. Sterilization/infection control fees;

10. Appliances or restorations for increasing vertical dimension, restoring occlusion, correction of congenital or developmental malformations, replacing tooth structure lost by attrition, abrasion, or erosion, or fastening together of two (2) or more teeth for strength or stability by using crowns, inlays, onlays or other restorations;

11. Fees for treatment by other than a dentist, except that scaling or cleaning of teeth and topical application of fluoride may be performed by a licensed dental hygienist. The treatment must be rendered under the supervision and guidance of the dentist in accordance with generally accepted dental standards;

12. Any hospital charges or for services of any anesthesiologist;

13. Nitrous oxide;

14. Prescription drugs or pre-medications;

15. Major Restorative and Prosthodontic Services on other than permanent teeth;

16. Precision or semi-precision attachments;

17. Services not dentally or medically necessary or services which do not have uniform professional endorsement;

18. Orthodontic Services unless specified in the Schedule of Benefits;

19. The extent the expense exceeds the maximum allowable fee or predetermined charge for the service, treatment or supply in the locality where furnished;

20. Any expense incurred prior to your effective date under the Plan or after the date your coverage under this Plan terminates;

21. Overdentures and their maintenance/repairs;

22. Osteotomies;

23. Provisional splinting;

24. Reline/repair of occlusal guards;

25. Veneers and their maintenance/repairs on posterior teeth;

26. Athletic mouth guards;

27. Stressbreakers;
Limitations and Exclusions Continued

28. Gold foil fillings and their maintenance/repairs;

29. High noble metal. Alternate services will be applied allowing benefits for a noble metal restoration when a more costly material is utilized;

30. TMJ surgery, kinesiographic analysis and muscle testing; TMJ splints and appliances; splint equilibration and adjustments or physical therapy for symptoms including but not limited to, headaches;

31. Site therapy;

32. Pulp caps;

33. Pulp tests;

34. Dental Adjustments;

35. Stainless steel crowns on permanent teeth;

36. Any service not specifically listed as a covered expense;

37. Any covered expenses to the extent of any amount received from others for the accidental injuries or losses which necessitate such benefits. Without limitation, "amounts received from others" specifically includes, but is not limited to, liability insurance, Workers’ Compensation, uninsured motorists, underinsured motorists, "no-fault" and automobile med-pay payments or recovery from any identifiable fund regardless of whether the beneficiary was made whole.
ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE

OPEN ENROLLMENT

If you decline coverage for yourself or your dependents (including spouse) at the time you are initially eligible for coverage, you will be able to enroll yourself and/or your eligible dependents during any Open Enrollment period. Each year, during the month of November, the employer will offer an Open Enrollment period to eligible individuals (employees and dependents) who are not already covered under this Plan. In addition, you will be able to enroll yourself and/or your eligible dependents during your spouse’s Open Enrollment period should you choose to enroll for coverage under this Plan. Please contact the Plan for additional information. Any individual enrolling for coverage under this Plan during an Open Enrollment period (other than a new employee who has not yet satisfied his/her eligibility waiting period) will have coverage effective on the first of January.

An employee's eligible dependent(s) may NOT be covered under this Plan unless the employee is also covered. (This limitation does not apply to COBRA coverage).

EMPLOYEE ELIGIBILITY

You are eligible for coverage if the following conditions are met:

1. You are an employee who meets the eligibility requirements of the employer;
2. You satisfy an eligibility period required by Beloit College; and
3. You are in an eligible class.

Your eligibility date is the date following completion of the eligibility period. Employees hired during the first fifteen (15) days of the month will begin participation effective on the 16th of that month. Employees hired on the 16th of the month or later will begin participation effective on the 1st day of the following month.

EMPLOYEE EFFECTIVE DATE OF COVERAGE

You must enroll in a manner acceptable to HumanaDental.

1. If your completed enrollment is received by HumanaDental before your eligibility date or within thirty-one (31) days after your eligibility date, your coverage is effective on your eligibility date.
2. If your completed enrollment is received by HumanaDental more than thirty-one (31) days after your eligibility date, you are a late applicant and you will be eligible for coverage as determined by the employer.
Eligibility and Effective Date of Coverage Continued

DEPENDENT ELIGIBILITY

Each dependent is eligible for coverage on:

1. The date the employee is eligible for coverage, if he or she has dependents who may be covered on that date;
2. The date of the employee's marriage for any dependent acquired on that date;
3. The date of birth of the employee's natural-born child;
4. The date a child is placed for adoption under the employee's legal guardianship, or the date which the employee incurs a legal obligation for total or partial support in anticipation of adoption; or
5. The date a covered employee's child is determined to be eligible as an alternate recipient under the terms of a medical child support order.

The covered employee may cover dependents only if the employee is also covered. Check with your employer immediately on how to enroll for dependent coverage. Late enrollment eligibility will be determined by the employer.

In any event, no person may be simultaneously covered as both an employee and a dependent. If both parents are eligible for coverage, only one (1) may enroll for dependent coverage.

DEPENDENT EFFECTIVE DATE OF COVERAGE – WHEN A CHANGE IN THE EMPLOYEE’S LEVEL OF COVERAGE IS NOT REQUIRED

If the employee wishes to add a newborn dependent to the Plan and a change in the employee’s level of coverage is not required, the newborn dependent can be added to the Plan via a telephone call by the employer to the Plan Manager. An enrollment form does not need to be completed.

The newborn dependent’s coverage will be effective on their original eligibility date.

If the employee wishes to add a dependent (other than a newborn) to the Plan and a change in the employee’s level of coverage is not required, the dependent’s effective date of coverage is determined as follows:

1. If the completed enrollment forms are received by HumanaDental before the dependent’s eligibility date or within thirty-one (31) days after the dependent’s eligibility date, that dependent is covered on the date he or she is eligible.
2. If the completed enrollment is received by HumanaDental more than thirty-one (31) days after the dependent’s eligibility date, the dependent is a late applicant. The dependent will be eligible as determined by the employer

No dependent's effective date will be prior to the covered employee's effective date of coverage. A dependent child who becomes eligible for other group coverage through any employment is no longer eligible for coverage under this Plan. If your dependent child becomes an eligible employee of the employer, he or she cannot be covered both as your dependent and as an eligible employee.
Eligibility and Effective Date of Coverage Continued

DEPENDENT EFFECTIVE DATE OF COVERAGE – WHEN A CHANGE IN THE EMPLOYEE’S LEVEL OF COVERAGE IS REQUIRED

If the employee wishes to add a dependent to this Plan and a change in the employee’s level of coverage is required, enrollment must be completed and submitted to HumanaDental.

The dependent’s effective date of coverage is determined as follows:

1. If the completed enrollment is received by HumanaDental before the dependent’s eligibility date or within thirty-one (31) days after the dependent’s eligibility date, that dependent is covered on the date he or she is eligible.

2. If the completed enrollment is received by HumanaDental more than thirty-one (31) days after the dependent’s eligibility date, the dependent is a late applicant. The dependent will be eligible as determined by the employer.

No dependent's effective date will be prior to the covered employee's effective date of coverage. A dependent child who becomes eligible for other group coverage through any employment is no longer eligible for coverage under this Plan. If your dependent child becomes an eligible employee of the employer, he or she cannot be covered both as your dependent and must make application as an eligible employee.

DOMESTIC PARTNERS

Benefits will be available to only one (1) domestic same gender partner per employee.

The Plan defines the domestic partner of an employee as the only adult individual (age eighteen (18) or older) who:

1. Lives with the employee, has done so for at least six (6) consecutive months (unless constraints due to employment have prevented them from sharing a common residence), and intends to do so indefinitely, and;

2. Is not related by blood to the employee, and;

3. Is competent to consent to a contract, and;

4. Is jointly responsible with the employee for their common welfare and shares financial obligations with the employee (this joint responsibility will be demonstrated by joint mortgage, joint ownership, joint lease or joint rental agreement for the primary place of their residence), and;

5. Meets at least one of the following requirements:

   a. Designation as a primary beneficiary for the employee’s life insurance and retirement benefits, or;
   b. Designation as a primary beneficiary for the employee’s will, or;
   c. Designation of employee to act for the domestic partner under durable property and health care power of attorney, or;
   d. Ownership of a joint bank account or credit card account for substantial assets.
Eligibility and Effective Date of Coverage Continued

The Plan may also provide benefits for the child of a domestic partner. For the child to be eligible for such benefits, all of the following conditions must apply:

1. The child is primarily dependent upon the employee and domestic partner for financial support, including debts incurred by the child, or the domestic partner is mandated by contract or legal ruling to provide financial support, and;

2. The child is unmarried, resides in the same household as the employee and domestic partner, and is less than age twenty-six (26), and;

3. The employee and domestic partner assume parental responsibility for the child, including debts incurred by the child, and;

4. The child was claimed by the employee as a dependent on the employee's federal income tax return for the prior year and the employee intends to claim the child as a dependent for the current year and any subsequent years in which the child meets the above qualifications.

This program is intended to benefit active employees of Beloit College who elect and qualify for participation. The College has no direct obligation to the domestic partner of a College employee or to his or her dependents. Eligibility for active employees ends upon termination of employment, regardless of the reason for termination.

Domestic partner benefits are not available to an employee with a legal spouse who is eligible to be covered under any of these benefit plans. Please contact your employer for additional details.

MEDICAL CHILD SUPPORT ORDERS

An individual who is a child of a covered employee shall be enrolled for coverage under this Plan in accordance with the direction of a Qualified Medical Child Support Order (QMCSO) or a National Medical Support Notice (NMSN).

A QMCSO is a state court order or judgment, including approval of a settlement agreement that: (a) provides for support of a covered employee’s child; (b) provides for health care coverage for that child; (c) is made under state domestic relations law (including a community property law); (d) relates to benefits under this Plan; and (e) is “qualified” in that it meets the technical requirements of ERISA or applicable law. QMCSO also means a state court order or judgment that enforces a state Medicaid law regarding medical child support required by Social Security Act §1908 (as added by Omnibus Budget Reconciliation Act of 1993).

An NMSN is a notice issued by an appropriate agency of a state or local government that is similar to a QMCSO that requires coverage under this Plan for the dependent child of a non-custodial parent who is (or will become) a covered person by a domestic relations order that provides for health care coverage.

Procedures for determining the qualified status of medical child support orders are available at no cost upon request from the Plan Administrator.
**Eligibility and Effective Date of Coverage Continued**

**SPECIAL PROVISIONS**

If required contributions are made and *your employer* does not terminate the Plan, *your* coverage will terminate as follows:

<table>
<thead>
<tr>
<th>Provision</th>
<th>Termination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Layoff</td>
<td>Following ninety (90) days.</td>
</tr>
<tr>
<td>Medical Leave of Absence (other than FMLA)</td>
<td>Following six (6) months.</td>
</tr>
<tr>
<td>Total Disability</td>
<td>Following six (6) months.</td>
</tr>
<tr>
<td>Non-Medical Leave of Absence</td>
<td>Group determines. Please see <em>your employer</em> for more detail.</td>
</tr>
<tr>
<td>Military Leave of Absence (other than USERRA)</td>
<td>Following twenty-four (24) months.</td>
</tr>
<tr>
<td>Part-Time Status</td>
<td>Group determines. Please see <em>your employer</em> for more detail.</td>
</tr>
</tbody>
</table>

**REINSTATEMENT OF COVERAGE**

If *your* coverage under the Plan was terminated after a period of one (1) of the following, *your* effective date of coverage and eligibility requirements are as shown below:

<table>
<thead>
<tr>
<th>Provision</th>
<th>Reinstatement Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Layoff</td>
<td>Coverage is effective on the day <em>you</em> return to work. The eligibility period requirement will be waived with respect to the reinstatement of <em>your</em> coverage.</td>
</tr>
<tr>
<td>Medical Leave of Absence (other than FMLA)</td>
<td>Coverage is effective on the day <em>you</em> return to work. The eligibility period requirement will be waived with respect to the reinstatement of <em>your</em> coverage.</td>
</tr>
<tr>
<td>Total Disability</td>
<td>Coverage is effective on the day <em>you</em> return to work. The eligibility period requirement will be waived with respect to the reinstatement of <em>your</em> coverage.</td>
</tr>
<tr>
<td>Non-Medical Leave of Absence</td>
<td>Coverage is effective on the day <em>you</em> return to work. The eligibility period requirement will be waived with respect to the reinstatement of <em>your</em> coverage.</td>
</tr>
<tr>
<td>Military Leave of Absence (other than USERRA)</td>
<td>Coverage is effective on the day <em>you</em> return to work. The eligibility period requirement will be waived with respect to the reinstatement of <em>your</em> coverage.</td>
</tr>
<tr>
<td>Part-Time Status</td>
<td>Group determines. Please see <em>your employer</em> for more detail.</td>
</tr>
<tr>
<td>Uniformed Services Employment and Reemployment Rights Act of 1994</td>
<td>Coverage is effective on the day <em>you</em> return to work. Eligibility waiting periods will be imposed only to the extent they were applicable prior to the period of service in the uniformed services.</td>
</tr>
</tbody>
</table>
Eligibility and Effective Date of Coverage Continued

FAMILY AND MEDICAL LEAVE ACT (FMLA)

If you are granted a leave of absence (Leave) by the employer as required by the Federal Family and Medical Leave Act, you may continue to be covered under the Plan for the duration of the Leave under the same conditions as other employees who are in an eligible class covered by the Plan. If you choose to terminate coverage during the Leave, or if coverage terminates as a result of nonpayment of any required contribution, coverage may be reinstated on the date you return to work immediately following the end of the Leave. Charges incurred after the date of reinstatement will be paid as if you had been continuously covered.

SPECIAL ENROLLMENT

If you previously declined coverage under this Plan for yourself or any eligible dependents, due to the existence of other dental coverage (including COBRA), and that coverage is now lost, this Plan permits you, your dependent spouse, and any eligible dependents to be enrolled for dental benefits under this Plan due to any of the following qualifying events:

1. Loss of eligibility for the coverage due to any of the following:
   a. Legal separation;
   b. Divorce;
   c. Cessation of dependent status (such as attaining the limiting age);
   d. Death;
   e. Termination of employment;
   f. Reduction in the number of hours of employment;
   g. Plan no longer offering benefits to a class of similarly situated individuals, which includes the employee; or
   h. Any loss of eligibility after a period that is measured by reference to any of the foregoing.

   However, loss of eligibility does not include a loss due to failure of the individual or the participant to pay premiums on a timely basis or termination of coverage for cause (such as making a fraudulent claim or an intentional misrepresentation of a material fact in connection with the plan).

2. Employer contributions towards the other coverage have been terminated. Employer contributions include contributions by any current or former employer (of the individual or another person) that was contributing to coverage for the individual.

3. COBRA coverage under the other plan has since been exhausted.

The previously listed qualifying events apply only if you stated in writing at the previous enrollment the other dental coverage was the reason for declining enrollment, but only if your employer requires a written waiver of coverage which includes a warning of the penalties imposed on late enrollees.
Eligibility and Effective Date of Coverage Continued

If you are a covered employee or an otherwise eligible employee, who either did not enroll or did not enroll dependents when eligible, you now have the opportunity to enroll yourself and/or any previously eligible dependents or any newly acquired dependents when due to any of the following changes:

1. Marriage;
2. Birth;
3. Adoption or placement for adoption;
4. Loss of eligibility due to termination of Medicaid or State Children’s Health Insurance Program (SCHIP) coverage; or
5. Eligibility for premium assistance subsidy under Medicaid or SCHIP.

You may elect coverage under this Plan and will be considered a timely applicant provided complete enrollment is received within thirty-one (31) days from the qualifying event or sixty (60) days from such event as identified in #4 and #5 above. You MUST provide proof that the qualifying event has occurred due to one (1) of the reasons listed before coverage under this Plan will be effective. Coverage under this Plan will be effective the date immediately following the date of the qualifying event unless otherwise specified in this section.

In the case of a dependent's birth, enrollment is effective on the date of such birth.

In the case of a dependent's adoption or placement for adoption, enrollment is effective on the date of such adoption or placement for adoption.

If you apply more than thirty-one (31) days after a qualifying event or sixty (60) days from such event as identified in #4 and #5 above, you are considered a late applicant and will be eligible for coverage as determined by the employer.

Please see your employer for more details.
TERMINATION OF COVERAGE

Coverage terminates on the earliest of the following:

1. The date the Plan terminates;

2. The end of the period for which any required contribution was due and not paid;

3. The end of the calendar month you enter full-time military, naval or air service, except coverage may continue during an approved military leave of absence as indicated in the Special Provisions;

4. The end of the calendar month you fail to be in an eligible class according to the eligibility requirements of the employer;

5. For all employees, the end of the calendar month in which you terminate employment with your employer;

6. For any benefit, the date the benefit is removed from the Plan;

7. For your dependents, the date your coverage terminates;

8. For a dependent, the end of the calendar month the dependent enters full-time military, naval or air service;

9. For a dependent, the end of the calendar month such covered person no longer meets the definition of a dependent; or

10. The end of the calendar month you request termination of coverage to be effective for yourself and/or your dependents.

IF YOU OR ANY OF YOUR COVERED DEPENDENTS NO LONGER MEET THE ELIGIBILITY REQUIREMENTS, YOU AND YOUR EMPLOYER ARE RESPONSIBLE FOR NOTIFYING THE PLAN MANAGER OF THE CHANGE IN STATUS. COVERAGE WILL NOT CONTINUE BEYOND THE LAST DATE OF ELIGIBILITY EVEN IF SUCH NOTICE HAS NOT BEEN GIVEN TO THE PLAN MANAGER.
CONTINUATION OF DENTAL BENEFITS

THE CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT OF 1986 (COBRA)

CONTINUATION OF BENEFITS

On April 7, 1986, the Consolidated Omnibus Budget Reconciliation Act (COBRA) was signed into law. This federal law applies to employers with twenty (20) or more employees. The law requires that employers offer employees and/or their dependents continuation of dental coverage at group rates in certain instances where there is a loss of group insurance coverage.

ELIGIBILITY

A qualified beneficiary under COBRA law means an employee, employee's spouse or dependent child covered by the Plan on the day before a qualifying event. A qualified beneficiary under COBRA law also includes a child born to the employee during the coverage period or a child placed for adoption with the employee during the coverage period.

EMPLOYEE: An employee covered by the employer's Plan has the right to elect continuation coverage if coverage is lost due to one (1) of the following qualifying events:

- Termination (for reasons other than gross misconduct, as defined by your employer) of the employee's employment or reduction in the hours of employee's employment; or
- Termination of retiree coverage when the former employer discontinues retiree coverage within one (1) year before or one (1) year after filing for Chapter 11 bankruptcy.

SPOUSE: A spouse covered by the employer's Plan has the right to elect continuation coverage if the group coverage is lost due to one (1) of the following qualifying events:

- The death of the employee;
- Termination of the employee's employment (for reasons other than gross misconduct, as defined by your employer) or reduction of the employee's hours of employment with the employer;
- Divorce or legal separation from the employee;
- The employee becomes entitled to Medicare benefits; or
- Termination of a retiree spouse's coverage when the former employer discontinues retiree coverage within one (1) year before or one (1) year after filing for Chapter 11 bankruptcy.

DEPENDENT CHILD: A dependent child covered by the employer's Plan has the right to continuation coverage if group coverage is lost due to one (1) of the following qualifying events:

- The death of the employee parent;
- The termination of the employee parent's employment (for reasons other than gross misconduct, as defined by your employer) or reduction in the employee parent's hours of employment with the employer;
- The employee parent's divorce or legal separation;
- Ceasing to be a "dependent child" under the Plan;
- The employee parent becomes entitled to Medicare benefits; or
- Termination of the retiree parent's coverage when the former employer discontinues retiree coverage within one (1) year before or one (1) year after filing for Chapter 11 bankruptcy.
COBRA Continued

LOSS OF COVERAGE

Coverage is lost in connection with the foregoing qualified events, when a covered employee, spouse or dependent child ceases to be covered under the same Plan terms and conditions as in effect immediately before the qualifying event (such as an increase in the premium or contribution that must be paid for employee, spouse or dependent child coverage).

If coverage is reduced or eliminated in anticipation of an event (for example, an employer eliminating an employee's coverage in anticipation of the termination of the employee's employment, or an employee eliminating the coverage of the employee's spouse in anticipation of a divorce or legal separation), the reduction or elimination is disregarded in determining whether the event causes a loss of coverage.

A loss of coverage need not occur immediately after the event, so long as it occurs before the end of the Maximum Coverage Period.

NOTICES AND ELECTION

The Plan provides that coverage terminates, for a spouse due to legal separation or divorce or for a child when that child loses dependent status. Under the law, the employee or qualified beneficiary has the responsibility to inform the Plan Administrator (see Plan Description Information) if one (1) of the above events has occurred. The qualified beneficiary must give this notice within sixty (60) days after the event occurs. (For example, an ex-spouse should make sure that the Plan Administrator is notified of his or her divorce, whether or not his or her coverage was reduced or eliminated in anticipation of the event). When the Plan Administrator is notified that one (1) of these events has happened, it is the Plan Administrator's responsibility to notify the COBRA Service Provider, who will in turn notify the qualified beneficiary of the right to elect continuation coverage.

For a qualified beneficiary who is determined under the Social Security Act to be disabled at any time during the first sixty (60) days of COBRA coverage, the continuation coverage period may be extended eleven (11) additional months. The disability that extends the eighteen (18) month coverage period must be determined under Title II (Old Age, Survivors, and Disability Insurance) or Title XVI (Supplemental Security Income) of the Social Security Act. To be entitled to the extended coverage period, the disabled qualified beneficiary must provide notice to the COBRA Service Provider and Plan Administrator within the initial eighteen (18) month coverage period and within sixty (60) days after the date of the determination of disability under the Social Security Act. Failure to provide this notice will result in the loss of the right to extend the COBRA continuation period.

For termination of employment, reduction in work hours, the death of the employee, the employee becoming covered by Medicare or loss of retiree benefits due to bankruptcy, it is the Plan Administrator's responsibility to notify the COBRA Service Provider, who will in turn notify the qualified beneficiary of the right to elect continuation coverage.

Under the law, continuation coverage must be elected within sixty (60) days after Plan coverage ends, or if later, sixty (60) days after the date of the notice of the right to elect continuation coverage. If continuation coverage is not elected within the sixty (60) day period, the right to elect coverage under the Plan will end.
COBRA Continued

A covered employee or the spouse of the covered employee may elect continuation coverage for all covered dependents, even if the covered employee or spouse of the covered employee or all covered dependents are covered under another group health plan (as an employee or otherwise) prior to the election. The covered employee, his or her spouse and dependent child, however, each have an independent right to elect continuation coverage. Thus a spouse or dependent child may elect continuation coverage even if the covered employee does not elect it.

Coverage will not be provided during the election period. However, if the individual makes a timely election, coverage will be provided from the date that coverage would otherwise have been lost. If coverage is waived before the end of the sixty (60) day election period and the waiver revoked before the end of the sixty (60) day election period, coverage will be effective on the date the election of coverage is sent to the COBRA Service Provider or Plan Administrator.

MAXIMUM COVERAGE PERIOD

Coverage may continue up to:

- Eighteen (18) months for an employee and/or dependent whose group coverage ended due to termination of the employee's employment or reduction in hours of employment;
- Thirty-six (36) months for a spouse whose coverage ended due to the death of the employee or retiree, divorce, or the employee becoming entitled to Medicare at the time of the initial qualifying event;
- Thirty-six (36) months for a dependent child whose coverage ended due to the divorce of the employee parent, the employee becoming entitled to Medicare at the time of the initial qualifying event, the death of the employee, or the child ceasing to be a dependent under the Plan; or
- For the retiree, until the date of death of the retiree who is on continuation due to loss of coverage within one (1) year before or one (1) year after the employer filed Chapter 11 bankruptcy.

DISABILITY

An eleven (11) month extension of coverage may be available if any of the qualified beneficiaries are determined by the Social Security Administration (SSA) to be disabled. The disability has to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the eighteen (18) month period of continuation coverage. The qualified beneficiary must provide notice of such determination prior to the end of the initial eighteen (18) month continuation period to be entitled to the additional eleven (11) months of coverage. Each qualified beneficiary who has elected continuation coverage will be entitled to the eleven (11) month disability extension if one (1) of them qualifies. If a qualified beneficiary is determined by SSA to no longer be disabled, you must notify the Plan of that fact within thirty (30) days after SSA’s determination.
COBRA Continued

SECOND QUALIFYING EVENT

An eighteen (18) month extension of coverage will be available to spouses and dependent children who elect continuation coverage if a second qualifying event occurs during the first eighteen (18) months of continuation coverage. The maximum amount of continuation coverage available when a second qualifying event occurs is thirty-six (36) months. Such second qualifying event may include the death of a covered employee, divorce or separation from the covered employee, the covered employee’s becoming entitled to Medicare benefits (under Part A, Part B, or both), or a dependent child’s ceasing to be eligible for coverage as a dependent under the Plan. These events can be a second qualifying event only if they would have caused the qualified beneficiary to lose coverage under the Plan if the first qualifying event had not occurred. You must notify the Plan within sixty (60) days after the second qualifying event occurs if you want to extend your continuation coverage.

TERMINATION BEFORE THE END OF MAXIMUM COVERAGE PERIOD

Continuation coverage will terminate before the end of the Maximum Coverage Period for any of the following reasons:

- The employer no longer provides group health coverage to any of its employees;
- The premium for continuation is not paid timely;
- The individual on continuation becomes covered under another group health plan (as an employee or otherwise);
- The individual on continuation becomes entitled to Medicare benefits;
- If there is a final determination under Title II or XVI of the Social Security Act that an individual is no longer disabled; however, continuation coverage will not end until the month that begins more than thirty (30) days after the determination; or
- The occurrence of any event (e.g. submission of a fraudulent claim) permitting termination of coverage for cause under the Plan.

TYPE OF COVERAGE; PREMIUM PAYMENT

If continuation coverage is elected, the coverage must be identical to the coverage provided under the employer's Plan to similarly situated non-COBRA beneficiaries. This means that if the coverage for similarly situated non-COBRA beneficiaries is modified, coverage for the individual on continuation will be modified.

The initial premium payment for continuation coverage is due by the 45th day after coverage is elected. The initial premium includes charges back to the date the continuation coverage began. All other premiums are due on the first of the month for which the premium is paid, subject to a thirty-one (31) day grace period. The employer or COBRA Service Provider must provide the individual with a quote of the total monthly premium.

Premium for continuation coverage may be increased, however, the premium may not be increased more than once in any determination period. The determination period is a twelve (12) month period which is established by the Plan.
COBRA Continued

The monthly premium payment to the Plan for continuing coverage must be submitted directly to the 
employer or COBRA Service Provider. This monthly premium may include the employee's share and any 
portion previously paid by the employer. The monthly premium must be a reasonable estimate of the cost 
of providing coverage under the Plan for similarly situated non-COBRA beneficiaries. The premium for 
COBRA continuation coverage may include a 2% administration charge. However, for qualified 
beneficiaries who are receiving up to eleven (11) months additional coverage (beyond the first eighteen 
(18) months) due to disability extension (and not a second qualifying event), the premium for COBRA 
continuation coverage may be up to 150% of the applicable premium for the additional months. Qualified 
beneficiaries who do not take the additional eleven (11) months of special coverage will pay up to 102% 
of the premium cost.

PLAN CONTACT INFORMATION

Additional information regarding rights and obligations under the Plan and under federal law may be 
obtained by contacting the Plan Administrator or the COBRA Service Provider.

It is important for the covered person or qualified beneficiary to keep the COBRA Service Provider, Plan 
Administrator and Plan Manager informed of any changes in marital status, or a change of address.

**Plan Administrator and Employer:**
Beloit College Board of Trustees
700 College Street
Beloit, WI 53511
Telephone (608) 363-2630

**Plan Manager:**
HumanaDental Insurance Company
P.O Box 14209
Lexington, KY 40512-4209
1-800-232-2006

**COBRA Service Provider:**
Employee Benefits Corporation
PO Box 44347 Madison, WI 53744-4347
1-800-346-2126
THE UNIFORMED SERVICES EMPLOYMENT & REEMPLOYMENT RIGHTS ACT OF 1994 (USERRA)

CONTINUATION OF BENEFITS

Effective October 13, 1994 federal law requires that health plans must offer to continue coverage for employees who are absent due to service in the uniformed services and/or their dependents. Coverage may continue for up to twenty-four (24) months after the date the employee is first absent due to uniformed service.

ELIGIBILITY

An employee is eligible for continuation under USERRA if absent from employment because of voluntary or involuntary performance of duty in the Armed Forces, Army National Guard, Air National Guard, the commissioned corps of the Public Health Service or any other category of person designated by the President of the United States of America in a time of war or national emergency. Duty includes absence for active duty, active duty for training, initial active duty for training, full-time National Guard duty, inactive duty training and for the purpose of an examination to determine fitness for duty.

An employee's dependent who has coverage under the Plan immediately prior to the date of the employee's covered absence is eligible to elect continuation under USERRA.

PREMIUM PAYMENT

If continuation of Plan coverage is elected under USERRA, the employee or dependent is responsible for payment of the applicable cost of coverage. If the employee is absent for thirty (30) days or less, the cost will be the amount the employee would otherwise pay for coverage. For absences exceeding thirty (30) days, the cost may be up to 102% of the cost of coverage under the Plan. This includes the employees share and any portion previously paid by the employer.

DURATION OF COVERAGE

Elected continuation coverage under USERRA will continue until the earlier of:

- Twenty-four (24) months beginning the first day of absence from employment due to service in the uniformed services; or
- The day after the employee fails to apply for or return to employment as required by USERRA, after completion of a period of service.

Under federal law, the period of coverage available under USERRA shall run concurrently with the COBRA period available to an employee and/or eligible dependents.

OTHER INFORMATION

Employees should contact their employer with any questions regarding coverage normally available during a military leave of absence or continuation coverage and notify the employer of any changes in marital status, or a change of address.
COORDINATION OF BENEFITS

BENEFITS SUBJECT TO THIS PROVISION

Benefits described in this Plan are coordinated with benefits provided by other plans under which you are also covered. This is to prevent duplication of coverage and a resulting increase in the cost of dental coverage.

For this purpose, a plan is one which covers medical or dental expenses and provides benefits or services by group, franchise or blanket insurance coverage. This includes group-type contracts not available to the general public, obtained and maintained only because of the covered person's membership in or connection with a particular organization or group, whether or not designated as franchise, blanket, or in some other fashion. Plan also includes any coverage provided through the following:

1. Employer, trustee, union, employee benefit, or other association; or
2. Governmental programs, programs mandated by state statute, or sponsored or provided by an educational institution.

This Coordination of Benefits provision does not apply to any individual policies or Blanket Student Accident Insurance provided by or through an educational institution. Allowable expense means any eligible expense, a portion of which is covered under one (1) of the plans covering the person for whom claim is made. Each plan will determine what is an allowable expense according to the provisions of the respective plan. When a plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered will be deemed to be both an allowable expense and a benefit paid.

EFFECT ON BENEFITS

One (1) of the plans involved will pay benefits first. This is called the primary plan. All other plans are called secondary plans.

When this Plan is the secondary plan, the sum of the benefit payable will not exceed 100% of the total allowable expenses incurred under the Plan and any other plans included under this provision.

ORDER OF BENEFIT DETERMINATION

In order to pay claims, it must be determined which plan is primary and which plan(s) are secondary. A plan will pay benefits first if it meets one (1) of the following conditions:

1. The plan has no coordination of benefits provision;
2. The plan covers the person as an employee;
3. For a child who is covered under both parents' plans, the plan covering the parent whose birthday (month and day) occurs first in the calendar year pays before the plan covering the other parent. If the birthdates of both parents are the same, the Plan which has covered the person for the longer period of time will be determined the primary plan;
Coordination of Benefits Continued

If a plan other than this Plan does not include provision three (3), then the gender rule will be followed to determine which plan is primary.

4. In the case of dependent children covered under the plans of divorced or separated parents, the following rules apply:
   a. The plan of a parent who has custody will pay the benefits first;
   b. The plan of a step-parent who has custody will pay benefits next;
   c. The plan of a parent who does not have custody will pay benefits next;
   d. The plan of a step-parent who does not have custody will pay benefits next.

There may be a court decree which gives one (1) parent financial responsibility for the medical or dental expenses of the dependent children. If there is a court decree, the rules stated above will not apply if they conflict with the court decree. Instead, the plan of the parent with financial responsibility will pay benefits first.

5. If a person is laid off or is retired or is a dependent of such person, that plan covers after the plan covering such person as an active employee or dependent of such employee. If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule will be ignored.

If the above rules do not apply or cannot be determined, then the plan that covered the person for the longest period of time will pay first.

RIGHT OF RECOVERY

The Plan reserves the right to recover benefit payments made for an allowable expense under the Plan in the amount which exceeds the maximum amount the Plan is required to pay under these provisions. This right of recovery applies to the Plan against:

1. Any person(s) to, for or with respect to whom, such payments were made; or
2. Any other insurance companies, or organizations which according to these provisions, owe benefits due for the same allowable expense under any other plan.

The Plan alone will determine against whom this right of recovery will be exercised.
REIMBURSEMENT/SUBROGATION

The beneficiary agrees that by accepting and in return for the payment of covered expenses by the Plan in accordance with the terms of this Plan:

1. Except as provided below, the Plan shall be repaid the full amount of the covered expenses it pays from any amount received from others for the accidental injuries or losses which necessitated such covered expenses. If, and only if, the Plan, in its sole discretion, determines that the beneficiary cannot be made whole by the limits of all sources of recovery which are, were, or will be available to the beneficiary, the Plan shall be repaid the pro-rata portion of the amount of the covered expenses it pays from any amount received from others for the accidental injuries or losses which necessitated such covered expenses; the "pro-rata portion" shall be determined by the Plan in its sole discretion. Without limitation, "amounts received from others" specifically includes, but is not limited to, liability insurance, Workers' Compensation, uninsured motorists, underinsured motorists, "no-fault" and automobile med-pay payments or recovery from any identifiable fund regardless of whether the beneficiary was made whole.

2. The Plan's right to repayment is, and shall be, prior and superior to the right of any other person or entity, including the beneficiary.

3. The right to recover amounts from others for the accidental injuries or losses which necessitate covered expenses is jointly owned by the Plan and the beneficiary. The Plan is subrogated to the beneficiary's rights to that extent. Regardless of who pursues those rights, the funds recovered shall be used to reimburse the Plan as prescribed above; the Plan has no obligation to pursue the rights for an amount greater than the amount that it has paid, or may pay in the future. The rights to which the Plan is subrogated are, and shall be, prior and superior to the rights of any other person or entity, including the beneficiary.

4. The beneficiary will cooperate with the Plan in any effort to recover from others for the accidental injuries or losses which necessitate covered expense payments by the Plan. The beneficiary will notify the Plan immediately of any claim asserted and any settlement entered into, and will do nothing at any time to prejudice the rights and interests of the Plan. Neither the Plan nor the beneficiary shall be entitled to costs or attorney fees from the other for the prosecution of the claim.

RIGHT TO COLLECT NEEDED INFORMATION

The beneficiary agrees to cooperate with the Plan Manager and assist the Plan Manager by:

- Authorizing the release of dental information including the names of all providers from whom you received dental attention;
- Obtaining dental information and/or records from any provider as requested by the Plan Manager;
- Providing information regarding the circumstances of your accidental injury;
- Providing information about other insurance coverage and benefits, including information related to any accidental injury for which another party may be liable to pay compensation or benefits; and
- Providing information the Plan Manager requests to administer the Plan.
Reimbursement/Subrogation Continued

Failure to provide the necessary information will result in denial of any pending or subsequent claims, pertaining to an accidental injury for which the information is sought, until the necessary information is satisfactorily provided.

DUTY TO COOPERATE IN GOOD FAITH

The beneficiary agrees to cooperate with the Plan Manager in order to protect the Plan’s recovery rights. Cooperation includes promptly notifying the Plan Manager that you may have a claim, providing the Plan Manager with relevant information, and signing and delivering such documents as the Plan Manager reasonably requests to secure the Plan’s recovery rights. You agree to obtain the Plan’s consent before releasing any party from liability for payment of dental expenses. You agree to provide the Plan Manager with a copy of any summons, complaint or any other process served in any lawsuit in which you seek to recover compensation for your accidental injury and its treatment.

The beneficiary agrees to do whatever is necessary to enable the Plan Manager to enforce the Plan’s recovery rights and will do nothing after loss to prejudice the Plan’s recovery rights.

The beneficiary agrees not to attempt to avoid the Plan’s recovery rights by designating all (or any disproportionate part) of any recovery as exclusively for pain and suffering.

Failure of the covered person to provide the Plan Manager such notice or cooperation, or any action by the covered person resulting in prejudice to the Plan’s rights will be a material breach of this Plan and will result in the covered person being personally responsible to make repayment. In such an event, the Plan may deduct from any pending or subsequent claim made under this Plan any amounts the covered person owes the Plan until such time as cooperation is provided and the prejudice ceases.
GENERAL PROVISIONS

The following provisions are to protect your legal rights and the legal rights of the Plan.

RESCISSION

This Plan will rescind coverage only due to fraud or an intentional misrepresentation of a material fact. Rescission is a cancellation or discontinuance of coverage that has a retroactive effect. A cancellation or discontinuance is not a rescission if the cancellation or discontinuance of coverage has only a prospective effect, or the cancellation or discontinuance of coverage is effective retroactively, to the extent it is attributable to a failure to timely pay premium or costs of coverage.

RIGHT TO REQUEST OVERPAYMENTS

The Plan reserves the right to recover any payments made by the Plan that were:

1. Made in error; or
2. Made to you or any party on your behalf where the Plan determines the payment to you or any party is greater than the amount payable under this Plan.

The Plan has the right to recover against you if the Plan has paid you or any other party on your behalf.

WORKERS' COMPENSATION NOT AFFECTED

The Plan is not issued in lieu of, nor does it affect any requirement for coverage by any Workers' Compensation or Occupational Disease Act or Law.

MEDICAID

This Plan will not take into account the fact that an employee or dependent is eligible for medical assistance or Medicaid under state law with respect to enrollment, determining eligibility for benefits, or paying claims.

If payment for Medicaid benefits has been made under a state Medicaid plan for which payment would otherwise be due under this Plan, payment of benefits under this Plan will be made in accordance with a state law which provides that the state has acquired the rights with respect to a covered employee to the benefits payment.

WORKERS' COMPENSATION

If benefits are paid by the Plan and the Plan determines you received Workers’ Compensation for the same incident, the Plan has the right to recover as described under the Reimbursement/Subrogation provision. The Plan will exercise its right to recover against you even though:

1. The Workers' Compensation benefits are in dispute or are made by means of settlement or compromise;
General Provisions Continued

2. No final determination is made that an accidental injury was sustained in the course of or resulted from your employment;

3. The amount of Workers' Compensation due to dental care is not agreed upon or defined by you or the Workers' Compensation carrier; or

4. The dental benefits are specifically excluded from the Workers' Compensation settlement or compromise.

You hereby agree that, in consideration for the coverage provided by the Plan, you will notify the Plan Manager of any Workers' Compensation claim you make, and that you agree to reimburse the Plan as described above.

CONSTRUCTION OF PLAN TERMS

The Plan has the sole right to construe and prescribe the meaning, scope and application of each and all of the terms of the Plan, including, without limitation, the benefits provided thereunder, the obligations of the beneficiary and the recovery rights of the Plan; such construction and prescription by the Plan shall be final and uncontestable.

PRIVACY OF PROTECTED HEALTH INFORMATION

The Plan is required by law to maintain the privacy of your protected health information in all forms including written, oral and electronically maintained, stored and transmitted information and to provide individuals with notice of the Plan’s legal duties and privacy practices with respect to protected health information.

The Plan has policies and procedures specifically designed to protect your health information when it is in electronic format. This includes administrative, physical and technical safeguards to ensure that your health information cannot be inappropriately accessed while it is stored and transmitted to the Plan Manager and others that support the Plan.

In order for the Plan to operate, it may be necessary from time to time for health care professionals, the Plan Administrator, individuals who perform Plan-related functions under the auspices of the Plan Administrator, the Plan Manager and other service providers that have been engaged to assist the Plan in discharging its obligations with respect to delivery of benefits, to have access to what is referred to as protected health information.

A covered person will be deemed to have consented to use of protected health information about him or her for the sole purpose of health care operations by virtue of enrollment in the Plan. The Plan must obtain authorization from a covered person to use protected health information for any other purpose.

Individually identifiable health information will only be used or disclosed for purposes of Plan operation or benefits delivery. In that regard, only the minimum necessary disclosure will be allowed. The Plan Administrator, Plan Manager, and other entities given access to protected health information, as permitted by applicable law, will safeguard protected health information to ensure that the information is not improperly disclosed.
General Provisions Continued

Disclosure of protected health information is improper if it is not allowed by law or if it is made for any purpose other than Plan operation or benefits delivery without authorization. Disclosure for Plan purposes to persons authorized to receive protected health information may be proper, so long as the disclosure is allowed by law and appropriate under the circumstances. Improper disclosure includes disclosure to the employer for employment purposes, employee representatives, consultants, attorneys, relatives, etc. who have not executed appropriate agreements effective to authorize such disclosure.

The Plan Manager will afford access to protected health information in its possession only as necessary to discharge its obligations as a service provider, within the restrictions noted above. Information received by the Plan Manager is information received on behalf of the Plan.

The Plan Manager will afford access to protected health information as reasonably directed in writing by the Plan Administrator, which shall only be made with due regard for confidentiality. In that regard, the Plan Manager has been directed that disclosure of protected health information may be made to the person(s) identified by the Plan Administrator.

Individuals who have access to protected health information in connection with their performance of Plan-related functions under the auspices of the Plan Administrator will be trained in these privacy policies and relevant procedures prior to being granted any access to protected health information. The Plan Manager and other Plan service providers will be required to safeguard protected health information against improper disclosure through contractual arrangements.

In addition, you should know that the employer/Plan Sponsor may legally have access, on an as-needed basis, to limited health information for the purpose of determining Plan costs, contributions, Plan design, and whether Plan modifications are warranted. In addition, federal regulators such as the Department of Health and Human Services and the Department of Labor may legally require access to protected health information to police federal legal requirements about privacy.

Covered persons may have access to protected health information about them that is in the possession of the Plan, and they may make changes to correct errors. Covered persons are also entitled to an accounting of all disclosures that may be made by any person who acquires access to protected health information concerning them and uses it other than for Plan operation or benefits delivery. In this regard, please contact the Plan Manager.

Covered persons are urged to contact the originating health care professional with respect to dental information that may have been acquired from them, as those items of information are relevant to dental care and treatment. And finally, covered persons may consent to disclosure of protected health information, as they please.
CLAIMS PROCEDURES

SUBMITTING A CLAIM

This section describes what a covered person (or his or her authorized representative) must do to file a claim for Plan benefits.

- A claim must be filed with the Plan Manager in writing and delivered to the Plan Manager, by mail, postage prepaid, or by FAX. However, a submission to obtain pre-authorization may also be filed with the Plan Manager by telephone (this applies only with respect to urgent care claims).

- Claims must be submitted to the Plan Manager at the address indicated in the documents describing the Plan or claimant’s identification card. Claims will not be deemed submitted for purposes of these procedures unless and until received at the correct address.

- Also, claims submissions must be in a format acceptable to the Plan Manager and compliant with any applicable legal requirements. Claims that are not submitted in accordance with the requirements of applicable federal law respecting privacy of protected health information and/or electronic claims standards will not be accepted by the Plan.

- Claims submissions must be timely. Claims must be filed as soon as reasonably possible after they are incurred, and in no event later than twelve (12) months after the date of loss, except if you were legally incapacitated. Plan benefits are only available for claims that are incurred by a covered person during the period that he or she is covered under the Plan.

- Claims submissions must be complete. They must contain, at a minimum:
  - The name of the covered person who incurred the covered expense;
  - The name and address of the dental provider;
  - The diagnosis of the condition;
  - The procedure or nature of the treatment;
  - The date of and place where the procedure or treatment has been or will be provided;
  - The amount billed and the amount of the covered expense not paid through coverage other than Plan coverage, as appropriate; and
  - Evidence that substantiates the nature, amount, and timeliness of each covered expense in a format that is acceptable according to industry standards and in compliance with applicable law.

A general request for an interpretation of Plan provisions will not be considered to be a claim. Requests of this type, such as a request for an interpretation of the eligibility provisions of the Plan, should be directed to the Plan Administrator.

Dental claims and correspondence should be mailed to:

HumanaDental Claims Office
P.O. Box 14611
Lexington, KY 40512-4611
Claims Procedures Continued

PROCEDURAL DEFECTS

If a pre-service claim submission is not made in accordance with the Plan’s procedural requirements, the Plan Manager will notify the claimant of the procedural deficiency and how it may be cured no later than within five (5) days (or within twenty-four (24) hours, in the case of an urgent care claim) following the failure. A post-service claim that is not submitted in accordance with these claims procedures will be returned to the submitter.

ASSIGNMENTS AND REPRESENTATIVES

A covered person may assign his or her right to receive Plan benefits to a dental provider only with the consent of the Plan Manager, in its sole discretion, except as may be required by applicable law. Assignments must be in writing. If a document is not sufficient to constitute an assignment, as determined by the Plan Manager, then the Plan will not consider an assignment to have been made. An assignment is not binding on the Plan until the Plan Manager receives and acknowledges in writing the original or copy of the assignment before payment of the benefit.

If benefits are assigned in accordance with the foregoing paragraph and a dental provider submits claims on behalf of a covered person, benefits will be paid to that dental provider.

In addition, a covered person may designate an authorized representative to act on his or her behalf in pursuing a benefit claim or appeal. The designation must be explicitly stated in writing and it must authorize disclosure of protected health information with respect to the claim by the Plan, the Plan Manager and the authorized representative to one another. If a document is not sufficient to constitute a designation of an authorized representative, as determined by the Plan Manager, then the Plan will not consider a designation to have been made. An assignment of benefits does not constitute designation of an authorized representative.

• Any document designating an authorized representative must be submitted to the Plan Manager in advance, or at the time an authorized representative commences a course of action on behalf of a claimant. At the same time, the authorized representative should also provide notice of commencement of the action on behalf of the claimant to the claimant, which the Plan Manager may verify with the claimant prior to recognizing the authorized representative status.

• In any event, a dental provider with knowledge of a claimant’s dental condition acting in connection with an urgent care claim will be recognized by the Plan as the claimant’s authorized representative.

Covered persons should carefully consider whether to designate an authorized representative. An authorized representative may make decisions independent of the covered person, such as whether and how to appeal a claim denial.

CLAIMS DECISIONS

After submission of a claim by a claimant, the Plan Manager will notify the claimant within a reasonable time, as follows:
Claims Procedures Continued

**PRE-SERVICE CLAIMS**

The *Plan Manager* will notify the *claimant* of a favorable or adverse determination within a reasonable time appropriate to the dental circumstances, but no later than fifteen (15) days after receipt of the claim by the Plan.

However, this period may be extended by an additional fifteen (15) days, if the *Plan Manager* determines that the extension is necessary due to matters beyond the control of the Plan. The *Plan Manager* will notify the affected *claimant* of the extension before the end of the initial fifteen (15) day period, the circumstances requiring the extension, and the date by which the Plan expects to make a decision.

If the reason for the extension is because of the *claimant’s* failure to submit information necessary to decide the claim, the notice of extension will describe the required information. The *claimant* will have at least forty-five (45) days from the date the notice is received to provide the specified information.

**URGENT CARE CLAIMS**

The *Plan Manager* will determine whether a claim is an *urgent care claim*. This determination will be made on the basis of information furnished by or on behalf of a *claimant*. In making this determination, the *Plan Manager* will exercise its judgment, with deference to the judgment of a *dentist* with knowledge of the *claimant’s* condition. Accordingly, the *Plan Manager* may require a *claimant* to clarify the dental urgency and circumstances that support the *urgent care claim* for expedited decision-making.

The *Plan Manager* will notify the *claimant* of a favorable or adverse determination as soon as possible, taking into account the dental circumstances particular to the *claimant’s* situation, but not later than seventy-two (72) hours after receipt of the *urgent care claim* by the Plan.

However, if a claim is submitted that does not provide sufficient information to determine whether, or to what extent, expenses are covered or payable under the Plan, notice will be provided by the *Plan Manager* as soon as possible, but not more than twenty-four (24) hours after receipt of the *urgent care claim* by the Plan. The notice will describe the specific information necessary to complete the claim.

- The *claimant* will have a reasonable amount of time, taking into account his or her circumstances, to provide the necessary information but not less than forty-eight (48) hours.

- The *Plan Manager* will notify the *claimant* of the Plan’s *urgent care claim* determination as soon as possible, but in no event more than forty-eight (48) hours after the earlier of:
  1. The Plan’s receipt of the specified information; or
  2. The end of the period afforded the *claimant* to provide the specified additional information.
Claims Procedures Continued

**CONCURRENT CARE DECISIONS**

The Plan Manager will notify a claimant of a concurrent care decision that involves a reduction in or termination of benefits that have been pre-authorized. The Plan Manager will provide the notice sufficiently in advance of the reduction or termination to allow the claimant to appeal and obtain a determination on review of the adverse determination before the benefit is reduced or terminated.

A request by a claimant to extend a course of treatment beyond the period of time or number of treatments that is a claim involving urgent care will be decided by the Plan Manager as soon as possible, taking into account the dental circumstances. The Plan Manager will notify a claimant of the benefit determination, whether adverse or not within twenty-four (24) hours after receipt of the claim by the Plan, provided that the claim is submitted to the Plan at least twenty-four (24) hours prior to the expiration of the prescribed period of time or number of treatments.

**POST-SERVICE CLAIMS**

The Plan Manager will notify the claimant of a favorable or adverse determination within a reasonable time, but not later than thirty (30) days after receipt of the claim by the Plan.

However, this period may be extended by an additional fifteen (15) days, if the Plan Manager determines that the extension is necessary due to matters beyond the control of the Plan. The Plan Manager will notify the affected claimant of the extension before the end of the initial thirty (30) day period, the circumstances requiring the extension, and the date by which the Plan expects to make a decision.

If the reason for the extension is because of the claimant’s failure to submit information necessary to decide the claim, the notice of extension will describe the required information. The claimant will have at least forty-five (45) days from the date the notice is received to provide the specified information. The Plan Manager will make a decision no later than fifteen (15) days after the earlier of the date on which the information provided by the claimant is received by the Plan or the expiration of the time allowed for submission of the additional information.

**TIMES FOR DECISIONS**

The periods of time for claims decisions presented above begin when a claim is received by the Plan, in accordance with these claims procedures.

**PAYMENT OF CLAIMS**

Many dentists will request an assignment of benefits as a matter of convenience to both dentist and patient. Also as a matter of convenience, the Plan Manager will, in its sole discretion, assume that an assignment of benefits has been made to certain dentists. In those instances, the Plan Manager will make direct payment to the dentist’s office, unless the Plan Manager is advised in writing that you have already paid the bill. If you have paid the bill please indicate on the original statement "paid by employee" and send it directly to the Plan Manager. You will receive a written explanation of an adverse determination. The Plan Manager reserves the right to request any information required to determine benefits or process a claim. You or the provider of services will be contacted if additional information is needed to process your claim.
Claims Procedures Continued

When an employee's child is subject to a medical child support order, the Plan Manager will make reimbursement of eligible expenses paid by you, the child, the child's non-employee custodial parent, or legal guardian, to that child or the child's custodial parent, or legal guardian, or as provided in the medical child support order.

Payment of benefits under this Plan will be made in accordance with an assignment of rights for you and your dependents as required under state Medicaid law.

Benefits payable on behalf of you or your covered dependent after death will be paid, at the Plan's option, to your estate.

The Plan Manager will rely upon an affidavit to determine benefit payment, unless it receives written notice of valid claim before payment is made. The affidavit will release the Plan from further liability.

Any payment made by the Plan Manager in good faith will fully discharge it to the extent of such payment.

Payments due under the Plan will be paid upon receipt of written proof of loss.

INITIAL DENIAL NOTICES

Notice of a claim denial (including a partial denial) will be provided to claimants by mail, postage prepaid, or by FAX, as appropriate, within the time frames noted above.

However, notices of adverse decisions involving urgent care claims may be provided to a claimant orally within the time frames noted above for expedited urgent care claim decisions. If oral notice is given, written notification will be provided to the claimant no later than three (3) days after the oral notification.

A claims denial notice will state the specific reason or reasons for the adverse determination, the specific Plan provisions on which the determination is based, and a description of the Plan’s review procedures and associated timeline. The notice will also include a description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary.

The notice will describe the Plan’s review procedures and the time limits applicable to such procedures, including a statement of the claimant’s right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review.

The notice will also disclose any internal Plan rule, protocol or similar criterion that was relied on to deny the claim. A copy of the rule, protocol or similar criterion relied upon will be provided to a claimant free of charge upon request.

If the adverse determination is based on dental necessity, medical necessity, experimental, investigational or for research purposes, or similar exclusion or limit, the notice will provide either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant's dental circumstances, or a statement that such explanation will be provided free of charge upon request.
Claims Procedures Continued

In the case of an adverse decision of an urgent care claim, the notice will provide a description of the Plan’s expedited review procedures applicable to such claims.

APPEALS OF ADVERSE DETERMINATIONS

A claimant must appeal an adverse determination within one-hundred-eighty (180) days after receiving written notice of the denial (or partial denial). With the exception of urgent care and concurrent care claims, the Plan uses a two (2) level appeals process for all adverse determinations. The Plan Manager will make the determination on the first level of appeal. If the claimant is dissatisfied with the decision on this first level of appeal, or if the Plan Manager fails to make a decision within the time frame indicated below, the claimant may appeal to the Plan Administrator. Urgent care and concurrent care claims are subject to a single level appeal process only, with the Plan Manager making the determination.

- A first level and second level appeal must be made by a claimant by means of written application, in person, or by mail (postage prepaid), addressed to:

  HumanaDental Claims Office
  P.O. Box 14638
  Lexington, KY  40512-4638

Appeals of denied claims will be conducted promptly, will not defer to the initial determination, and will not be made by the person who made the initial adverse claim determination or a subordinate of that person. The determination will take into account all comments, documents, records, and other information submitted by the claimant relating to the claim.

A claimant may review relevant documents free of charge and may submit issues and comments in writing. In addition, a claimant on appeal may, upon request, discover the identity of dental experts whose advice was obtained on behalf of the Plan in connection with the adverse determination being appealed, as permitted under applicable law.

If the claims denial being appealed was based in whole, or in part, on a dental judgment, including determinations with regard to whether a particular treatment, drug, or other item is experimental, investigational, or not dentally necessary, medically necessary, or appropriate, the person deciding the appeal will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the dental judgment. The consulting health care professional will not be the same person who decided the initial appeal or a subordinate of that person.
Claims Procedures Continued

Time Periods for Decisions on Appeal – First Level

Appeals of claims denials will be decided and notice of the decision provided as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Time Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Care Claims</td>
<td>As soon as possible, but not later than seventy-two (72) hours after the Plan Manager receives the appeal request. (If oral notification is given, written notification will follow in hard copy or electronic format within the next three (3) days).</td>
</tr>
<tr>
<td>Pre-Service Claims</td>
<td>Within a reasonable period, but not later than fifteen (15) days after the Plan Manager receives the appeal request.</td>
</tr>
<tr>
<td>Post-Service Claims</td>
<td>Within a reasonable period but not later than thirty (30) days after the Plan Manager receives the appeal request.</td>
</tr>
<tr>
<td>Concurrent Care Decisions</td>
<td>Within the time periods specified above, depending upon the type of claim involved.</td>
</tr>
</tbody>
</table>

Time Periods for Decisions on Appeal – Second Level

Appeals of claims denials will be decided and notice of the decision provided as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Time Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Service Claims</td>
<td>Within a reasonable period, but not later than fifteen (15) days after the Plan Manager receives the appeal request.</td>
</tr>
<tr>
<td>Post-Service Claims</td>
<td>Within a reasonable period but not later than thirty (30) days after the Plan Manager receives the appeal request.</td>
</tr>
</tbody>
</table>

APPEAL DENIAL NOTICES

Notice of a benefit determination on appeal will be provided to claimants by mail, postage prepaid, or by FAX, as appropriate, within the time frames noted above.

A notice that a claim appeal has been denied will state the specific reason or reasons for the adverse determination and the specific Plan provisions on which the determination is based.

The notice will also disclose any internal Plan rule, protocol or similar criterion that was relied on to deny the claim on appeal. A copy of the rule, protocol or similar criterion relied upon will be provided to a claimant free of charge upon request.

If the adverse determination is based on dental necessity, medical necessity, experimental, investigational or for research purposes or similar exclusion or limit, the notice will provide either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the claimant’s dental circumstances, or a statement that such explanation will be provided free of charge upon request.

In the event of a denial of an appealed claim, the claimant on appeal will be entitled to receive upon request and without charge, reasonable access to and copies of any document, record or other information:

1. Relied on in making the determination;

2. Submitted, considered or generated in the course of making the benefit determination;
Claims Procedures Continued

3. That demonstrates compliance with the administrative processes and safeguards required with respect to such determinations; and/or

4. That constitutes a statement of policy or guidance with respect to the Plan concerning the denied treatment without regard to whether the statement was relied on.

EXHAUSTION

Upon completion of the appeals process under this section, a claimant will have exhausted his or her administrative remedies under the Plan. If the Plan Manager fails to complete a claim determination or appeal within the time limits set forth above, the claimant may treat the claim or appeal as having been denied, and the claimant may proceed to the next level in the review process. After exhaustion, a claimant may pursue any other legal remedies available to him or her, which may include bringing a civil action under ERISA § 502(a) for judicial review of the Plan’s determinations. Additional information may be available from a local U.S. Department of Labor Office.

LEGAL ACTIONS AND LIMITATIONS

No action at law or inequity may be brought with respect to Plan benefits until all remedies under the Plan have been exhausted and then prior to the expiration of the applicable limitations period under applicable law.
STATEMENT OF ERISA RIGHTS

As a participant in the Beloit College Employee Welfare Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). 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 work sites and union halls, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) 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 from the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. The administrator may make a reasonable charge for 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.

CONTINUE GROUP DENTAL PLAN COVERAGE

- Continue dental care coverage for yourself, spouse or 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 Plan documents on the rules governing your COBRA continuation coverage rights.

PRUDENT ACTIONS OF PLAN FIDUCIARIES

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of employee benefit plans. The people who operate your Plan, called “fiduciaries” of the Plan, have a duty to do so prudently and in the interest of you and 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 copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.
Statement of ERISA Rights Continued

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within thirty (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 you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan 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 qualified status of a domestic relations order or a medical child support order, you may file suit in 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, if for example, it finds your claim is frivolous.

ASSISTANCE WITH QUESTIONS

If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement, obtaining a copy of an annual report, about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory (or 1-866-444-3272), 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 or visiting the U.S. Department of Labor web-site at http://www.dol.gov/ebsa.
DEFINITIONS

Accidental injury means damage to the mouth, teeth, and supporting tissue, due directly to an accident and independent of all other causes. Accidental injury does not include damage to the teeth, appliances, or prosthetic devices which results from chewing or biting food or other substances.

Beneficiary means you and your covered dependent(s), or legal representative of either, and anyone to whom the rights of you or your covered dependent(s) may pass.

Bodily injury means bodily damage other than a sickness, including all related conditions and recurrent symptoms. However, bodily damage resulting from infection or muscle strain due to athletic or physical activity is considered a sickness and not a bodily injury.

Calendar year means a period of time beginning on January 1 and ending on December 31.

Claimant means a covered person (or authorized representative) who files a claim.

COBRA Service Provider means a provider of COBRA administrative services retained by the employer to provide specific COBRA administrative services.

Concurrent care decision means a decision by the Plan to reduce or terminate benefits otherwise payable for a course of treatment that has been approved by the Plan (other than by Plan amendment or termination) or a decision with respect to a request by a claimant to extend a course of treatment beyond the period of time or number of treatments that has been approved by the Plan.

Cosmetic dentistry means those services provided by dentists solely for the purpose of improving the appearance when form and function are satisfactory and no pathologic conditions exist.

Covered expense means the maximum allowable fee or predetermined charge for a dentally or medically necessary covered service incurred by you or your covered dependent(s).

Covered person means the employee or any of the employee's eligible covered dependents enrolled for benefits provided under this Plan.

Dentally necessary or dental necessity means the extent of care and treatment which is the generally accepted, proven and established practice by most dentists with similar experience and training where the service is provided. To determine dental necessity, the Plan Manager may require preoperative dental x-rays and any other pertinent information to help determine if benefits are payable for the service submitted for consideration.

Dentist means an individual who is duly licensed to practice dentistry or perform oral surgery in the state where the dental service is performed and is operating within the scope of that license.
Definitions Continued

Dependent means a covered employee's:

1. Legally recognized spouse and/or domestic partner;

2. Domestic partner; domestic partners are individuals of the same gender, who live together in a long-term relationship of indefinite duration, with an exclusive mutual commitment in which the partners agree to be jointly responsible for each other's common welfare and share financial obligations. The partners may not be related by blood to a degree of closeness which would prohibit legal marriage in the state in which they legally reside;

3. Natural blood related child, step-child, legally adopted child or child placed with the employee for adoption, or child for which the employee has legal guardianship whose age is less than the limiting age. Each child must legally qualify as a dependent as defined by the applicable Patient Protection and Affordable Care Act, Public Law 111-148 and the Health Care and Education Reconciliation Act, Public Law 111-152.

The limiting age for each dependent child is twenty-six (26) years.

4. A covered employee's child whose age is less than the limiting age and is entitled to coverage under the provisions of this Plan because of a medical child support order;

5. Grandchild, as long as the employee's covered dependent, who is the parent of the grandchild, is not yet age eighteen (18).

You must furnish satisfactory proof to the Plan Manager upon request that the above conditions continuously exist. If satisfactory proof is not submitted to the Plan Manager, the child's coverage will not continue beyond the last date of eligibility.

A covered dependent child who attains the limiting age while covered under the Plan will remain eligible for benefits if all of the following exist at the same time:

1. Permanently mentally disabled or permanently physically handicapped;

2. Incapable of self-sustaining employment;

3. The child meets all of the qualifications of a dependent as determined by the United States Internal Revenue Service;

4. Declared on and legally qualify as a dependent on the employee's federal personal income tax return filed for each year of coverage; and

5. Unmarried.

You must furnish satisfactory proof to the Plan Manager that the above conditions continuously exist on and after the date the limiting age is reached. The Plan Manager may not request such proof more often than annually after two (2) years from the date the first proof was furnished. If satisfactory proof is not submitted to the Plan Manager, the child's coverage will not continue beyond the last date of eligibility.
Definitions Continued

**Eligible class** means performing on a regular full-time basis all customary occupational duties, for at least 1,000 hours per year, at the employer’s business locations or when required to travel for the employer’s business purposes, or when on a sabbatical or paid leave approved by the Board of Trustees of the College. You will be in an eligible class if you were in an eligible class on your last regular working day prior to the vacation or holiday.

**Emergency** means the necessary procedures for treatment of pain and/or injury. Services include emergency procedures for treatment to the teeth and supporting structures.

**Employee** means you, as an employee, when you are regularly employed and paid a salary or earnings and are in an eligible class at your employer's place of business.

**Employer** means the sponsor of the Group Plan or any subsidiary(s).

**Expense incurred** means the actual fee charged for an incurred expense by a covered person.

**Expense incurred date** means the date on which:

1. The teeth are prepared for fixed bridges, crowns, inlays, or onlays;
2. The final impression is made for dentures or partials;
3. The pulp chamber of a tooth is opened for root canal therapy;
4. Periodontal surgery is performed; or
5. The service is performed for covered expenses not listed under one (1), two (2), three (3), or four (4) above.

**In-network dentist** means a dental provider who is contracted with the Plan Manager and agrees to accept a negotiated fee for a covered expense.

**Late applicant** means an employee and/or an employee's eligible dependent who applies for dental coverage more than thirty-one (31) days after the eligibility date.
Definitions Continued

Maximum allowable fee for a service means the lesser of:

1. The fee most often charged in the geographical area where the service was performed;
2. The fee most often charged by the provider;
3. The fee which is recognized as reasonable by a prudent person;
4. The fee determined by comparing charges for similar services to a national data base adjusted to the geographical area where the services or procedures were performed; or
5. The fee determined by using a national relative value scale. Relative value scale means a methodology that values medical procedures and services relative to each other that includes, but is not limited to, a scale in terms of difficulty, work, risk, as well as the material and outside costs of providing the service, as adjusted to the geographic area where the services or procedures were performed.

Maximum benefit means the maximum amount that may be payable for each covered person, for expense incurred. The applicable maximum benefit is shown on the Schedule of Benefits. No further benefits are payable once the maximum benefit is reached.

Medically necessary or medical necessity means the extent of services required to diagnose or treat a bodily injury or sickness which is known to be safe and effective by the majority of qualified practitioners who are licensed to diagnose and treat such bodily injury or sickness. Such services must be:

1. Performed in the least costly setting procedure required by your condition;
2. Not provided primarily for the convenience of the patient or the qualified practitioner;
3. Appropriate for and consistent with your symptoms or diagnosis of the sickness or bodily injury under treatment;
4. Furnished for an appropriate duration and frequency in accordance with accepted medical practices and which are appropriate for your symptoms, diagnosis, sickness or bodily injury; and
5. Substantiated by the records and documentation maintained by the provider of service.

Medicare means Title XVIII, Parts A and B of the Social Security Act, as enacted or amended.

Out-of-network dentist means a dental provider who is NOT contracted with the Plan Manager. Out-of-network dentists are not required to limit charges to a negotiated fee and can balance bill the covered person for the difference between the maximum allowable fee and the dental provider’s billed charges.

Plan Administrator means the person named in the documents describing the Plan as responsible for the operation and administration of the Plan. If no such person is designated, then the employer is the Plan Administrator. The Plan Administrator under this Plan is Beloit College Board of Trustees.
Definitions Continued

**Plan Manager** means HumanaDental Insurance Company (HDIC). The Plan Manager provides services to the Plan Administrator, as defined under the Plan Management Agreement. The Plan Manager is not the Plan Administrator or the Plan Sponsor.

**Plan Sponsor** means a designated party, usually a company or employer, that sets up a dental plan for the benefit of the organization’s employees and is responsible for ensuring a source of funding for Plan benefits. The Plan Sponsor under this Plan is Beloit College Board of Trustees.

**Plan year** means a period of time beginning on the Plan anniversary date of any year and ending on the day before the same date of the succeeding year.

**Post-service claim** means any claim for a benefit under a group dental plan that is not a pre-service claim.

**Pre-existing condition** applies to orthodontic services only. There will be no coverage available for orthodontic services if bands were placed prior to your effective date of coverage.

**Predetermination of benefits** means a review by the Plan Manager of a dentist's planned treatment and expected charges, including diagnostic charges, prior to the rendering of services.

**Pre-service claim** means a claim with respect to which the terms of the Plan condition receipt of a Plan benefit, in whole or in part, on approval of the benefit by the Plan Manager in advance of obtaining dental care.

**Protected health information** means individually identifiable health information about a covered person, including: (a) patient records, which includes but is not limited to all health records, dentist and provider notes and bills and claims with respect to a covered person; (b) patient information, which includes patient records and all written and oral information received about a covered person; and (c) any other individually identifiable health information about covered persons.

**Qualified practitioner** means a practitioner, professionally licensed by the appropriate state agency to diagnose or treat a bodily injury or sickness, and who provides services within the scope of that license.

**Services** means procedures, surgeries, exams, consultations, advice, diagnosis, referrals, treatment, tests, supplies, drugs, devices or technologies.

**Sickness** means a disturbance in function or structure of your body which causes physical signs or symptoms and which, if left untreated, will result in a deterioration of the health state of the structure or system(s) of your body.

**Summary Plan Description (SPD)** means the document provided by the employer which outlines the benefits, provisions and limitations of the Plan Administrator’s Plan.

**Timely applicant** means an employee and/or an employee's eligible dependent who applies for dental coverage within thirty-one (31) days of the eligibility date.
Definitions Continued

**Urgent care claim** means a claim for dental care or treatment with respect to which the application of the time periods for making non-urgent care determinations:

- Could seriously jeopardize the life or health of the *claimant* or the ability of the *claimant* to regain maximum function; or

- In the opinion of a *dentist* with knowledge of the *claimant*'s dental condition, would subject the *claimant* to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

- Generally, whether a claim is a claim involving urgent care will be determined by the *Plan Manager*. However, any claim that a *dentist* with knowledge of a *claimant*'s dental condition determines is a “claim involving urgent care” will be treated as a “claim involving urgent care.”

*You* and *your* means *you* as the *employee* and any of *your* eligible covered *dependents*, unless otherwise indicated.