YOUR GROUP INSURANCE PLAN BENEFITS

G&A PARTNERS
CLASS 0003 0006 0009 0012
DENTAL, VISION

The enclosed certificate is intended to explain the benefits provided by the Plan. It does not constitute the Policy Contract. Your rights and benefits are determined in accordance with the provisions of the Policy, and your insurance is effective only if you are eligible for insurance and remain insured in accordance with its terms.

00400822/00410.0/E /0003/P75412/99999999/0000/PRINT DATE: 7/25/17

CERTIFICATE OF COVERAGE

The Guardian
7 Hanover Square
New York, New York 10004

We, The Guardian, certify that the employee named below is entitled to the insurance benefits provided by The Guardian described in this certificate, provided the eligibility and effective date requirements of the plan are satisfied.

Group Policy No.	Certificate No.	Effective Date
Issued To		

This CERTIFICATE OF COVERAGE replaces any CERTIFICATE OF COVERAGE previously issued under the above Plan or under any other Plan providing similar or identical benefits issued to the Planholder by The Guardian.

The Guardian Life Insurance Company of America

Stuart J Shaw
Vice President, Risk Mgt. & Chief Actuary

CGP-3-R-STK-90-3 B110.0023

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SECTION I: Non-Managed DentalGuard Insurance

This part of your booklet does not apply to your plan of Managed DentalGuard dental care expense insurance.

Your Managed DentalGuard dental care expense insurance plan appears later in this booklet.

B850.0181

IMPORTANT NOTICE

1) To obtain information or make a complaint:

2) You may call The Guardian's toll-free telephone number for information or to make a complaint at:

   1-800-459-9401

3) You may also write to The Guardian at:

   The Guardian Life Insurance
   Company of America
   East 777 Magnesium Road
   Spokane, Washington 99208-5884

4) You may contact the Texas Department of Insurance on companies, coverages, rights, or complaints at:

   1-800-252-3439

5) You may write the Texas
   Department of Insurance
   P.O. Box 149104
   Austin, TX 78714-9104
   FAX # (512) 475-1771
   Web: http://www.tdi.state.tx.us
   E-mail: ConsumerProtection@tdi.state.tx.us

6) **PREMIUM OR CLAIM DISPUTES:** Should you have a dispute concerning your premium or about a claim, you should contact The Guardian Life Insurance Company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

7) **ATTACH THIS NOTICE TO YOUR POLICY:** This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de The Guardian's para informacion o para someter una queja al:

1-800-459-9401

Usted tambien puede escribir a The Guardian:

The Guardian Life Insurance
Company of America
East 777 Magnesium Road
Spokane, Washington 99208-5884

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de
Seguros de Texas
P.O. Box 149104
Austin, TX 78714-9104
FAX # (512) 475-1771
Web: http://www.tdi.state.tx.us
E-mail: ConsumerProtection@tdi.state.tx.us

DISPUTAS SOBRE PRIMAS O RECLAMOS: Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el The Guardian Life Insurance Company primero. Si no se resuelve la disputa, puedo entonces comunicarse con el departamento (TDI).

UNA ESTE AVISO A SU POLIZA: Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

CGP-3-R-DISC-TX-92 B120.0068

IMPORTANT NOTICE

The insurance policy under which this certificate is issued is not a policy of Workers' Compensation insurance. You should consult your employer to determine whether your employer is a subscriber to the Workers' Compensation system.

CGP-3-R-COMP-TX-92 B120.0015

IMPORTANT NOTICE FOR EMPLOYEES OF AN ARIZONA WORK LOCATION

For employees who work at your employer's Arizona location, your certificate of insurance may not provide all benefits and protections provided by law in Arizona. Please read your certificate carefully.

B120.0082

GENERAL PROVISIONS

As used in this booklet:

"Accident and health" means any dental, dismemberment, hospital, long term disability, major medical, out-of-network point-of-service, prescription drug, surgical, vision care or weekly loss-of-time insurance provided by this *plan.*

"Covered person" means an *employee* or a dependent insured by this *plan.*

"Employer" means the *employer* who purchased this *plan.*

"Our," "The Guardian," "us" and "we" mean The Guardian Life Insurance Company of America.

"Plan" means the Guardian *plan* of group insurance purchased by your *employer.*

"You" and "your" mean an *employee* insured by this *plan.*

CGP-3-R-GENPRO-90 B160.0002

Limitation of Authority

No person, except by a writing signed by the President, a Vice President or a Secretary of The Guardian, has the authority to act for us to: (a) determine whether any contract, plan or certificate of insurance is to be issued; (b) waive or alter any provisions of any insurance contract or plan, or any requirements of The Guardian; (c) bind us by any statement or promise relating to any insurance contract issued or to be issued; or (d) accept any information or representation which is not in a signed application.

CGP-3-R-LOA-90 B160.0004

Incontestability

This *plan* is incontestable after two years from its date of issue, except for non-payment of premiums.

No statement in any application, except a fraudulent statement, made by a person insured under this *plan* shall be used in contesting the validity of his insurance or in denying a claim for a loss incurred, or for a disability which starts, after such insurance has been in force for two years during his lifetime.

If this *plan* replaces a plan your *employer* had with another insurer, we may rescind the *employer's plan* based on misrepresentations made by the *employer* or an *employee* in a signed application for up to two years from the effective date of this *plan.*

CGP-3-R-INCY-90 B160.0003

Examination and Autopsy

We have the right to have a *doctor* of our choice examine the person for whom a claim is being made under this *plan* as often as we feel necessary. And we have the right to have an autopsy performed in the case of death, where allowed by law. We'll pay for all such examinations and autopsies.

CGP-3-R-EA-90 B160.0006

Accident and Health Claims Provisions

Your right to make a claim for any *accident and health* benefits provided by this *plan,* is governed as follows:

Notice You must send us written notice of an *injury* or *sickness* for which a claim is being made within 20 days of the date the *injury* occurs or the *sickness* starts. This notice should include your name and *plan* number. If the claim is being made for one of your *covered dependents,* his or her name should also be noted.

Proof of Loss We'll furnish you with forms for filing proof of loss within 15 days of receipt of notice. But if we don't furnish the forms on time, we'll accept a written description and adequate documentation of the *injury* or *sickness* that is the basis of the claim as proof of loss. You must detail the nature and extent of the loss for which the claim is being made. You must send us written proof within 90 days of the loss.

If this plan provides weekly loss-of-time insurance, you must send us written proof of loss within 90 days of the end of each period for which we're liable. If this plan provides long term disability income insurance, you must send us written proof of loss within 90 days of the date we request it. For any other loss, you must send us written proof within 90 days of the loss.

Late Notice of Proof We won't void or reduce your claim if you can't send us notice and proof of loss within the required time. But you must send us notice and proof as soon as reasonably possible.

Payment of Benefits We'll pay benefits for loss of income once every 30 days for as long as we're liable, provided you submit periodic written proof of loss as stated above. We'll pay all other *accident and health* benefits to which you're entitled within 60 days after we receive written proof of loss.

We pay all *accident and health* benefits to you, if you're living. If you're not living, we have the right to pay all *accident and health* benefits, except dismemberment benefits, to one of the following: (a) your estate; (b) your spouse; (c) your parents; (d) your children; (e) your brothers and sisters; and (f) any unpaid provider of health care services. See "Your Accidental Death and Dismemberment Benefits" for how dismemberment benefits are paid.

When you file proof of loss, you may direct us, in writing, to pay health care benefits to the recognized provider of health care who provided the covered service for which benefits became payable. We may honor such direction at our option. But we can't tell you that a particular provider must provide such care. And you may not assign your right to take legal action under this *plan* to such provider.

Limitations of Actions You can't bring a legal action against this *plan* until 60 days from the date you file proof of loss. And you can't bring legal action against this *plan* after three years from the date you file proof of loss.

Workers' Compensation The *accident and health* benefits provided by this *plan* are not in place of, and do not affect requirements for coverage by Workers' Compensation.

CGP-3-R-AHC-90-TX B160.0033

Coordination Between Continuation Sections

A covered person may be eligible to continue his group health benefits under this plan's "Federal Continuation Rights" section and under other continuation sections of this plan at the same time. If he chooses to continue his group health benefits under more than one section, the continuations: (a) start at the same time; (b) run concurrently; and (c) end independently, on their own terms.

A covered person covered under more than one of this plan's continuation sections: (a) will not be entitled to duplicate benefits; and (b) will not be subject to the premium requirements of more than one section at the same time.

CGP-3-R-COC-87 B240.0044

An Important Notice About Continuation Rights

The following "Federal Continuation Rights" section may not apply to the employer's plan. The employee must contact his employer to find out if: (a) the employer is subject to the "Federal Continuation Rights" section, and therefore; (b) the section applies to the employee.

CGP-3-R-NCC-87 B240.0064

YOUR CONTINUATION RIGHTS

Federal Continuation Rights

Important Notice

This notice contains important information about the right to continue group dental coverage. In addition to the continuation rights described below, other health coverage alternatives may be available through states' Health Insurance Marketplaces. Please read the information contained in this notice very carefully.

This section applies only to any dental, out-of-network point-of-service medical, major medical, prescription drug or vision coverages which are part of this plan. In this section, these coverages are referred to as "group health benefits."

This section does not apply to any coverages which apply to loss of life, or to loss of income due to disability. These coverages can not be continued under this section.

Under this section, "qualified continuee" means any person who, on the day before any event which would qualify him or her for continuation under this section, is covered for group health benefits under this plan as: (a) an active, covered employee; (b) the spouse of an active covered employee; or (c) the dependent child of an active, covered employee. A child born to, or adopted by, the covered employee during a continuation period is also a qualified continuee. Any other person who becomes covered under this plan during a continuation provided by this section is not a qualified continuee.

Conversion

Continuing the group health benefits does not stop a qualified continuee from converting some of these benefits when continuation ends. But, conversion will be based on any applicable conversion privilege provisions of this plan in force at the time the continuation ends.

If Your Group Health Benefits End

If your group health benefits end due to your termination of employment or reduction of work hours, you may elect to continue such benefits for up to 18 months, if you were not terminated due to gross misconduct.

The continuation: (a) may cover you or any other qualified continuee; and (b) is subject to "When Continuation Ends".

Extra Continuation for Disabled Qualified Continuees

If a qualified continuee is determined to be disabled under Title II or Title XVI of the Social Security Act on or during the first 60 days after the date his or her group health benefits would otherwise end due to your termination of employment or reduction of work hours, and such disability lasts at least until the end of the 18 month period of continuation coverage, he or she or any member of that person's family who is a qualified continuee may elect to extend his or her 18 month continuation period explained above for up to an extra 11 months.

To elect the extra 11 months of continuation, a qualified continuee must give your employer written proof of Social Security's determination of the disabled qualified continuee's disability as described in "The Qualified Continuee's Responsibilities". If, during this extra 11 month continuation period, the qualified continuee is determined to be no longer disabled under the Social Security Act, he or she must notify your employer within 30 days of such determination, and continuation will end, as explained in "When Continuation Ends."

This extra 11 month continuation is subject to "When Continuation Ends".

An additional 50% of the total premium charge also may be required from all qualified continuees who are members of the disabled qualified continuee's family by your employer during this extra 11 month continuation period, provided the disabled qualified continuee has extended coverage.

CGP-3-R-COBRA-96-1 B235.0622

If You Die While Insured

If you die while insured, any qualified continuee whose group health benefits would otherwise end may elect to continue such benefits. The continuation can last for up to 36 months, subject to "When Continuation Ends".

CGP-3-R-COBRA-96-2 B235.0075

If Your Marriage Ends

If your marriage ends due to legal divorce or legal separation, any qualified continuee whose group health benefits would otherwise end may elect to continue such benefits. The continuation can last for up to 36 months, subject to "When Continuation Ends".

If a Dependent Child Loses Eligibility

If a dependent child's group health benefits end due to his or her loss of dependent eligibility as defined in this plan, other than your coverage ending, he or she may elect to continue such benefits. However, such dependent child must be a qualified continuee. The continuation can last for up to 36 months, subject to "When Continuation Ends".

Concurrent Continuations

If a dependent elects to continue his or her group health benefits due to your termination of employment or reduction of work hours, the dependent may elect to extend his or her 18 month or 29 month continuation period to up to 36 months, if during the 18 month or 29 month continuation period, the dependent becomes eligible for 36 months of continuation due to any of the reasons stated above.

The 36 month continuation period starts on the date the 18 month continuation period started, and the two continuation periods will be deemed to have run concurrently.

Special Medicare Rule

If you become entitled to Medicare before a termination of employment or reduction of work hours, a special rule applies for a dependent. The continuation period for a dependent, after your later termination of employment or reduction of work hours, will be the longer of: (a) 18 months (29 months if there is a disability extension) from your termination of employment or reduction of work hours; or (b) 36 months from the date of your earlier entitlement to Medicare. If Medicare entitlement occurs more than 18 months before termination of employment or reduction of work hours, this special Medicare rule does not apply.

The Qualified Continuee's Responsibilities

A person eligible for continuation under this section must notify your employer, in writing, of: (a) your legal divorce or legal separation from your spouse; (b) the loss of dependent eligibility, as defined in this plan, of an insured dependent child; (c) a second event that would qualify a person for continuation coverage after a qualified continuee has become entitled to continuation with a maximum of 18 or 29 months; (d) a determination by the Social Security Administration that a qualified continuee entitled to receive continuation with a maximum of 18 months has become disabled during the first 60 days of such continuation; and (e) a determination by the Social Security Administration that a qualified continuee is no longer disabled.

Notice of an event that would qualify a person for continuation under this section must be given to your employer by a qualified continuee within 60 days of the latest of: (a) the date on which an event that would qualify a person for continuation under this section occurs; (b) the date on which the qualified continuee loses (or would lose) coverage under this plan as a result of the event; or (c) the date the qualified continuee is informed of the responsibility to provide notice to your employer and this plan's procedures for providing such notice.

Notice of a disability determinaton must be given to your employer by a qualified continuee within 60 days of the latest of: (a) the date of the Social Security Administration determination; (b) the date of the event that would qualify a person for continuation; (c) the date the qualified continuee loses or would lose coverage; or (d) the date the qualified continuee is informed of the responsibility to provide notice to your employer and this plan's procedures for providing such notice. But such notice must be given before the end of the first 18 months of continuation coverage.

CGP-3-R-COBRA-96-3 B235.0178

Your Employer's Responsibilities

A qualified continuee must be notified, in writing, of: (a) his or her right to continue this plan's group health benefits; (b) the premium he or she must pay to continue such benefits; and (c) the times and manner in which such payments must be made.

Your employer must give notice of the following qualifying events to the plan administrator within 30 days of the event: (a) your death; (b) termination of employment (other than for gross misconduct) or reduction in hours of employment; (c) Medicare entitlement; or (d) if you are a retired employee, a bankruptcy proceeding under Title 11 of the United States Code with respect to the employer. Upon receipt of notice of a qualifying event from your employer or from a qualified continuee, the plan administrator must notify a qualified continuee of the right to continue this plan's group health benefits no later than 14 days after receipt of notice.

If your employer is also the plan administrator, in the case of a qualifying event for which an employer must give notice to a plan administrator, your employer must provide notice to a qualified continuee of the right to continue this plan's group health benefits within 44 days of the qualifying event.

If your employer determines that an individual is not eligible for continued group health benefits under this plan, they must notify the individual with an explanation of why such coverage is not available. This notice must be provided within the time frame described above.

If a qualified continuee's continued group health benefits under this plan are cancelled prior to the maximum continuation period, your employer must notify the qualified continuee as soon as practical following determination that the continued group health benefits shall terminate.

Your Employer's Liability

Your employer will be liable for the qualified continuee's continued group health benefits to the same extent as, and in place of, us, if: (a) he or she fails to remit a qualified continuee's timely premium payment to us on time, thereby causing the qualified continuee's continued group health benefits to end; or (b) he or she fails to notify the qualified continuee of his or her continuation rights, as described above.

Election of Continuation

To continue his or her group health benefits, the qualified continuee must give your employer written notice that he or she elects to continue. This must be done by the later of: (a) 60 days from the date a qualified continuee receives notice of his or her continuation rights from your employer as described above; or (b) the date coverage would otherwise end. And the qualified continuee must pay his or her first premium in a timely manner.

The subsequent premiums must be paid to your employer, by the qualified continuee, in advance, at the times and in the manner specified by your employer. No further notice of when premiums are due will be given.

The premium will be the total rate which would have been charged for the group health benefits had the qualified continuee stayed insured under the group plan on a regular basis. It includes any amount that would have been paid by your employer. Except as explained in "Extra Continuation for Disabled Qualified Continuees", an additional charge of two percent of the total premium charge may also be required by your employer.

If the qualified continuee fails to give your employer notice of his or her intent to continue, or fails to pay any required premiums in a timely manner, he or she waives his or her continuation rights.

Grace in Payment of Premiums

A qualified continuee's premium payment is timely if, with respect to the first payment after the qualified continuee elects to continue, such payment is made no later than 45 days after such election. In all other cases, such premium payment is timely if it is made within 31 days of the specified due date. If timely payment is made to the plan in an amount that is not significantly less than the amount the plan requires to be paid for the period of coverage, then the amount paid is deemed to satisfy the requirement for the premium that must be paid; unless your employer notifies the qualified continuee of the amount of the deficiency and grants an additional 30 days for payment of the deficiency to be made. Payment is calculated to be made on the date on which it is sent to your employer.

When Continuation Ends

A qualified continuee's continued group health benefits end on the first of the following:

(1) with respect to continuation upon your termination of employment or reduction of work hours, the end of the 18 month period which starts on the date the group health benefits would otherwise end;

(2) with respect to a qualified continuee who has an additional 11 months of continuation due to disability, the earlier of: (a) the end of the 29 month period which starts on the date the group health benefits would otherwise end; or (b) the first day of the month which coincides with or next follows the date which is 30 days after the date on which a final determination is made that the disabled qualified continuee is no longer disabled under Title II or Title XVI of the Social Security Act;

(3) with respect to continuation upon your death, your legal divorce, or legal separation, or the end of an insured dependent's eligibility, the end of the 36 month period which starts on the date the group health benefits would otherwise end;

(4) the date the employer ceases to provide any group health plan to any employee;

(5) the end of the period for which the last premium payment is made;

(6) the date, after the date of election, he or she becomes covered under any other group health plan which does not contain any pre-existing condition exclusion or limitation affecting him or her; or

(7) the date, after the date of election, he or she becomes entitled to Medicare.

CGP-3-R-COBRA-96-4 B235.0198

Uniformed Services Continuation Rights

If you enter or return from military service, you may have special rights under this *plan* as a result of the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA").

If your group health benefits under this *plan* would otherwise end because you enter into active military service, this *plan* will allow you, or your dependents, to continue such coverage in accord with the provisions of USERRA. As used here, "group health benefits" means any dental, out-of-network point-of service medical, major medical, prescription drug or vision coverages which are part of this *plan.*

Coverage under this plan may be continued while you are in the military for up to a maximum period of 24 months beginning on the date of absence from work. Continued coverage will end if you fail to return to work in a timely manner after military service ends as provided under USERRA. You should contact your employer for details about this continuation provision including required premium payments.

CGP-3-R-COBRA-96-4 B235.0195

YOUR CONTINUATION RIGHTS

Important Notice

This section does not apply to coverages which provide benefits for loss of income due to disability. All other coverages under the group plan are affected by this section, and are hereafter referred to as "group coverage."

Continuation of Coverage During a Labor Dispute

If A Work Stoppage Occurs

A labor dispute may result in a work stoppage which causes your group coverage to end. If this happens, you have the right to continue your group coverage for yourself during the work stoppage, for up to 6 months.

How To Continue Group Coverage

To continue your group coverage you must make timely payment of the total premium, including any portion of the premium your employer was paying before work stopped, to the union representing you. If you fail to pay a premium on time, you waive your right to continue under this section.

The Responsibilities of the Union

For your group coverage to continue, the union representing you must do the following:

(a) collect the premium payments made by you; and

(b) make timely payment of the collected premiums to us.

If any such union, after timely receipt of your premium, fails to pay us on your behalf, thereby causing your group coverage to end, then such union will be liable to you for your benefits, to the same extent as, in place of, us.

The Premium

The premium you must pay for continued group coverage will be at the rate that applies to the class of employees to which you belonged on the day work stopped. But, we have the right to increase this rate by up to 20% of any higher amount approved by the Insurance Commissioner, to allow for increased costs and risks caused by this continued coverage. We may do this at any time during the continuation. Nothing in this section alters our right to change premium rates according to the "Premiums" section of the group plan.

When This Continuation Starts

Group coverage continued under this section starts on the day work stopped. But, if a premium that was due before the work stoppage began is unpaid at the time work stopped, then payment of such premium before the next premium due date will be required for this continuation to take effect.

When This Continuation Ends

Your continued coverage ends on the first of the following:

(a) the end of the 6 month continuation period;

(b) when you enter full-time employment with another employer;

(c) the day the work stoppage ends;

(d) at the end of the period for which the last premium payment is made, if you stop paying premium;

(e) the date you stop being eligible as defined in the group plan, for reasons other than not meeting "actively at work" or "full-time" requirements.

CGP-3-R-CC-LD-1 B240.0001

ELIGIBILITY FOR VISION CARE EXPENSE COVERAGE

B505.0152

When Your Coverage Starts

Your coverage under this *plan* is scheduled to start on the effective date shown on the sticker attached to the inside front cover of this booklet. But you must be actively at work on a *full-time* basis on that date. And you must have met all of the applicable conditions explained above, and any applicable waiting period. If you are not actively at work on that date, we will postpone your coverage until the date you return to active *full-time* work.

Sometimes, the effective date shown on the sticker is not a regularly scheduled work day. But your coverage will still start on that date if you were actively at work on your last regularly scheduled work day.

CGP-3-EC-90-2.0 B505.0075

When Your Coverage Ends

Your coverage under this *plan* ends on the last day of the month in which your active *full-time* service ends for any reason. Such reasons include disability, retirement, layoff, leave of absence and the end of employment.

Your coverage ends on the date you die.

It also ends on the date you stop being a member of a class of employees eligible for insurance under this plan, or when this plan ends for all *employees.* And it ends when this *plan* is changed so that benefits for the class of *employees* to which you belong ends.

If you are required to pay part of the cost of this *plan* and you fail to do so, your coverage ends. It ends on the last day of the period for which you made the required payments, unless coverage ends earlier for other reasons.

Read this booklet carefully if your coverage ends. You may have the right to continue vision care benefits for a limited time.

CGP-3-EC-90-3.0 B505.0083

Your Right To Continue Group Coverage During A Family Leave Of Absence

Important Notice

This section may not apply. You must contact your *employer* to find out if your *employer* must allow for a leave of absence under federal law. In that case the section applies.

If Your Group Coverage Would End

Group coverage may normally end for an *employee* because he or she ceases work due to an approved leave of absence. But, the *employee* may continue his or her group coverage if the leave of absence has been granted: (a) to allow the *employee* to care for a seriously injured or ill spouse, child, or parent; (b) after the birth or adoption of a child; (c) due to the *employee's* own serious health condition; or (d) because of any serious injury or illness arising out of the fact that a spouse, child, parent, or next of kin, who is a covered servicemember, of the *employee* is on active duty (or has been notified of an impending call or order to active duty) in the Armed Forces in support of a contingency operation. The *employee* will be required to pay the same share of the premium as he or she paid before the leave of absence.

When Continuation Ends

Coverage may continue until the earliest of the following:

- The date you return to active work.
- The end of a total leave period of 26 weeks in one 12 month period, in the case of an *employee* who cares for a covered servicemember. This 26 week total leave period applies to all leaves granted to the *employee* under this section for all reasons.
- The end of a total leave period of 12 weeks in: (a) any 12 month period, in the case of any other *employee;* or (b) any later 12 month period in the case of an *employee* who cares for a covered servicemember.
- The date on which your coverage would have ended had you not been on leave.
- The end of the period for which the premium has been paid.

Definitions

As used in this section, the terms listed below have the meanings shown below:

- **Active Duty:** This term means duty under a call or order to active duty in the Armed Forces of the United States.
- **Contingency Operation:** This term means a military operation that: (a) is designated by the Secretary of Defense as an operation in which members of the armed forces are or may become involved in military actions, operations, or hostilities against an enemy of the United States or against an opposing military force; or (b) results in the call or order to, or retention on, active duty of members of the uniformed services under any provision of law during a war or during a national emergency declared by the President or Congress.
- **Covered Servicemember:** This term means a member of the Armed Forces, including a member of the National Guard or Reserves, who for a serious injury or illness: (a) is undergoing medical treatment, recuperation, or therapy; (b) is otherwise in outpatient status; or (c) is otherwise on the temporary disability retired list.
- **Next Of Kin:** This term means the nearest blood relative of the *employee.*

- **Outpatient Status:** This term means, with respect to a covered servicemember, that he or she is assigned to: (a) a military medical treatment facility as an outpatient; or (b) a unit established for the purpose of providing command and control of members of the Armed Forces receiving medical care as outpatients.

- **Serious Injury Or Illness:** This term means, in the case of a covered servicemember, an injury or illness incurred by him or her in line of duty on active duty in the Armed Forces that may render him or her medically unfit to perform the duties of his or her office, grade, rank, or rating.

CGP-3-EC-90-3.0 B449.0727

Dependent Vision Care Expense Coverage

CGP-3-DEP-90-1.0 B505.0099

Eligible Dependents For Dependent Vision Care Benefits

Your *eligible dependents* are: (a) your legal spouse; (b) your unmarried dependent children who are under age 25; and (c) your unmarried dependent children from age 25 until their 26th birthday, who are enrolled as full-time students at accredited schools.

An unmarried dependent child who is not able to remain enrolled as a full-time student due to a *medically necessary* leave of absence may continue to be an *eligible dependent* until the earlier of: (a) the date that is one year after the first day of the *medically necessary* leave of absence; or (b) the date on which coverage would otherwise end under this *plan.* You must provide written certification by a treating physician which states that the child is suffering from a serious illness or injury and that the leave of absence is *medically necessary.*

CGP-3-DEP-90-2.0 B505.0792

Adopted Children, Step-Children and Grandchildren

An *employee's* "unmarried dependent children" include: (a) his or her legally adopted children; (b) his or her grandchildren who are dependents for federal income tax purposes at the time application for coverage of the grandchildren are made; and (c) if they depend on him or her for most of their support and maintenance, his or her step-children.

We treat a child as legally adopted from the time the child is placed in the home for the purpose of adoption. We treat such a child this way whether or not a final adoption order is ever issued.

Dependents Not Eligible

We exclude any dependent who is insured by this *plan* as an *employee*. And we exclude any dependent who is on active duty in any armed force.

CGP-3-DEP-90-3.0 B505.0222

Handicapped Children

You may have an unmarried child with a mental or physical handicap, or developmental disability, who can't support himself. Subject to all of the terms of this section and the *plan,* such a child may stay eligible for dependent vision care benefits past this *plan's* age limit.

The child will stay eligible as long as he stays unmarried and unable to support himself, if: (a) his conditions started before he reached this *plan's* age limit; (b) he became insured by this *plan* before he reached the age limit, and stayed continuously insured until he reached such limit; and (c) he depends on you for most of his support and maintenance.

But, for the child to stay eligible, you must send us written proof that the child is handicapped and depends on you for most of his support and maintenance. You have 31 days from the date the child reaches the age limit to do this. We can ask for periodic proof that the child's condition continues. But, after two years, we can't ask for this proof more than once a year.

The child's coverage ends when yours does.

CGP-3-DEP-90-4.0 B505.0119

When Dependent Coverage Starts

In order for your dependent coverage to begin, you must already be insured for employee coverage, or enroll for employee and dependent coverage at the same time. Subject to the "Exception" stated below and to all of the terms of this plan , the date your dependent coverage starts depends on when you elect to enroll all of your initial *dependents* and agree to make any required payments.

If you do this on or before your *eligibility date,* date, your dependent coverage is scheduled to start on the later of the date you sign the enrollment form and the date you become covered for employee coverage.

If you do this within 31 days of your *eligibility date,* date, your dependent coverage is scheduled to start on the date you become covered for employee coverage.

If you do this after the enrollment *period* ends, you can't enroll your initial *dependents* until the next vision open enrollment period.

Once you have coverage for your initial *dependents,* you must notify us when you acquire any new dependents, and agree to make any additional payments required for the coverage. If you do this within 31 days of the date the newly *acquired dependent* becomes eligible, the dependent's coverage will start on the date the dependent becomes eligible. If you fail to notify us on time, you can't enroll the newly *acquired dependent* until the next vision open enrollment period.

Once a dependent is enrolled for vision care expense insurance, the coverage can't be dropped until the next vision open enrollment period. And once coverage is dropped for a dependent, the dependent can't be enrolled again until the next vision open enrollment period.

CGP-3-DEP-90-6.0 B505.0714

Exception

If a dependent, other than a newborn child, is confined to a hospital or other health care facility; or is home-confined; or is unable to carry out the normal activities of someone of like age and sex on the date his dependent benefits would otherwise start, we will postpone the effective date of such benefits until the day after his discharge from such facility; until home confinement ends; or until he resumes the normal activities of someone of like age and sex.

CGP-3-DEP-90-7.0 B505.0132

Newborn Children

We cover your newborn child from the moment of birth if you're already insured for dependent vision coverage, and you notify us within 31 days of the child's birth. If you fail to notify us on time, you can't enroll the child until the next vision open enrollment period.

If the newborn child is your first *eligible dependent,* we cover the child from the moment of birth if you enroll for dependent coverage and agree to make any required payments within 31 days of the child's birth. If you fail to enroll on time, you can't enroll the child until the next vision open enrollment period.

If the newborn child is not your first *eligible dependent,* but you did not previously enroll your other *eligible dependents* for vision care expense coverage, you can enroll the child during the next vision open enrollment period, if you also enroll all of your other *eligible dependents* at this time.

CGP-3-DEP-90-8.0 B505.0153

When Dependent Coverage Ends

Dependent coverage ends for all of your dependents when your employee coverage ends. But if you die while insured, we'll automatically continue dependent vision care benefits for those of your dependents who are insured when you die. We'll do this for six months at no cost, provided: (a) the group *plan* remains in force; (b) the dependents remain *eligible dependents;* and (c) in the case of a spouse, the spouse does not remarry.

If a surviving dependent elects to continue his dependent vision care benefits under this *plan's* "Federal Continuation Rights" provision, or under any other continuation provision of this *plan,* if any, this free continuation period will be provided as the first six months of such continuation. Premiums required to be paid by, or on behalf of a surviving dependent will be waived for the first six months of continuation, subject to restrictions (a), (b) and (c) above. After the first six months of continuation, the remainder of the continuation period, if any, will be subject to the premium requirements, and all of the terms of the "Federal Continuation Rights" or other continuation provisions.

Dependent coverage also ends for all of your dependents when you stop being a member of a class of employees eligible for such coverage. And it ends when this *plan* ends, or when dependent coverage is dropped from this *plan* for all employees or for an *employee's* class.

If you are required to pay part of the cost of dependent coverage, and you fail to do so, your dependent coverage ends. It ends on the last day of the period for which you made the required payments, unless coverage ends earlier for other reasons.

An individual dependent's coverage ends when he stops being an *eligible dependent.* This happens to a child at 12:01 a.m. on the date the child attains this *plan's* age limit, when he marries, or when a step-child is no longer dependent on the *employee* for support and maintenance. It happens to a spouse when a marriage ends in legal divorce or annulment.

Read this *plan* carefully if dependent coverage ends for any reason. Dependents may have the right to continue vision care benefits for a limited time.

CGP-3-DEP-90-9.0 B505.0139

CERTIFICATE AMENDMENT

This rider amends the "Dependent Coverage" provision cares as follows:

An employee's domestic partner will be eligible for vision care coverage under this plan. Coverage will be provided subject to all the terms of this plan and to the following limitations:

To qualify for such coverage, both the employee and his or her domestic partner must:

- be 18 years of age or older;
- be unmarried, constitute each other's sole domestic partner and not have had another domestic partner in the last 12 months;
- share the same permanent address for at least 12 consecutive months and intend to do so indefinitely;
- share joint financial responsibility for basic living expenses including food, shelter and medical expenses;
- not be related by blood to a degree that would prohibit marriage in the employee's state of residence; and
- be financially interdependent which must be demonstrated by at least four of the following:
  a. ownership of a joint bank account;
  b. ownership of a joint credit account;
  c. evidence of a joint mortgage or lease;
  d. evidence of joint obligation on a loan;
  e. joint ownership of a residence;
  f. evidence of common household expenses such as utilities or telephone;
  g. execution of wills naming each other as executor and/or beneficiary;
  h. granting each other durable powers of attorney;
  i. granting each other health care powers of attorney;
  j. designation of each other as beneficiary under a retirement benefit account; or
  k. evidence of other joint financial responsibility.

The employee must complete a "Declaration of Domestic Partnership" attesting to the relationship.

The domestic partner's dependent children will be eligible for coverage under this plan on the same basis as if the children were the employee's dependent children.

Coverage for the domestic partner and his or her dependent children ends when the domestic partner no longer meets the qualifications of a domestic partner as indicated above. Upon termination of a domestic partnership, a "Statement of Termination" must be completed and filed with the employer. Once the employee submits a "Statement of Termination," he or she may not enroll another domestic partner for a period of 12 months from the date of the previous termination.

But, at the end of such coverage, continuation and conversion rights, if any, to which the domestic partner and his or her dependent children may be entitled, will be available. Read "Continuation Rights" and "Converting This Group Health Insurance" to find out what is allowed under this plan and how it works. The domestic partner and his or her children will be not eligible for survivor benefits upon the employee's death as explained under the "When Dependent Coverage Ends" section.

This rider is part of this plan. Except as stated in this rider, nothing contained in this rider changes or affects any other terms of this plan.

The Guardian Life Insurance Company of America

Stuart J Shaw

Vice President, Risk Mgt. & Chief Actuary

CGP-3-A-DMST-96-WI B505.0171

VISION CARE HIGHLIGHTS

This page provides a quick guide to some of the Vision Care Expense Insurance plan features which people most often want to know about. But it's not a complete description of your Vision Care Expense Insurance plan. Read the following pages carefully for a complete explanation of what we pay, limit and exclude.

PPO Copayments	Examinations	$20.00
	Standard Frames and/or Standard Lenses	$20.00
	Necessary Contact Lenses	$20.00
Non-PPO Cash Deductibles	Examinations	$20.00
	Standard Frames and/or Standard Lenses	$20.00
	Necessary Contact Lenses	$20.00
Payment Rates	For Covered Charges	100%

CGP-3-VSN-96-BEN3 B505.0004

VISION CARE EXPENSE INSURANCE

This insurance will pay many of your and your covered dependent's vision care expenses. What we pay and the terms for payment are explained below.

CGP-3-VSN-96-VIS B505.0007

Vision Service Plan - This Plan's Vision Care Preferred Provider Organization

Vision Service Plan

This *Plan* is designed to provide high quality vision care while controlling the cost of such care. To do this, the *plan* encourages a *Covered Person* to seek vision care from doctors and vision care facilities that belong to Vision Service Plan (VSP), a vision care Preferred Provider Organization (PPO).

This vision care PPO is made up of *Preferred Providers* in a *Covered Person's* geographic area. A vision care *Preferred Provider* is a vision care practitioner or a vision care facility that: (a) is a current provider of VSP and (b) has a participatory agreement in force with VSP.

Use of the vision care PPO is voluntary. A *Covered Person* may receive vision care from any vision care provider. And, he or she is free to change providers at any time. But, this *Plan* usually pays more in benefits for covered services furnished by a vision care *Preferred Provider.* Conversely, it usually pays less for covered services not furnished by a vision care *Preferred Provider.*

When an *employee* and his or her dependents enroll in this *Plan,* they will get an enrollment packet which will tell them how to obtain benefits and information about current vision care *Preferred Providers.*

What we pay is based on all the terms of this *Plan.* The *Covered Person* should read this material with care and have it available when seeking vision care. Read this *Plan* carefully for specific benefit levels, *Copayments, Deductibles,* payment rates and payment limits.

The *Covered Person* can call VSP if he or she has any questions after reading this material.

Choice of Preferred Providers

When a person becomes enrolled in this *Plan,* and annually thereafter, he or she will receive a list of VSP *Preferred Providers* in his or her area. A *Covered Person* may receive vision services from any VSP *Preferred Provider.*

Replacement of Preferred Provider

If a *Preferred Provider* terminates his or her relationship with VSP for any reason, VSP shall be responsible for furnishing vision services to *Covered Persons* either through that provider or through another VSP *Preferred Provider.*

Pre-Authorization of Preferred Provider Services

When a *Covered Person* desires to receive treatment from a *Preferred Provider,* the *Covered Person* must contact the *Preferred Provider* BEFORE receiving treatment. The *Preferred Provider* will contact VSP to verify the *Covered Person's* eligibility and VSP will notify the *Preferred Provider* of the 60 day time period during which the *Covered Person* may schedule an appointment. If the *Covered Person* cancels an appointment and reschedules it, it must be done within those 60 days If the appointment is not rescheduled during the previously approved time period, the *Covered Person* must contact the *Preferred Provider* again to receive authorization.

What we pay is subject to all of the terms of this *Plan.*

CGP-3-VSN-96-PPOATX B505.0393

Pre-Treatment Review for Necessary Contact Lenses

Subject to prior approval by VSP consultants, we will pay benefits for Necessary Contact Lenses provided to a *Covered Person.* A *Covered Person's* doctor will request approval for Necessary Contact Lenses from VSP.

If Contact Lenses are not found to be medically necessary, and a *Covered Person* receives Contact Lenses under this Policy, they will be treated as Elective Contact Lenses and the provisions of the Elective Contact Lenses section of this Policy will not apply.

What we pay for Necessary Contact Lenses is subject to all of the terms of this *Plan.*

CGP-3-VSN-96-PTR2TX B505.0395

Claim Appeals And Arbitration Of Disputes

If, under the provisions of this *plan,* a claim for benefits is denied in whole or in part, a request, in writing, may be submitted to VSP for a full review of the denial.

The written request must be made to the Plan Administrator within 60 days following the denial of benefits. The request should contain sufficient information to identify the *covered person* whose benefits were denied. This includes the name of the *covered person,* the *employee's* social security number and the *employee's* date of birth. The *covered person* may state the reasons he or she believes that the denial of the claim was in error and may provide any pertinent documents which he or she wishes to be reviewed. The Plan Administrator will review the claim and give the *covered person* the opportunity to review pertinent documents, submit any statements, documents or written arguments in support of the claim, and appear personally to present materials or arguments. The determination of the Plan Administrator, including specific reasons for the decision, shall be provided and communicated to the *covered person* in writing within one hundred twenty (120) days after receipt of a request to review.

Any dispute or question arising between VSP and any *covered person* involving the application, interpretation or performance under this *plan* shall be settled, if possible, by amicable and informal negotiations, allowing such opportunity as may be appropriate under the circumstances for fact finding and mediation. If any issue cannot be resolved in this fashion, it may be submitted to arbitration, if both parties agree.

The procedure for arbitration shall be conducted pursuant to the rules of the American Arbitration Association.

Preferred Provider Grievance Procedures

Grievances are handled by VSP's Professional Relations Vice President for action. The grievance process is designed to address *covered persons'* concerns quickly and satisfactorily. The following grievance procedures have been established:

(1) The patient's written complaint will be referred to VSP's Professional Relations Vice President for action.

(2) The complaint will be evaluated and, if deemed appropriate, the original examining doctor will be contacted.

(3) If the complaint can be resolved within fifteen (15) days, the disposition of the complaint will be forwarded to the *covered person.* Otherwise, a notice of receipt of the complaint will be forwarded to the *covered person* advising the time for resolution.

(4) Grievance procedures and complaint forms will be maintained in each *preferred provider's* office.

(5) All complaints will be retained in the Professional Relations Department.

Complaints and grievances may be sent to the Professional Relations Vice President at:

Vision Service Plan, Inc.
3333 Quality Drive
Rancho Cordova, California 95670
(877) 814-8970 or (800) 877-7195

CGP-3-VSN-96-APP B505.0015

How This Plan Works

We pay benefits for the covered charges a *Covered Person* incurs as follows. The services and supplies covered under this *Plan* are explained in the "Covered Services and Supplies" section of this *Plan.* What we pay is subject to all of the terms of this *Plan.* Read the entire *Plan* to find out what we limit or exclude.

Services or Supplies from a Preferred Provider

If a *Covered Person* uses the services of a *Preferred Provider,* the *Preferred Provider* will receive approval from VSP prior to providing the *Covered Person* with any service or supply. See the "Pre-Authorization of Preferred Provider Services" section of this *Plan* for specific requirements.

Copayments

The *Covered Person* must pay a *Copayment* when he or she receives services from a *Preferred Provider.* We pay benefits for the covered charges a *Covered Person* incurs in excess of the *Copayment.* This *Plan's Copayments* are as follows:

For each vision examination from a *Preferred Provider* $20.00

For each pair of *Standard Frames* and/or *Standard Lenses* from a *Preferred Provider* $20.00

For Necessary Contact Lenses from a *Preferred Provider* $20.00

Payment Limits Payment limits, durational or monetary, are shown in the "Covered Services and Supplies" section of this *Plan.* When a monetary payment limit is set for a pair of materials, the limit is automatically halved if only one item is purchased.

Payment Rates Once a *Covered Person* has paid any applicable *Copayment,* we pay benefits for covered charges under this *Plan* as follows. What we pay is subject to all of the terms of this *Plan.*

For Covered Charges 100%

Discounts If a *Covered Person* receives a vision examination, and lenses or frames from a *Preferred Provider,* he or she will receive a discount on the cost of purchasing an unlimited number of prescription glasses and non-prescription sunglasses from any *Preferred Provider.* The *Covered Person* may also receive a discount on the costs of evaluation and fitting of contact lenses. No discount applies to contact lenses or materials. The discount is available for 12 months after the initial examination.

The discounts are:

For Prescription Glasses	20% off of the *preferred provider's usual* and *customary* fee
For Non-Prescription Sunglasses	20% off of the *preferred provider's usual* and *customary* fee
For Contact Lens Evaluation and Fitting Costs	15% off of the *preferred provider's usual* and *customary* fee

Services or Supplies From a Non-Preferred Provider

If a *Covered Person* uses the services of a *Non-Preferred Provider,* the *Covered Person* must submit the itemized bill to VSP for claims payment. All claims must be sent to VSP within 90 days of the date services are completed or supplies are received, or as soon as reasonably possible. The benefits we pay are subject to all of the terms of this *Plan.*

Cash Deductible for Services of a Non-Preferred Provider There are separate cash *Deductibles* for each covered service provided by a *Non-Preferred Provider.* These cash *Deductibles* are shown below. The *Covered Person* must have covered charges in excess of the cash *Deductible* before we pay him or her any benefits for the service or supply.

For each vision examination provided by a *Non-Preferred Provider* . . $20.00

For each pair of *Standard Frames* and/or *Standard Lenses* from a *Non-Preferred Provider* $20.00

For each pair of Necessary Contact Lenses from a *Non-Preferred Provider* $20.00

Payment Limits Payment limits, durational or monetary, are shown in the "Covered Services and Supplies" section of this *Plan.* When a monetary payment limit is set for a pair of materials, the limit is automatically halved if only one item is purchased.

Payment Rates Once a *Covered Person* has met any applicable *Deductible,* we pay benefits for Covered Charges under this *Plan* as follows. What we pay is subject to all of the terms of this *Plan.*

For Covered Charges 100%

Covered Charges

Covered charges are the *usual* and *customary* charges for the services and supplies described below. We pay benefits only for covered charges incurred by a *covered person* while he or she is insured by this *plan.* Charges in excess of any payment limits shown in this *plan* are not covered charges.

Covered Services and Supplies

This section lists the types of charges we cover. But what we pay is subject to all of the terms of this *plan.* Read the entire *plan* to find out what we limit or exclude.

All covered vision services must be furnished by or under the direct supervision of an optometrist, ophthalmologist or other licensed or qualified vision care provider. The services or supplies must be the *usual* and *customary* treatment for a vision condition.

Vision Examinations We cover charges for comprehensive vision care examinations. Such examinations include a complete analysis of the eyes and related structures to determine the presence of vision problems or other abnormalities. When a vision examination indicates that new lenses or frames or both are *visually necessary and appropriate* for the proper visual health of a *covered person,* professional services covered by this *plan* include:

- prescribing and ordering of proper lenses;
- assisting in the selection of frames;
- verifying the accuracy of finished lenses;
- proper fitting and adjustment of frames;
- subsequent adjustments to frames to maintain comfort and efficiency; and
- progress or follow-up work as necessary.

We don't cover more than one vision examination in any calendar year period.

And if a *covered person* uses a *non-preferred provider,* we limit what we pay for each vision examination to $39.00.

CGP-3-VSN-96-LIST1 B505.0935

Standard Lenses

We cover charges for single vision, bifocal, trifocal or *lenticular lenses.* We cover glass, plastic or for dependent children to age 26, polycarbonate lenses.

If a *covered person* uses a *non-preferred provider,* we limit what we pay to

- $23.00 for each pair of single vision lenses
- $37.00 for each pair of bifocal lenses
- $49.00 for each pair of trifocal lenses and
- $64.00 for each pair of *lenticular lenses.*

CGP-3-VSN-09-SL B505.0941

We cover charges for one pair of *standard lenses* in any calendar year *benefit period.*

CGP-3-VSN-09-SL B505.0962

Standard Frames

We cover charges for standard frames.

If a covered person uses a preferred provider, we cover charges up to a retail frame allowance of $130.00, plus 20% of any amount over the allowance.

If a covered person uses a non-preferred provider, we limit what we pay for each set of standard frames to $46.00.

If the covered person chooses elective contact lenses, we do not cover standard frames until the beginning of the calendar year following the next calendar year after the date the elective contacts are purchased.

We cover charges for one set of standard frames in any period of 2 calendar years.

CGP-3-VSN-15-SF B505.1553

Necessary Contact Lenses

We cover charges for Necessary Contact Lenses upon prior approval by VSP. We cover charges, and charges for related professional services, only if the lenses are needed:

(a) following cataract surgery;

(b) to correct extreme visual acuity problems that cannot be corrected with spectacle lenses;

(c) for certain conditions of *anisometropia;* or

(d) for *keratoconus.*

We don't cover charges for more than one pair of Necessary Contact Lenses in any calendar year period.

If a *covered person* receives Necessary Contact Lenses from a *preferred provider,* we pay 100% of covered charges. If he or she receives Necessary Contact Lenses from a *non-preferred provider,* we limit what we pay to $210.00 in any calendar year period.

CGP-3-VSN-96-LIST7 B505.0996

Elective Contact Lenses

We cover charges for elective contact lenses, but only in lieu of standard lenses and standard frames. We cover charges for hard, rigid gas permeable, soft, disposable, 30-day extended wear, daily-wear and planned replacement elective lenses.

If we cover charges for elective contact lenses, we will not cover charges for standard lenses until the next calendar year and standard frames for a period of 2 calendar years.

If a covered person uses a preferred provider, we limit what we pay for elective contact lenses to $130.00

If a covered person uses a non-preferred provider, we limit what we pay for elective contact lenses to $100.00.

We cover charges for one set of elective contact lenses in any calendar year period.

CGP-3-VSN-09-ECL B505.1006

Special Limitations

If This VSP Plan Replaces Another VSP Plan

If, prior to being covered under this *plan,* a *covered person* was covered by another vision care plan with VSP under which he or she received a covered service within 6 months prior to the effective date of this *plan,* the date he or she received such a covered service will be used as the last date of service when applying the *benefit period* limitations under this *plan.* We apply this provision only if the *covered person* was enrolled in another VSP plan immediately before enrolling in this *plan.*

CGP-3-VSN-96-SL1 B505.0031

Exclusions

- We won't pay for *orthoptics* or vision training and any associated supplemental testing.
- We won't pay for medical or surgical treatment of the eyes.
- We won't pay for any eye examination or corrective eyewear required by an employer as a condition of employment.

CGP-3-VSN-96-EXC1 B505.0034

- We will not pay for *plano lenses* (lenses with less than a +/- .38 diopter power).
- We will not pay for two sets of glasses in lieu of bifocals.
- We will not pay for replacement of lenses and frames furnished under this *plan* which are lost or broken, except at normal intervals when services are otherwise available.
- We will not pay for cosmetic lenses or any cosmetic process, unless specifically shown as covered in the "Covered Services and Supplies" section.
- We will not pay for a frame that costs more than the plan allowance.
- We will not pay for refitting of contact lenses after the initial 90 day fitting period.
- We will not pay for routine maintenance of contact lenses such as polishing or cleaning.
- We will not pay for Corneal Refractive Therapy (CRT) or Orthokeratology (procedure using contact lenses to change the shape of the cornea in order to reduce myopia).

CGP-3-VSN-09-EXC B505.0998

- We will not pay for photochromic lenses and tinted lenses, except for pink #1 and pink #2.

B505.1015

- We will not pay for UV (ultraviolet) protected lenses.

B505.1016

- We will not pay for the scratch resistant coating of the lens or lenses.

B505.1017

- We will not pay for blended lenses.

B505.1018

- We will not pay for high index lenses.

B505.1019

- We will not pay for the mirror/ski coating of the lens or lenses.

B505.1020

- We will not pay for oversized lenses.

B505.1021

- We will not pay for laminating of the lens or lenses.

B505.1022

- We will not pay for edge treatment.

B505.1023

- We will not pay for progressive lenses.
- We will not pay for progressive multifocal lenses.

B505.1024

- We will not pay for the anti-reflective coating of the lens or lenses.

B505.1025

- We will not pay for polycarbonate lenses.

B505.1026

CGP-3-VSN-09-EXC B505.1027

Charges not covered due to this provision are not considered covered vision services and cannot be used to satisfy this *plan's copayments* or *deductibles,* if any.

CGP-3-VSN-96-EXC17 B505.0037

CERTIFICATE AMENDMENT

The certificate is amended as follows:

The Vision Insurance eligibility provisions applicable to dependent coverage are modified to provide that:

(a) your dependent child is a child under age 26;

(b) marital status, residency and financial dependency requirements do not apply to your dependent child; except as stated in item (c);

(c) your handicapped child can stay eligible for dependent coverage past age 26 if your child is unmarried and is unable to support himself or herself; and

(d) reference to an individual dependent's coverage ending when he or she marries or is no longer dependent on you for support and maintenance, except as stated for a handicapped child past the age limit, is deleted.

All terms and conditions of your certificate not specifically changed herein remain in full force and effect.

The Guardian Life Insurance Company of America

Stuart J Shaw

Vice President, Risk Mgt. & Chief Actuary

CGP-A-1 B531.0101

GLOSSARY

This Glossary defines the italicized terms appearing in your booklet.

CGP-3-GLOSS-90 B900.0118

Anisometropia means a condition of unequal refractive state for the two eyes, one eye requiring different lens correction than the other.

CGP-3-VSN-96-DEF1 B750.0457

Benefit Period with respect to Vision Care Insurance, means the time period beginning when a covered service is received and extending to the date on which, according to the time limitations contained in this *plan,* the covered service is again available to a *covered person.*

CGP-3-VSN-96-DEF3 B750.0458

Blended Lenses means bifocals which do not have a visible dividing line.

CGP-3-VSN-96-DEF3 B750.0459

Coated Lenses means substance added to a finished lens on one or both surfaces.

CGP-3-VSN-96-DEF3 B750.0460

Copayment with respect to Vision Care Insurance, means a charge, expressed as a fixed dollar amount, required to be paid by or on behalf of a *covered person* to a *preferred provider* at the time covered vision services are received.

CGP-3-VSN-96-DEF3 B750.0461

Covered Person with respect to Vision Care Insurance, means an *employee* or eligible dependent who meets this *plan's* eligibility criteria and who is covered under this *plan.*

CGP-3-VSN-96-DEF3 B750.0462

Customary with respect to Vision Care Insurance, means, when referring to a covered charge, that the charge for the covered vision condition isn't more than the *usual* charge made by most other doctors with similar training and experience in the same geographic area.

CGP-3-VSN-96-DEF3 B750.0484

Deductible with respect to Vision Care Insurance, means any amount which a *covered person* must pay before he or she is reimbursed for covered services provided by a *non-preferred provider.*

CGP-3-VSN-96-DEF3 B750.0483

Eligibility Date for dependent coverage is the earliest date on which: (a) you have initial dependents; and (b) are eligible for dependent coverage.

CGP-3-GLOSS-90 B900.0003

Eligible Dependent is defined in the provision entitled "Dependent Coverage."

CGP-3-GLOSS-90 B750.0015

Employee means a person who works for the *employer* at the *employer's* place of business, and whose income is reported for tax purposes using a W-2 form.

CGP-3-GLOSS-90 B750.0006

Employer means G&A PARTNERS .

CGP-3-GLOSS-90 B900.0051

Enrollment Period with respect to dependent coverage, means the 31 day period which starts on the date that you first become eligible for dependent coverage.

CGP-3-GLOSS-90 B900.0004

Full-time means the *employee* regularly works at least the number of hours in the normal work week set by the *employer* (but not less than 30 hours per week), at his *employer's* place of business.

CGP-3-GLOSS-90 B750.0229

Incurred, Or Incurred Date with respect to Vision Care Insurance, means the placing of an order for lenses, frames or contact lenses, or the date on which such an order was placed.

CGP-3-VSN-96-DEF3 B750.0466

Initial Dependents means those *eligible dependents* you have at the time you first become eligible for *employee* coverage. If at this time you do not have any *eligible dependents,* but you later acquire them, the first *eligible dependents* you acquire are your *initial dependents.*

CGP-3-GLOSS-90 B900.0006

Keratoconus means a development or dystrophic deformity of the cornea in which it becomes coneshaped due to a thinning and stretching of the tissue in its central area.

CGP-3-VSN-96-DEF11 B750.0467

Lenticular Lenses mean high-powered lenses with the desired prescription power found only in the central portion. The outer carrier portion has a front surface with a changing radius of curvature.

CGP-3-VSN-96-DEF11 B750.0485

Newly Acquired Dependent means an *eligible dependent* you acquire after you already have coverage in force for *initial dependents.*

CGP-3-GLOSS-90 B900.0008

Non-Preferred Provider with respect to Vision Care Insurance, means any optometrist, optician, ophthalmologist, or other licensed and qualified vision care provider who has not contracted with the *plan* to provide vision care services and/or vision care materials to *covered persons* of the *plan.*

CGP-3-VSN-96-DEF14 B750.0487

Orthoptics means the teaching and training process for the improvement of visual perception and coordination of two eyes for efficient and comfortable binocular vision.

CGP-3-VSN-96-DEF16 B750.0472

Oversize lenses mean larger than a *standard lens* blank, to accommodate prescriptions.

CGP-3-VSN-96-DEF17 B750.0489

Photochromic Lenses mean lenses which change color with the intensity of sunlight.

CGP-3-VSN-96-DEF17 B750.0490

Plan means the *Guardian* group *plan* purchased by your *employer,* except in the provision entitled "Coordination of Benefits" where "plan" has a special meaning. See that provision for details.

CGP-3-GLOSS-90 B900.0039

Plan Benefits with respect to Vision Care Insurance, mean the vision care services and vision care materials which a *covered person* is entitled to receive by virtue of coverage under this *plan.*

CGP-3-VSN-96-DEF17 B750.0492

Plano Lenses mean lenses which have no refractive power (lenses with less than a +/- .38 diopter power).

CGP-3-VSN-96-DEF17 B750.0491

Preferred Provider with respect to Vision Care Insurance, means an optometrist, ophthalmologist or optician or other licensed and qualified vision care provider who has contracted with the *plan* to provide vision care services and/or vision care materials on behalf of *covered persons* of the *plan.*

CGP-3-VSN-96-DEF14 B750.0488

Standard Frames mean frames valued up to the limit published by VSP which is given to *preferred providers.*

CGP-3-VSN-96-DEF17 B750.0478

Standard Lenses mean regular glass or plastic lenses. See the "Special Limitations" section for what we limit or exclude.

CGP-3-VSN-96-DEF17 B750.0479

Tinted Lenses mean lenses which have an additional substance added to produce constant tint.

CGP-3-VSN-96-DEF17 B750.0480

Usual means, when referring to a covered charge, that the charge is the doctor's standard charge for the service furnished. If more than one type of service can be used to treat a vision condition, "usual" refers to the charge for the least expensive type of service which meets the accepted standards of vision care practice.

CGP-3-VSN-96-DEF17 B750.0481

Visually Necessary Or Appropriate means medically or visually necessary for the restoration or maintenance of a *covered person's* visual acuity and health and for which there is no less expensive professionally acceptable alternatives.

CGP-3-VSN-96-DEF17 B750.0482

STATEMENT OF ERISA RIGHTS

As a participant, 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

(a) Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts 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.

(b) Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts, collective bargaining agreements and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.

(c) 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 Health Plan Coverage

Continue health 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. You should review this summary plan description and the documents governing the plan on the rules governing your COBRA continuation coverage rights.

Prudent Actions By Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate the plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of 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.

Enforcement Of 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.

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 30 days, you may file suit in a state or Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to $110.00 a day until you receive the material, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a 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 sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds that your claim is frivolous.

Assistance with Questions

If you have questions about the plan, you should contact the plan administrator. If you have questions about this statement or 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 the 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.

Qualified Medical Child Support Order

Federal law requires that group health plans provide medical care coverage of a dependent child pursuant to a qualified medical child support order (QMCSO). A "qualified medical child support order" is a judgment or decree issued by a state court that requires a group medical plan to provide coverage to the named dependent child(ren) of an employee pursuant to a state domestic relations order. For the order to be qualified it must include:

- The name of the group health plan to which it applies.
- The name and last known address of the employee and the child(ren).
- A reasonable description of the type of coverage or benefits to be provided by the plan to the child(ren).
- The time period to which the order applies.

A dependent enrolled due to a QMCSO will not be considered a late enrollee in the plan.

Note: A QMCSO cannot require a group health plan to provide any type or form of benefit or option not otherwise available under the plan except to the extent necessary to meet medical child support laws described in Section 90 of the Social Security Act.

If you have questions about this statement, see the plan administrator.

B800.0094

The Guardian's Responsibilities

B800.0048

The vision care expense benefits provided by this plan are guaranteed by a policy of insurance issued by The Guardian. The Guardian also supplies administrative services, such as claims services, including the payment of claims, preparation of employee certificates of insurance, and changes to such certificates.

B800.0055

The Guardian is located at 7 Hanover Square, New York, New York 10004.

B800.0049

If you seek benefits under the plan you should complete, execute and submit a claim form. Claim forms and instructions for filing claims may be obtained from the Plan Administrator.

Guardian is the Claims Fiduciary with discretionary authority to determine eligibility for benefits and to construe the terms of the plan with respect to claims. Guardian has the right to secure independent professional healthcare advice and to require such other evidence as needed to decide your claim.

In addition to the basic claim procedure explained in your certificate, Guardian will also observe the procedures listed below. These procedures are the minimum requirements for benefit claims procedures of employee benefit plans covered by Title 1 of the Employee Retirement Income Security Act of 1974 ("ERISA").

Definitions

"Adverse determination" means any denial, reduction or termination of a benefit or failure to provide or make payment (in whole or in part) for a benefit. A failure to cover an item or service: (a) due to the application of any utilization review; or (b) because the item or service is determined to be experimental or investigational, or not medically necessary or appropriate, is also considered an adverse determination.

"Group Health Benefits" means any dental, out-of-network point-of-service medical, major medical, vision care or prescription drug coverages which are a part of this plan.

"Pre-service claim" means a claim for a medical care benefit with respect to which the plan conditions receipt of the benefit, in whole or in part, on approval of the benefit in advance of receipt of care.

"Post-service claim" means a claim for payment for medical care that already has been provided.

"Urgent care claim" means a claim for medical care or treatment where making a non-urgent care decision: (a) could seriously jeopardize the life or health of the claimant or the ability of the claimant to regain maximum function, as determined by an individual acting on behalf of the plan applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine; or (b) in the opinion of a physician with knowledge of the claimant's medical condition, would subject the claimant to severe pain that cannot be adequately managed without the care.

Note: Any claim that a physician with knowledge of the claimant's medical condition determines is a claim involving urgent care will be treated as an urgent care claim for purposes of this section.

Timing For Initial Benefit Determination

The benefit determination period begins when a claim is received. Guardian will make a benefit determination and notify a claimant within a reasonable period of time, but not later than the maximum time period shown below. A written or electronic notification of any adverse benefit determination must be provided.

Urgent Care Claims. Guardian will make a benefit determination within 72 hours after receipt of an urgent care claim.

If a claimant fails to provide all information needed to make a benefit determination, Guardian will notify the claimant of the specific information that is needed as soon as possible but no later than 24 hours after receipt of the claim. The claimant will be given not less than 48 hours to provide the specified information.

Guardian will notify the claimant of the benefit determination as soon as possible but not later than the earlier of:

- the date the requested information is received; or
- the end of the period given to the claimant to provide the specified additional information.

The required notice may be provided to the claimant orally within the required time frame provided that a written or electronic notification is furnished to the claimant not later than 3 days after the oral notification.

Pre-Service Claims. Guardian will provide a benefit determination not later than 15 days after receipt of a pre-service claim. If a claimant fails to provide all information needed to make a benefit determination, Guardian will notify the claimant of the specific information that is needed as soon as possible but no later than 5 days after receipt of the claim. A notification of a failure to follow proper procedures for pre-service claims may be oral, unless a written notification is requested by the claimant.

The time period for providing a benefit determination may be extended by up to 15 days if Guardian determines that an extension is necessary due to matters beyond the control of the plan, and so notifies the claimant before the end of the initial 15-day period.

If Guardian extends the time period for making a benefit determination due to a claimant's failure to submit information necessary to decide the claim, the claimant will be given at least 45 days to provide the requested information. The extension period will begin on the date on which the claimant responds to the request for additional information.

Post-Service Claims. Guardian will provide a benefit determination not later than 30 days after receipt of a post-service claim. If a claimant fails to provide all information needed to make a benefit determination, Guardian will notify the claimant of the specific information that is needed as soon as possible but no later than 30 days after receipt of the claim.

The time period for completing a benefit determination may be extended by up to 15 days if Guardian determines that an extension is necessary due to matters beyond the control of the plan, and so notifies the claimant before the end of the initial 30-day period.

If Guardian extends the time period for making a benefit determination due to a claimant's failure to submit information necessary to decide the claim, the claimant will be given at least 45 days to provide the requested information. The extension period will begin on the date on which the claimant responds to the request for additional information.

Concurrent Care Decisions. A reduction or termination of an approved ongoing course of treatment (other than by plan amendment or termination) will be regarded as an adverse benefit determination. This is true whether the treatment is to be provided(a) over a period of time; (b) for a certain number of treatments; or (c) without a finite end date. Guardian will notify a claimant at a time sufficiently in advance of the reduction or termination to allow the claimant to appeal.

In the case of a request by a claimant to extend an ongoing course of treatment involving urgent care, Guardian will make a benefit determination as soon as possible but no later than 24 hours after receipt of the claim.

Adverse Benefit Determination

If a claim is denied, Guardian will provide a notice that will set forth:

- the specific reason(s) for the adverse determination;
- reference to the specific plan provision(s) on which the determination is based;
- a description of any additional material or information necessary to make the claim valid and an explanation of why such material or information is needed;
- a description of the plan's claim review procedures and the time limits applicable to such procedures, including a statement indicating that the claimant has the right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination;
- identification and description of any specific internal rule, guideline or protocol that was relied upon in making an adverse benefit determination, or a statement that a copy of such information will be provided to the claimant free of charge upon request;
- in the case of an adverse benefit determination based on medical necessity or experimental treatment, notice will either include an explanation of the scientific or clinical basis for the determination, or a statement that such explanation will be provided free of charge upon request; and
- in the case of an urgent care adverse determination, a description of the expedited review process.

Appeal of Adverse Benefit Determinations

If a claim is wholly or partially denied, the claimant will have up to 180 days to make an appeal.

A request for an appeal of an adverse benefit determination involving an urgent care claim may be submitted orally or in writing. Necessary information and communication regarding an urgent care claim may be sent to Guardian by telephone, facsimile or similar expeditious manner.

Guardian will conduct a full and fair review of an appeal which includes providing to claimants the following:

- the opportunity to submit written comments, documents, records and other information relating to the claim;

- the opportunity, upon request and free of charge, for reasonable access to, and copies of, all documents, records and other information relating to the claim; and
- a review that takes into account all comments, documents, records and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

In reviewing an appeal, Guardian will:

- provide for a review conducted by a named fiduciary who is neither the person who made the initial adverse determination nor that person's subordinate;
- in deciding an appeal based upon a medical judgment, consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment;
- identify medical or vocational experts whose advice was obtained in connection with an adverse benefit determination; and
- ensure that a health care professional engaged for consultation regarding an appeal based upon a medical judgment shall be neither the person who was consulted in connection with the adverse benefit determination, nor that person's subordinate.

Guardian will notify the claimant of its decision regarding review of an appeal as follows:

Urgent Care Claims. Guardian will notify the claimant of its decision as soon as possible but not later than 72 hours after receipt of the request for review of the adverse determination.

Pre-Service Claims. Guardian will notify the claimant of its decision not later than 30 days after receipt of the request for review of the adverse determination.

Post-Service Claims. Guardian will notify the claimant of its decision not later than 60 days after receipt of the request for review of the adverse determination.

Alternative Dispute Options

The claimant and the plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact the local U.S Department of Labor Office and the State insurance regulatory agency.

B800.0076

Termination of This Group Plan

Your *employer* may terminate this group *plan* at any time by giving us 31 days advance written notice. This *plan* will also end if your *employer* fails to pay a premium due by the end of this grace period.

We may have the option to terminate this *plan* if the number of people insured falls below a certain level.

When this *plan* ends, you may be eligible to continue your insurance coverage. Your rights upon termination of the *plan* are explained in this booklet.

B800.0086

SECTION II: Managed DentalGuard Dental Plan

This part of your booklet is your Managed DentalGuard dental care plan. This part does not include any insurance that is being underwritten by Guardian.

None of the following provisions apply to any of your other insurance coverages.

B850.1558

CERTIFICATE OF COVERAGE

Managed DentalGuard, Inc.
14643 Dallas Parkway, Suite 100
Dallas, Texas 75254
1-888-618-2016

We, Managed DentalGuard, Inc, certify that the *employee* named below is entitled to the benefits provided by MDG described in this form, provided the eligibility and effective date requirements of the *plan* are satisfied.

Group Policy No.	Form No.	Effective Date
Issued To		

This CERTIFICATE OF COVERAGE replaces any CERTIFICATE OF COVERAGE previously issued under the above *plan* or under any other plan providing similar or identical benefits issued to the *planholder* by MDG.

Ray Marra
Vice President, Group Products
Managed DentalGuard

CGP-3-MDG-TX B850.1221

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call MDG's toll-free telephone number for information or to make a complaint at:

1-888-618-2016

You may contact the Texas Department of Insurance on companies, coverages, rights, or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance at:

P.O. Box 149104
Austin, TX 78714-9104
FAX # (512) 475-1771

ATTACH THIS NOTICE TO YOUR CERTIFICATE. This notice is for information only and does not become a part or condition of the attached document.

CGP-3-MDGTX2

AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de The Guardian's para informacion o para someter una queja al:

1-888-618-2016

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas al:

P.O. Box 149104
Austin, TX 78714-9104
FAX # (512) 475-1771

UNA ESTE AVISO A SU POLIZA: Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

B850.0456

GENERAL PROVISIONS

As used in this booklet:

"Employer" means the *employer* or other entity who purchased this *plan.*

"Member" means an *employee* or a *dependent* covered by this *plan.*

"Our," "MDG," "us" and "we" mean Managed DentalGuard, Inc.

"Plan" means the MDG *plan* of group dental benefits purchased by your *employer.*

"You" and "your" mean an *employee* covered by this *plan.*

Limitation of Authority

No agent is authorized: (a) to alter or amend this *plan;* (b) to waive any conditions or restrictions contained in this *plan;* (c) to extend the time for paying a premium; or (d) to bind MDG by making any promise or representation or by giving or receiving any information.

No change in this *plan* shall be valid unless evidenced by: (a) an endorsement or rider to this *plan* signed by the President, a Vice President, a Secretary, an Actuary, an Associate Actuary, an Assistant Secretary or an Assistant Actuary of MDG; or (b) by an amendment to this *plan* signed by the *planholder* and one of the listed officers of MDG.

Incontestability

All statements made by the *employee* on the enrollment application shall be considered representations and not warranties. The statements are considered to be truthful and are made to the best of the *employee's* knowledge and belief. A statement may not be used in a contest to void, cancel or non-renew a *member's* coverage or reduce benefits unless(a) it is in a written enrollment application signed by the *employee;* and (b) a signed copy of the enrollment application is or has been furnished to the *employee* or the *employee's* personal representative.

A group certificate may only be contested because of fraud or intentional misrepresentation of material fact on the enrollment application.

We may increase the premium charge to an appropriate level if we determine that the *employee* made a material misrepresentation of health status on the application. We must provide the *planholder* 31 days prior written notice of any premium rate change.

Enrollment Procedures

You and your *dependents* may enroll for dental coverage by: (a) filling out and signing MDG's enrollment form and any additional material required by your *employer;* and (b) returning the enrollment material to your *employer.* Your *employer* will forward these materials to MDG. After your enrollment material has been received by MDG, you or your *dependents* need only contact that *member's* selected and assigned *primary care dentist's* office to obtain services.

MDG will issue you and each of your *dependents,* either directly or through your *employer's* representative, an MDG ID card. The ID card will show the *member's* name and the name, address and telephone number of his or her selected and assigned *primary care dentist* (PCD).

Open Enrollment Period

If you do not enroll for dental coverage under this *plan* within 30 days of becoming eligible, *you* must wait until the next open enrollment period to enroll. The open enrollment period is a 30 day period which occurs once every 12 months after this *plan's* effective date, or at time intervals mutually agreed upon by your *employer* and MDG.

If, after initial enrollment, you or one of your *dependents* disenroll from the *plan* before the open enrollment period, the *member* may not re-enroll until the next open enrollment period.

When Your Coverage Starts

Your coverage starts on the date shown on the face page of this *plan* if you are enrolled when the *plan* starts. If you are not enrolled on this date, your coverage will start on: (a) the first day of the month following the date enrollment materials are received by MDG; or (b) the first day of the month after the end of any waiting period your *employer* may require.

When Your Dependent Coverage Starts

Except as stated below, your *dependents* will be eligible for coverage on the later of: (a) the day you are eligible for coverage; or (b) the first day of the month following the date on which you acquire such *dependent.*

If your *dependent* is a newborn child, his or her coverage begins on the date of birth. If your *dependent* is: (a) a stepchild; or (b) a foster child, coverage begins on the date that child begins to reside in your home. If the *dependent* is an adopted child, coverage begins on the date that the child is subject to a legal suit for adoption. If a newborn child, adopted child or foster child becomes covered under this plan, you must complete enrollment materials for such child within 30 days of his or her effective date of coverage. Coverage does not terminate if enrollment materials are not received within 30 days.

When Coverage Ends

Subject to any continuation of coverage which may be available to you or your *dependents,* coverage under this *plan* ends when your *employer's* coverage terminates. Your and your *dependents'* coverage also ends on the first to occur of:

(1) The end of the period for which you have made your last premium payment, if you are required to pay any part of this *plan.*

(2) The end of the month in which a *member* is no longer eligible for coverage under this *plan.*

(3) The end of the month in which your *dependent* is no longer a *dependent* as defined in this *plan.*

(4) The date on which you or your *dependent* no longer reside or work in the *service area.*

(5) The end of the month during which your *employer* receives written notice from you requesting termination of coverage for you or your *dependents,* or on such later date as *you* may request by the notice.

(6) The date of a *member's* entry into active military duty. But, coverage will not end if the *member's* duty is temporary. "Temporary" means duty of 31 days or less.

(7) 30 days after MDG sends written notice to a *member* advising that his or her coverage will end because the member has: (a) knowingly given false information in writing on his or her enrollment form; or (b) misused his or her ID card or other documents provided to obtain benefits available under this *plan;* or (c) otherwise acted in an unlawful or fraudulent manner regarding *plan* services and benefits; or

(8) 30 days after MDG sends written notice to a *member,* where MDG has: (a) addressed the failure of the member and his or her PCD to establish a satisfactory patient-dentist relationship; (b) offered the member the opportunity to select another PCD; and (c) described the changes necessary to avoid termination.

Extended Dental Expense Benefits

If your or your dependent's coverage ends, we extend dental expense benefits for the member under this plan as explained below.

We only extend benefits for covered services if the procedure(s) are: (a) started before the member's coverage ends; and (b) are completed within 90 days after the date his or her coverage ends. Inlays, onlays, crowns and bridges are started when the tooth or teeth are prepared. Dentures are started when the teeth are banded. Orthodontic treatment is started when the impressions are taken. Root canal is started when the pulp chamber is opened.

The extension of benefits ends on the first to occur of: (a) 90 days after the member's coverage ends; or (b) the date he or she becomes covered under another plan which provides coverage for similar dental procedures. But, if the plan which succeeds this plan excludes the above services through the use of an elimination period, then the extension of benefits will end 90 days after the member's coverage ends.

We don't grant an extension if the member voluntarily terminates his or her coverage. And what we pay is based on all the terms of this plan.

CGP-MDGELIGTX-A B850.0458

YOUR CONTINUATION RIGHTS

You and your dependents may be eligible to retain coverage under this *plan* during any Continuation of Coverage period or election period, necessary for your *employer's* compliance with requirements of the Consolidated Omnibus Budget Reconciliation Act (COBRA) and any regulations adopted thereunder, or any similar state law requiring the Continuation of Benefits for members, provided the *employer* continues to certify the eligibility of the member and the monthly premiums for COBRA coverage for the member continue to be paid by or through your *employer* pursuant to this *plan.*

An Important Notice About Continuation Rights

The following "Federal Continuation Rights" section may not apply to your *employer's plan.* You must contact your *employer* to find out if: (a) your *employer* is subject to the "Federal Continuation Rights" section, and therefore; (b) the section applies to you.

Federal Continuation Rights

Important Notice

This notice contains important information about the right to continue group dental coverage. In addition to the continuation rights described below, other health coverage alternatives may be available through states' Health Insurance Marketplaces. Please read the information contained in this notice very carefully.

This section applies to dental benefits only. In this section, these coverages are referred to as "group dental benefits.".

Under this section, "qualified continuee" means any person who, on the day before any event which would qualify him or her for continuation under this section, is covered for dental benefits under this *plan* as: (a) an active, covered employee; (b) the spouse of an active, covered employee; or (c) the dependent of an active, covered *employee.* Any person who becomes covered under this *plan* during a continuation provided by this section is not a qualified continuee.

If Your Group Dental Benefits End

If your group dental benefits end due to termination of employment or reduction of hours, you may elect to continue such benefits for up to 18 months if: (a) you were not terminated due to gross misconduct; (b) you are not covered for benefits from any other group *plan* at the time your group dental benefits under this *plan* would otherwise end; and (c) you are not entitled to Medicare.

The Continuation: (a) may cover you and any other qualified continuee; and (b) is subject to "When Continuation Ends."

Extra Continuation For Disabled Qualified Continuees

If a qualified continuee is determined to be disabled under Title XVI of the Social Security Act on the date his or her group dental benefits would otherwise end due to his or her termination of employment or reduction of work hours, he or she may elect to extend his or her 18 month continuation period explained above for up to an extra 11 months.

To elect the extra 11 months of continuation, the qualified continuee must give your *employer* written proof of Social Security's determination of his or her disability before the earlier of: (a) the end of the 18 month continuation period; and (b) 60 days after the date the qualified continuee is determined to be disabled. If, during this extra 11 month continuation period, the qualified continuee is determined to be no longer disabled under the Social Security Act, he or she must notify your *employer* within 30 days of such determination, and continuation will end, as explained in "When Continuation Ends."

This extra 11 month continuation: (a) may be elected only by the disabled qualified continuee; and (b) is subject to "When Continuation Ends."

An additional 50% of the total premium charge also may be required from the qualified continuee by your *employer* during this extra 11 month continuation period.

If You Die While Covered

If you die while covered, any qualified continuee whose group dental benefits would otherwise end may elect to continue such benefits. The continuation can last for up to 36 months, subject to "When Continuation Ends."

If Your Marriage Ends

If your marriage ends due to legal divorce or legal separation, any qualified continuee whose group dental benefits would otherwise end may elect to continue such benefits. The continuation can last for up to 36 months, subject to "When Continuation Ends."

If A Dependent Loses Eligibility

If a dependent's group dental benefits end due to his or her loss of dependent eligibility as defined in this *plan,* other than your coverage ending, he or she may elect to continue such benefits. But, such dependent must be a qualified continuee. The continuation can last for up to 36 months, subject to "When Continuation Ends."

Concurrent Continuations

If a dependent elects to continue his or her group dental benefits due to: (a) your termination of employment; or (b) your reduction of work hours, the dependent may elect to extend his or her 18 month continuation period up to 36 months, if during the 18 month continuation period, either: (a) the dependent becomes eligible for 36 months of group dental benefits due to any of the reasons stated above; or (b) you become entitled to Medicare.

The 36 month continuation period starts on the date the 18 month continuation period started. And, the two continuation periods will be deemed to have run concurrently.

The Qualified Continuee's Responsibilities

A person eligible for continuation under this section must notify your *employer,* in writing, of: (a) your legal divorce or legal separation from your spouse; or (b) the loss of dependent eligibility, as defined in this *plan,* of a dependent.

Such notice must be given to your *employer* within 60 days of either of these events.

Your Employer's Responsibilities

Your *employer* must notify the qualified continuee, in writing, of: (a) his or her right to continue this *plan's* group dental benefits; (b) the monthly premium he or she must pay to continue such benefits; and (c) the times and manner in which such monthly payments must be made.

Such written notice must be given to the qualified continuee within 14 days of: (a) the date a qualified continuee's group health benefits would otherwise end due to your death or your termination of employment or reduction of work hours; or (b) the date a qualified continuee notifies your *employer,* in writing, of your legal divorce or legal separation from your spouse, or the loss of dependent eligibility of a dependent.

Your Employer's Liability Election Of Continuation

Your *employer* will be liable for the qualified continuee's continued group dental benefits to the same extent as, and in place of, MDG if: (a) your *employer* fails to remit a qualified continuee's timely premium payment to MDG on time, thereby causing the qualified continuee's continued group dental benefits to end; or (b) your *employer* fails to notify the qualified continuee of his or her continuation rights, as described above.

Election Of Continuation

To continue his or her group dental benefits, the qualified continuee must give your *employer* written notice that he or she elects to continue. This must be done within 60 days of the date a qualified continuee receives notice of his or her continuation rights from your *employer* as described above. And the qualified continuee must pay his or her first month's premium in a timely manner.

The subsequent premiums must be paid to your *employer,* by the qualified continuee, in advance, at the times and in the manner specified by your *employer.* No further notice of when premiums are due will be given.

CCP-3-MDGCC B850.1538

The monthly premium will be the total rate which would have been charged for the group dental benefits had the qualified continuee stayed enrolled in the group *plan* on a regular basis. It includes any amount that would have been paid by your *employer.* Except as explained in the "Extra Continuation for Disabled Qualified Continuees," your *employer* may also require an additional charge of 2% of the total premium charge.

If the qualified continuee: (a) fails to give your *employer* notice of his or her intent to continue; or (b) fails to pay any required premiums in a timely manner, he or she waives his or her continuation rights.

Grace In Payment of Premiums

A qualified continuee's premium payment is timely if, with respect to the first payment after the qualified continuee elects to continue, such payment is made no later than 45 days after such election. In all other cases, such premium payment is timely if it is made within 31 days of the specified due date.

When Continuation Ends

A qualified continuee's continued group dental benefits end on the first of:

(a) with respect to continuation upon your termination of employment or reduction of work hours, the end of the 18 month period which starts on the date the group dental benefits would otherwise end;

(b) with respect to a disabled qualified continuee who has elected an additional 11 months of continuation, the earlier of: (1) the end of the 29 month period which starts on the date the group health benefits would otherwise end; or (2) the first day of the month which coincides with or next follows the date which is 30 days after the date on which final determination is made that a disabled qualified continuee is no longer disabled under Title II or Title XVI of the Social Security Act;

(c) with respect to continuation upon your death, your legal divorce or legal separation, or the end of a dependent's eligibility, the end of the 36 month period which starts on the date the group dental benefits would otherwise end;

(d) with respect to a dependent whose continuation is extended due to your entitlement to Medicare, the end of the 36 month period which starts on the date the group dental benefits would otherwise end;

(e) the date the *plan* ends;

(f) the end of the period for which the last premium payment is made;

(g) the date he or she becomes covered under any other group dental *plan* which contains no limitation or exclusion with respect to any pre-existing condition of the qualified continuee; or

(h) the date he or she becomes entitled to Medicare.

CGP-3-MDGCC2 B850.0461

DENTAL BENEFITS PLAN

This *plan* will cover many of the dental expenses incurred by you and those of your dependents who are covered for dental benefits under this *plan.* MDG decides: (a) the requirements for benefits to be paid; and (b) what benefits are to be paid by this *plan.* We also interpret how the *plan* is to be administered. What we cover and the terms of coverage are explained below. But, decisions made by *MDG* may be modified or reversed by a court or regulatory agency with appropriate jurisdiction. All terms in italics are defined terms with special meanings. Their definitions are shown in the "Glossary" at the back of this booklet. Other terms are defined where they are used.

Managed DentalGuard -This *Plan's* Dental Coverage Organization

Managed DentalGuard

This *plan* is designed to provide quality dental care while controlling the cost of such care. To do this, this *plan* requires members to seek dental care from participating dentists that belong to the Managed DentalGuard network (MDG network).

The MDG network is made up of participating dentists in a member's service area. A "participating dentist" is a *dentist* that has a participation agreement in force with us.

When a member enrolls in this *plan,* he or she will get information about MDG's current participating general dentists. Each member must select a primary care *dentist* from this list of participating general dentists. This PCD will coordinate all of the member's dental care covered by this *plan.* After enrollment, a member will receive a MDG ID card. A member must present this ID card when he or she goes to his or her PCD.

All dental services covered by this *plan* must be coordinated by the PCD whom the member selects and is assigned to upon enrolling in this *plan.* What we cover is based on all the terms of this *plan.* Read this booklet carefully for specific benefit levels, payment rates, payment limits and patient charges.

You can call the MDG Member Services Department if you have any questions after reading this booklet.

Choice of Dentists

A member may select any available participating general *dentist* as his or her PCD. A request to change PCDs must be made to MDG. Any such change will be effective the first day of the month following approval. MDG may require up to 30 days to process and approve any such request. All fees and patient charges due to the member's current PCD must be paid in full prior to such transfer.

MDG compensates its participating general dentists through a capitation agreement by which they are paid a fixed amount of money each month based upon the number of members that select them as their PCD.

MDG may also make supplemental payments on a limited number of specific dental procedures, office visit payments and annual guarantee payments. These are the only forms of compensation the participating general *dentist* receives from MDG. The *dentist* also receives compensation from *plan* members who may pay an office visit charge for each office visit and a defined patient charge for specific dental services. The schedule of patient charges is shown in the Covered Dental Services And Patient Charges section of this booklet.

Changes in Dentist Participation

We may have to reassign you to a different participating *dentist* if: (a) the *dentist* you have chosen is no longer a participating *dentist* in the MDG network; or (b) MDG takes an administrative action which impacts his or her participation in the network. If this becomes necessary, you will have the opportunity to choose another participating *dentist.* If you have a dental service in progress at the time of the reassignment, we will, at our option and subject to applicable law, either: (a) arrange for completion of the services by the original dentist; or (b) make reasonable and appropriate arrangements for another participating *dentist* to complete the service. If a member has "special circumstances" as defined in Article 20A.18(c) of the Texas Insurance Code, a member may be eligible for up to 90 days of continuing treatment from such participating *dentist* after his or her effective date of termination.

CGP-3-MDGTX9-11 B850.1317

Specialty Referrals

A member's PCD is responsible for providing all covered services. But, certain services may be eligible for referral to a participating specialty care *dentist.* MDG will pay for covered services for specialty care, less any applicable patient charges, when such specialty services are provided in accordance with the specialty referral process described below.

MDG compensates its participating specialty care dentists the difference between their contracted fee and the patient charge given in the Covered Dental Services And Patient Charges section. This is the only form of compensation that participating specialty care dentists receive from MDG.

ALL SPECIALTY REFERRAL SERVICES MUST BE: (A) PRE-AUTHORIZED BY MDG; AND (B) COORDINATED BY A MEMBER'S PCD. ANY MEMBER WHO ELECTS SPECIALIST CARE WITHOUT PRIOR REFERRAL BY HIS OR HER PCD AND APPROVAL BY MDG IS RESPONSIBLE FOR ALL CHARGES INCURRED.

In order for specialty services to be covered by this *plan,* the referral process stated below must be followed:

(1) A member's PCD must coordinate all dental care.

(2) When the care of a participating specialty care *dentist* is required, the PCD must contact MDG and request authorization.

(3) If the PCD's request for specialty referral is approved, MDG will notify the member. He or she will be instructed to contact the participating specialty care *dentist* to schedule an appointment.

(4) If the PCD's request for specialty referral is denied (an adverse determination), the PCD and the member will receive a written notice along with information on how to appeal the denial to an independent review organization. (See **Appeal of Adverse Determination** , below, under **Complaint and Appeal Procedures** .)

(5) If the service in question: (a) is a covered service; and (b) no exclusions or limitations apply to that service, the PCD may be asked to perform the service directly, or to provide additional information.

(6) A member who receives authorized specialty services must pay all applicable patient charges associated with the services provided.

When specialty dental care is authorized by MDG, a member will be referred to a participating specialty care *dentist* for treatment. The MDG network includes participating specialty care dentists in: (a) oral surgery; (b) periodontics; (c) endodontics; (d) orthodontics; and (e) pediatric dentistry, located in the member's service area. If there is no participating specialty care *dentist* in the member's service area, MDG will refer the member to a non-participating specialty care *dentist* of our choice. In no event will MDG pay for dental care provided to a member by a specialty care *dentist* not pre-authorized by MDG to provide such services.

CGP-3-MDGTX10-B B850.0465

Emergency Dental Services

The MDG network also provides for emergency dental services 24 hours a day, 7 days a week, to all *members.* A *member* should contact his or her selected PCD, who will arrange for such care.

A *member* may require emergency dental services when he or she is unable to obtain services from his or her PCD. When emergency dental services are provided by a dentist other than the *member's* PCD, and without referral by the PCD or authorization by MDG, coverage is limited to palliative treatment (code 9110) only. The *member* must submit to MDG: (a) the bill incurred as a result of the emergency; (b) evidence of payment; and (c) a brief explanation of the emergency. This should be done within 60 days or as soon as reasonably possible. MDG will reimburse the member for the cost of the emergency dental services, less the applicable patient charge.

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Complaint and Appeal Procedures

Complaint Overview

Members are entitled: (a) to have any complaint reviewed by MDG; and (b) to be provided with a resolution in a timely manner. MDG reviews each complaint in an objective, nonbiased manner and considers reaching a timely resolution a top priority.

"Complaint" means any dissatisfaction expressed by a complainant orally or in writing to the health maintenance organization with any aspect of the health maintenance organization's operation, including but not limited to dissatisfaction with plan administration; procedures related to review or appeal of an adverse determination; the denial, reduction, or termination of a service for reasons not related to medical necessity; the way a service is provided; or disenrollment decisions, expressed by a complainant. The term does not include a misunderstanding or a problem of misinformation that is resolved promptly by clearing up the misunderstanding or supplying the appropriate information to the satisfaction of the enrollee and does not include a provider's or enrollee's oral or written dissatisfaction or disagreement with an adverse determination.

Complaint Process

Members make their concerns known by: (a) calling the MDG Member Services Department, using the toll-free telephone number; or (b) directly contacting MDG in writing.

A *Member* Service Representative logs each telephone call in the *member's* file. If a *member's* complaint regards: (a) *plan* administration; (b) procedures related to review or appeal of an adverse determination; (c) the denial, reduction or termination of a service; (d) the way a service is provided; or (e) disenrollment decisions, the *member* will be sent a letter and a complaint form to complete if he or she desires additional review. If the member does not return the completed complaint form within 15 days, he or she will receive a second letter. If MDG does not receive a response to the second letter, the *member's* file will be closed unless the *member* later asks in writing for further review.

On receipt of a written complaint or the complaint form, MDG will acknowledge the complaint within 5 business days. MDG will review and resolve the written complaint within 30 calendar days from the date of receipt, based upon objective evaluation of information gathered by MDG. Any quality of care issue will be reviewed with: (a) the Dental Director; and, if needed,(b) the Vice President of Network Management; and (c) legal counsel.

The *member* will receive a resolution letter, explaining: (a) the review process; and (b) the outcome of the review. The letter may include: (a) treatment plans and procedures; (b) clinical findings; (c) *plan* guidelines; (d) benefit information; and (e) contractual reasons for the resolution, as appropriate. A copy of the *plan's* appeal process will be enclosed with each resolution letter in case the *member* elects to have his or her complaint re-evaluated. In addition, information on how to contact the Department of Insurance for additional assistance will be noted in the resolution letter.

The Complaint Committee And The Peer Review Committee

Complaints may be referred to the Complaint Committee or the Peer Review Committee for review and resolution. The role of the Committees is to review complaints, on a case by case basis, when the nature of the complaint requires Committee participation and decision to reach resolution. Once the matter has been resolved, the *member* will receive a written response explaining the resolution.

The Complaint Committee and the Peer Review Committee will meet quarterly and as needed.

Re-Evaluation If the *member* is not satisfied with the resolution, he or she may make a telephone or written request that an additional review be conducted by a Complaint Appeal Committee. A telephone request for appeal will be logged in the *member's* file and he or she will be asked to send a request in writing. An acknowledgement letter will be sent to the *member* within 5 business days from receipt of the written request for appeal.

This Committee will meet within 30 days of the date the written request for appeal is received. But, more time will be permitted as necessary for extraordinary circumstances. The Committee is composed of an equal number of:

a) Representative(s) from MDG;

b) Representative(s) selected from Participating General Dentists;

c) Representative(s) selected from Participating Specialty Care Dentists (if the complaint concerns specialty care); and

d) Representative(s) selected from Plan Members.

Members of the Complaint Appeal Committee will not have been previously involved in the complaint resolution.

A representative from the Complaint Appeal Committee panel will be selected by the panel to preside over the Committee.

Within 5 business days from the date of receipt of the written request for an appeal, the *member* will be sent written notice: (a) acknowledging the date the appeal was received; and (b) giving the date and location of the Committee meeting. The *member* will also be advised that: (a) he or she may appear in person before the Committee; or through a representative, if the *member* is a minor or disabled; or (b) address a written appeal to the Committee; and (c) may also bring any person to the Committee meeting. But, the participation of such person is subject to the Complaint Appeal Committee's guidelines. The *member* has the right to present: (a) written or oral information; and (b) alternative expert testimony. He or she also has the right to question the persons responsible for making the prior determination that resulted in the appeal.

The Committee will meet within the *member's* county of residence or the county where he or she normally receives dental care, unless another site is agreeable to the *member.* MDG will make a good faith effort to meet the *member's* needs in selecting the site.

MDG will complete the appeals process under this section within 30 calendar days after the date of the receipt of the request for appeal.

Not less than 5 business days prior to the Committee meeting, MDG will submit to the *member* any and all documentation to be presented to the Committee, including names of *dentists* and names of *plan member* representatives on the Committee.

The *member* will receive a written notice of resolution within 5 business days after the date of the Committee resolution. The resolution notice will include a written statement of: (a) the specific medical determination; (b) clinical basis; and (c) the contractual criteria used to reach the final decision. The notice will also prominently and clearly state the procedure for making a complaint to the Department of Insurance in a manner prescribed by the Commissioner.

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The *member* will pay for his or her own expenses relating to the Committee process. MDG will pay for its expenses relating to the Committee process. MDG will pay for the expenses of the representative(s) from MDG and representative(s) selected from *participating general dentists* and/or participating specialty care *dentists.*

Following the decision of the Committee, the *member* and MDG each have the right to use the legal system or arbitration for any claim involving the professional treatment performed by a *participating dentist.*

The *member* may also contact the Texas Department of Insurance to file a complaint. The Department's address and toll-free telephone number are:

P. O. Box 149104
Austin, TX 78714-9104
Telephone: (800) 252-3439
Fax #(512) 475-1771

Emergency Complaints

Complaints involving an emergency will be concluded in accordance with the dental immediacy of the case not more than 24 hours from the receipt of the complaint.

If a re-evaluation of an emergency complaint is requested, the complaint will be reviewed by a *participating general dentist* or a specialty care *dentist,* if appropriate. Such *dentist* will be one who: (a) has not previously reviewed the case; and (b) is of the same or similar training as typically manages the dental condition, procedure of treatment under review. The review will occur within one day of receipt of the complaint. The *member* may receive an oral response, followed by a written response within 3 days.

CGP-3-MDGGRVTX B850.0468

Appeal Of Adverse Determination

Adverse Determination means: a determination by us or a utilization review agent that the health care services furnished or proposed to be furnished to a patient are not medically necessary or are not appropriate.

We shall permit any party whose appeal of an adverse determination is denied by us to seek review of that determination by an independent review organization assigned to the appeal as follows;

(1) We shall provide to you, your designated representative or your *dentist* information on how to appeal the denial of an adverse determination to an independent review organization;

(2) Such information must be provided by us to you, your designated representative or your *dentist* at the time of the denial of the appeal;

(3) We shall provide to you, your designated representative or your *dentist* the prescribed form;

(4) The form must be completed by you, your designated representative or your *dentist* and returned to us to begin the independent review process;

(5) In life threatening situations, you, your designated representative or your *dentist* may contact us by telephone to request the review and provide the required information.

The appeal process does not prohibit you from pursuing other appropriate remedies, including injunctive relief, a declaratory judgment, or relief available under law, if the requirement of exhausting the process for appeal and review places your health in serious jeopardy.

CGP-3-MDGADV B850.0469

Covered Dental Services And Patient Charges - Plan 38M

The services covered by this *plan* are named in this list. If a procedure is not on this list, it is not covered. All services must be provided by the *PCD* selected by the *member.*

The *member* must pay the listed *patient charge.* The benefits we provide are subject to all of the terms of this *plan,* including the Limitations on Benefits for Specific Covered Services, Additional Conditions on Covered Services and Exclusions.

These *patient charges* are only valid for covered services rendered by *participating dentists* in the State of Texas.

MDG Codes+	Description of Service	Patient Charge
	Appointments and Diagnostic Services	
0120	Periodic oral evaluation	No Charge
0140	Limited oral evaluation - problem focused	No Charge
0150	Comprehensive oral evaluation	No Charge
0460	Pulp vitality tests	No Charge
0470	Diagnostic casts	No Charge
0999	Office Visit - during regular hours - participating general dentist only	$5.00
9310	Consultation (by dentist other than practitioner providing treatment)	No Charge
9430	Office visit for observation - regular hours - no other service performed	No Charge
9440	Emergency office visit - after regularly scheduled office hours	$50.00
	Radiographs	
0210	Intraoral - complete series (including bitewings)	No Charge
0220	Intraoral - periapical - single film	No Charge
0230	Intraoral - periapical - each additional film	No Charge
0240	Intraoral - occlusal - each film	No Charge
0270	Bitewing - single film	No Charge
0272	Bitewings - two films	No Charge
0274	Bitewings - four films	No Charge
0330	Panoramic film	No Charge
	Preventive & Space Maintenance	
1110	Prophylaxis - adult (first 2 services in any 12 month period)++	No Charge
1120	Prophylaxis - child (first 2 services in any 12 month period)++	No Charge
1999	Prophylaxis - adult or child, with or without fluoride (each additional service in same 12 month period)++	$60.00
1201	Topical application of fluoride (including prophylaxis) - child (first 2 services in any 12 month period)++	No Charge

\+ Other codes may be used to describe covered services.

++ The patient charges for codes 1110, 1120, 1201 and 1203 are limited to the first two services in any 12 month period. For each additional service in the same 12 month period, see code 1999 or 1204 for the applicable patient charge.

MDG Codes+	Description of Service	Patient Charge
	Preventive & Space Maintenance (Cont.)	
1203	Topical application of fluoride (prophylaxis not included) - child (first 2 services in any 12 month period)++	No Charge
1204	Topical application of fluoride (prophylaxis not included) - child (each additional service in same 12 month period)++	$20.00
1310	Nutritional instruction for control of dental diseases	No Charge
1330	Oral hygiene instruction	No Charge
1351	Sealant - per tooth - molars only	$10.00
9999	Sealant - per tooth - non-molars	$35.00
1510	Space maintainer - fixed - unilateral	$80.00
1515	Space maintainer - fixed - bilateral	$80.00
1550	Recementation of space maintainer	$10.00
	Restorative	
2110	Amalgam - one surface - primary	No Charge
2120	Amalgam - two surfaces - primary	No Charge
2130	Amalgam - three surfaces - primary	No Charge
2131	Amalgam - four or more surfaces - primary	No Charge
2140	Amalgam - one surface - permanent	No Charge
2150	Amalgam - two surfaces - permanent	No Charge
2160	Amalgam - three surfaces - permanent	No Charge
2161	Amalgam - four or more surfaces - permanent	No Charge
2210	Silicate cement - per restoration	No Charge
2330	Resin/composite - one surface, anterior	No Charge
2331	Resin/composite - two surfaces, anterior	No Charge
2332	Resin/composite - three surfaces, anterior	No Charge
2335	Resin/composite - four or more surfaces or incisal angle, anterior	$70.00
2336	Composite resin crown, anterior - primary	$70.00
2380	Resin/composite - one surface, posterior - primary	$30.00
2381	Resin/composite - two surfaces, posterior - primary	$40.00
2382	Resin/composite - three or more surfaces, posterior - primary	$50.00
2385	Resin/composite - one surface, posterior - permanent	$30.00
2386	Resin/composite - two surfaces, posterior - permanent	$40.00
2387	Resin/composite - three or more surfaces, posterior - permanent	$50.00
	Crown, Bridge & Other Cast Restorations	
2510	Inlay - metallic - one surface*#	$225.00
2520	Inlay - metallic - two surfaces*#	$230.00
2530	Inlay - metallic - three or more surfaces*#	$240.00
2543	Onlay - metallic - three surfaces*#	$250.00
2544	Onlay - metallic - four or more surfaces*#	$260.00

\+ Other codes may be used to describe covered services.

++ The patient charges for codes 1110, 1120, 1201 and 1203 are limited to the first two services in any 12 month period. For each additional service in the same 12 month period, see code 1999 or 1204 for the applicable patient charge.

* If high noble metal is used, there may be an additional patient charge for the high noble metal. The total of the patient charges for high noble metal plus the applicable dental lab service charges may not exceed the general dentist's actual lab bill for the service.

\# There is an additional dental lab service patient charge for these procedures. See code 6199 for the applicable patient charge.

MDG Codes+	Description of Service	Patient Charge
	Crown, Bridge & Other Cast Restorations (Cont.)	
2740	Crown - porcelain/ceramic substrate#	$290.00
2750	Crown - porcelain fused to high noble metal*#	$280.00
2751	Crown - porcelain fused to predominantly base metal#	$210.00
2752	Crown - porcelain fused to noble metal#	$270.00
2790	Crown - full cast high noble metal*#	$280.00
2791	Crown - full cast predominantly base metal#	$210.00
2792	Crown - full cast noble metal#	$270.00
2810	Crown - 3/4 cast metallic*#	$280.00
2999	Crown supporting existing partial denture - in addition to crown	$125.00
6199	Dental lab service - per inlay, onlay crown or bridge unit	$75.00
6210	Pontic - cast high noble metal*#	$280.00
6211	Pontic - cast predominantly base metal#	$210.00
6212	Pontic - cast noble metal#	$270.00
6240	Pontic - porcelain fused to high noble metal*#	$280.00
6241	Pontic - porcelain fused to predominantly base metal#	$210.00
6242	Pontic - porcelain fused to noble metal#	$270.00
6520	Inlay - abutment - metallic - two surfaces*#	$230.00
6530	Inlay - abutment - metallic - three or more surfaces*#	$240.00
6543	Onlay - abutment - metallic - three surfaces*#	$250.00
6544	Onlay - abutment - metallic - four or more surfaces*#	$260.00
6750	Crown - abutment - porcelain fused to high noble metal*#	$280.00
6751	Crown - abutment - porcelain fused to predominantly base metal#	$210.00
6752	Crown - abutment - porcelain fused to noble metal#	$270.00
6780	Crown - abutment - metallic*#	$280.00
6790	Crown - abutment - full cast high noble metal*#	$280.00
6791	Crown - abutment - full cast predominantly base metal#	$210.00
6792	Crown - abutment - full cast noble metal#	$270.00
6999	Multiple crown and bridge unit treatment plan - per unit	$125.00
	Other Restorative Services	
2910	Recement inlay	$20.00
2920	Recement crown	$20.00
2930	Prefabricated stainless steel crown - primary tooth	$70.00
2931	Prefabricated stainless steel crown - permanent tooth	$70.00
2932	Prefabricated resin crown	$110.00
2940	Sedative filling	$5.00
2950	Core buildup, including any pins	$110.00
2951	Pin retention - per tooth, in addition to restoration	$10.00
2952	Cast post & core, in addition to crown	$140.00
2954	Prefabricated post & core	$110.00
2960	Labial veneer (laminate) - chairside	$105.00

+ Other codes may be used to describe covered services.

* If high noble metal is used, there may be an additional *patient charge* for the high noble metal. The total of the *patient charges* for high noble metal plus the applicable dental lab service charges may not exceed the general dentist's actual lab bill for the service.

\# There is an additional dental lab service *patient charge* for these procedures. See code 6199 for the applicable *patient charge.*

MDG Codes+	Description of Service	Patient Charge
	Other Restorative Services (Cont.)	
6930	Recement bridge	$20.00
6970	Cast post & core, in addition to abutment	$140.00
6972	Prefabricated post & core, in addition to abutment	$110.00
6973	Core buildup for abutment, including any pins	$110.00
	Endodontics	
3110, 3120	Pulp cap	No Charge
3220	Therapeutic pulpotomy	$45.00
3310	Root canal - anterior	$90.00
3320	Root canal - bicuspid	$160.00
3330	Root canal - molar	$230.00
3346	Root canal - retreatment - anterior	$105.00
3347	Root canal - retreatment - bicuspid	$195.00
3348	Root canal - retreatment - molar	$280.00
3410	Apicoectomy/periradicular surgery - anterior	$140.00
3421	Apicoectomy/periradicular surgery - bicuspid - first root	$140.00
3425	Apicoectomy/periradicular surgery - molar - first root	$140.00
3426	Apicoectomy/periradicular surgery - each additional root	$70.00
3430	Retrograde filling - per root	$30.00

+ Other codes may be used to describe covered services.

MDG Codes+	Description of Service	Patient Charge
	Periodontics	
4210	Gingivectomy or gingivoplasty - per quadrant	$100.00
4211	Gingivectomy or gingivoplasty - per tooth	$40.00
4220	Gingival curettage, surgical - per quadrant - by report	$45.00
4240	Gingival flap procedure - including root planing - per quadrant	$130.00
4249	Clinical crown lengthening - hard tissue	$110.00
4260	Osseous surgery - including flap entry, closure - per quadrant - five to eight teeth	$290.00
4270	Pedicle soft tissue graft procedure	$165.00
4271	Free soft tissue graft procedure (including donor site surgery)	$170.00
4341	Periodontal scaling & root planing - per quadrant	$45.00
4355	Full mouth debridement to enable evaluation and diagnosis	$40.00
4910	Periodontal maintenance procedures (following active therapy)	$35.00
4920	Unscheduled dressing change (by other than treating dentist)	No Charge
4999	Osseous surgery - including flap entry, closure - per quadrant - one to four teeth	$175.00
9951	Occlusal adjustment - limited - per visit	$25.00

+ Other codes may be used to describe covered services.

MDG Codes+	Description of Service	Patient Charge
	Prosthodontics (Removable)	
5110, 5120	Complete denture (including routine post delivery care)##	$260.00
5130, 5140	Immediate denture (including routine post delivery care)##	$260.00
	Partial dentures (including routine post delivery care):	
5211, 5212	Resin base - including clasps, rests, teeth##	$250.00
5213, 5214	Cast metal framework with resin base - including clasps, rests, teeth##	$260.00
	Repairs and adjustments:	
5410, 5411, 5421, 5422	Denture adjustments###	$15.00
5510, 5610	Repair denture base###	$25.00
5520, 5640	Replace missing or broken teeth - per tooth###	$25.00
5630	Repair or replace clasp###	$35.00
5650	Add tooth to existing partial###	$25.00
5660	Add clasp to existing partial###	$35.00
5710, 5711, 5720, 5721	Rebase denture###	$100.00
5730, 5731, 5740, 5741	Reline denture (chairside)###	$85.00
5750, 5751, 5760, 5761	Reline denture (laboratory)###	$100.00
5820, 5821	Interim partial denture (stayplate)	$150.00
5850, 5851	Tissue conditioning	$30.00
5899	Dental lab service each new complete, immediate or partial denture - per denture	$165.00
5999	Dental lab service - denture repair, rebase or reline - per denture	$35.00
	Oral Surgery	
7110	Extraction - single tooth	No Charge
7120	Extraction - each additional tooth	No Charge
7130	Root removal - exposed roots	No Charge
7210	Surgical removal of erupted tooth	$35.00
7220	Removal of impacted tooth - soft tissue	$25.00
7230	Removal of impacted tooth - partially bony	$60.00
7240	Removal of impacted tooth - completely bony	$75.00
7241	Removal of impacted tooth - completely bony, with unusual surgical complications	$75.00
7250	Surgical removal of residual tooth roots (cutting procedure)	$35.00
7270	Tooth reimplantation and/or stabilization of accidentally evulsed tooth	$90.00
7280	Surgical exposure of impacted or unerupted tooth for orthodontic reasons	$115.00
7281	Surgical exposure of impacted or unerupted tooth to aid eruption	$90.00
7285	Biopsy of oral tissue - hard	$60.00
7286	Biopsy of oral tissue - soft	$55.00
7310	Alveoplasty in conjunction with extractions - per quadrant	$40.00

\+ Other codes may be used to describe covered services.

There is an additional dental lab service patient charge for these procedures. See code 5899 for the applicable patient charge.

There is an additional dental lab service patient charge for these procedures. See code 5999 for the applicable patient charge.

MDG Codes+	Description of Service	Patient Charge
	Oral Surgery (Cont.)	
7320	Alveoplasty not in conjunction with extractions - per quadrant	$55.00
7450	Removal of odontogenic cyst/tumor - up to 1.25 cm	$95.00
7451	Removal of odontogenic cyst/tumor - over 1.25 cm	$165.00
7470	Removal of exostosis - maxilla or mandible	$130.00
7510	Incision & drainage of intraoral abscess	$45.00
7960	Frenulectomy (separate procedure)	$95.00
	Miscellaneous Services	
9110	Palliative (emergency) treatment - per visit	No Charge
9215	Local anesthesia	No Charge
9972	External bleaching - per arch- take home bleaching only	$165.00

+ Other codes may be used to describe covered services.

CGP-3-MDGTX38-78 B850.0657

MDG Codes+	Description of Service	Patient Charge
	Orthodontics	
8070, 8080, 8090	Comprehensive orthodontic treatment, including fabrication and insertion of fixed banding appliance and periodic visits, up to 24 months: dependent child to age 18 (as determined by the *member's* age on the date of banding)	$2285.00
8070, 8080, 8090	Comprehensive orthodontic treatment, including fabrication and insertion of fixed banding appliance and periodic visits, up to 24 months: employee, spouse and dependent child over age 18 (as determined by the *member's* age on the date of banding)	$2285.00
8660	Orthodontic evaluation and consultation	$100.00
8670	Periodic comprehensive orthodontic treatment visit	No Charge
8680	Orthodontic retention	$415.00
8999	Orthodontic treatment plan and records, including x-rays, study models and diagnostic photos	$150.00

+ Covered Services are subject to this *plan's* exclusions, limitations and *plan* provisions. Other codes may be used to describe Covered Services.

* These Orthodontic *patient charges* are valid only for authorized services rendered by *participating orthodontic specialty care dentists* in the State of Texas.

CGP-3-MDGTXL3-A B850.0512

Additional Conditions on Covered Services

General Guidelines For Alternative Procedures

There may be a number of accepted methods of treating a specific dental condition. When a *member* selects an *alternative procedure* over the service recommended by the *PCD,* the *member* must pay the difference between the *PCD's* usual charges for the recommended service and the *alternative procedure.* He or she will also have to pay the applicable *patient charge* for the recommended service.

When the *PCD* recommends a crown, the *alternative procedure* policy does not apply, regardless of the type of crown placed. The type of crown includes, but is not limited to: (a) a full metal crown; (b) a porcelain fused to metal crown; or (c) a porcelain crown. The *member* must pay the applicable *patient charge* for the crown actually placed. If high noble metal is used, the *member* may pay an additional amount for the actual cost of the high noble metal, in addition to (a) the usual *patient charge* for the inlay, onlay, crown or fixed bridge; plus (b) the applicable dental lab service charge. The total *patient charges* for high noble metal plus the applicable dental lab service charge may not exceed the actual lab bill for the service.

In all cases when there is more than one course of treatment available, a full disclosure of all the options must be given to the *member* before treatment begins. The *PCD* should present the *member* with a treatment *plan* in writing before treatment begins, to assure that there is no confusion over what he or she must pay.

Crowns, Bridges And Dentures

A crown is a covered service when it is recommended by the *PCD.* The replacement of a crown or bridge is not covered within 5 years of the original placement under the *plan.* The replacement of a partial or complete denture is covered only if the existing denture cannot be made satisfactory by reline, rebase or repair. Construction of new dentures may not exceed one each in any 5 year period from the date of previous placement under the *plan.*

The benefit for complete dentures includes all usual post-delivery care including adjustments for six months after insertion. The benefit for immediate dentures: (a) includes limited follow-up care only for six months; and (b) does not include required future rebasing or relining procedures or a complete new denture.

Multiple Crown/Bridge Unit Treatment Fee

A *member's* approved treatment *plan* may include 6 or more covered units of crown and/or bridge to restore teeth or replace missing teeth. In such case, the *member* must pay both: (a) the usual crown or bridge *patient charge* for each unit of crown or bridge; and (b) an additional charge per unit. These charges are shown in the Covered Dental Services And Patient Charges section.

Crown Supporting Existing Partial Denture

A crown may be: (a) placed under an existing partial denture; and (b) be customized to physically support the metal framework of the partial denture. In such case, the *member* must pay the *patient charge* for a crown supporting an existing partial denture. This charge is shown in the Covered Dental Services And Patient Charges section. This charge is in addition to the *patient charge* for the crown or bridge unit itself. The *patient charge* for a crown supporting an existing partial denture does not apply to a unit of crown or bridge for which the *member* must pay the *patient charge* for a multiple crown/bridge unit treatment *plan.*

Dental Lab Service Charge

For certain covered services in which your PCD may incur a bill from a dental lab, a *patient charge* for dental lab services will be charged in addition to the *patient charge* for the service itself. The *participating general dentist* will collect the listed *patient charge* for the dental lab service when a *member* receives an inlay, onlay, crown, bridge, denture, denture repair, denture rebase or denture reline. For crowns and/or bridges, a separate dental lab service *patient charge* will apply to each unit of crown and/or bridge. For dentures, a separate dental lab service *patient charge* will apply to each arch (e.g. one dental lab service *patient charge* for an upper denture and another dental lab service *patient charge* for a lower denture).

CGP-3-MDGGGB B850.0516

Pediatric Specialty Services

During a *PCD* visit, a *member* under age 6 may be unmanageable. In such case, the *member* may be referred to a *participating pediatric specialty care dentist* for the current treatment plan only. Following completion of that authorized pediatric treatment plan, the *member* must return to the *PCD* for further services. Later referrals to the *participating pediatric specialty care dentist,* if any, must first be authorized by MDG. If a *member* receives services from a participating specialty care *dentist* after his or her 6th birthday, the *employee* will be responsible for the contracted fee arranged between the participating specialty care *dentist* and MDG. If the *member* sees a non-participating specialty care *dentist,* the *employee* will be responsible for that *dentist's* usual fees.

Second Opinion Consultation

A *member* may wish to consult another *dentist* for a second opinion regarding services recommended or performed by: (a) his or her PCD; or (b) a participating specialty care *dentist* through an authorized referral. To have a second opinion consultation covered by MDG, you must call or write Member Services for prior authorization. *We* only cover a second opinion consultation when the recommended services are otherwise covered under the *plan.*

A Member Services Representative will help *you* identify a *participating dentist* to perform the second opinion consultation. *You* may request a second opinion with a non-participating general *dentist* or specialty care *dentist.* The Member Services Representative will arrange for any available records or radiographs and the necessary second opinion form to be sent to the consulting *dentist.*

The *plan's* benefit for a second opinion consultation is limited to $50.00. If a *participating dentist* is the consultant, there is no cost to *you.* If a *non-participating dentist* is the consultant, *you* must pay any portion of his or her fee over $50.00.

Noble and High Noble Metals

The *plan* provides for the use of noble metals for inlays, onlays, crowns and fixed bridges. When high noble metal is used, *you* may pay an additional amount for the actual cost of the high noble metal, in addition to (a) the usual *patient charge* for the inlay, onlay, crown or fixed bridge; plus (b) the applicable dental lab service charge. The total *patient charges* for high noble metal plus the applicable lab service charge will not exceed the actual lab bill for the service.

CGP-3-MDGGGTX-A B850.0517

Orthodontic Treatment

This *plan* covers orthodontic services as shown in Covered Dental Services And Patient Charges. Coverage is limited to one course of treatment per *member.* Treatment must be: (a) preauthorized by MDG; and (b) performed by a participating orthodontic specialty care *dentist.*

The *plan* covers up to 24 months of comprehensive *orthodontic treatment.* If treatment beyond 24 months is necessary, *you* must pay an added charge for each added month of treatment, based on the participating orthodontic specialty care *dentist's* contracted fee.

Orthodontic services are not covered if comprehensive treatment begins before the member is eligible for benefits under the *plan.* If a *member's* coverage terminates after the fixed banding appliances are inserted, the participating orthodontic specialty care *dentist* may prorate his or her usual fee over the remaining months of treatment. The *member* is responsible for all payments to the participating orthodontic specialty care *dentist* for services after the termination date.

If a *member* transfers to another participating orthodontic specialty care *dentist* after comprehensive orthodontic treatment has been started, you must pay any added costs associated with: (a) the change in orthodontic specialty care *dentist;* and (b) subsequent treatment.

The covered service for the treatment *plan* and records includes initial records and any interim and final records. The benefit for comprehensive *orthodontic treatment* covers the fixed banding appliances and related visits only. *You* must pay for any additional fixed or removable appliances. The benefit for orthodontic retention covers: (a) any and all necessary fixed and removable appliances; and (b) related visits. Retention services are covered only following a course of comprehensive orthodontic treatment covered under the *plan.* Limited *orthodontic treatment* and interceptive (Phase I) treatment are not covered.

The *plan* does not cover any incremental charges for orthodontic appliances made with: (a) clear; (b) ceramic; (c) white or other optional material; or (d) lingual brackets. *You* must pay any added costs for the use of optional materials.

If a *member* has orthodontic treatment associated with orthognathic surgery, the *plan* provides its standard orthodontic benefit. Orthognathic surgery is a non-covered procedure involving the surgical moving of teeth. *You* must pay any added charges related to: (a) the orthognathic surgery; and (b) the complexity of the orthodontic treatment. The added charges will be based on the participating orthodontic specialty care *dentist's* usual and customary charge.

CGP-3-MDGORTH-C B850.0630

Limitations On Benefits For Specific Covered Services

We don't pay benefits in excess of any of the following limitations:

- Periodontal maintenance procedure - 2 services in any 12 month period. One periodontal maintenance procedure may be performed by a participating periodontal specialty care dentist if done within 3 to 6 months following completion of approved, active periodontal therapy by the participating periodontal specialty care dentist. Such therapy includes periodontal scaling and root planing or periodontal surgery.

- Gingival flap procedure (4240) or osseous surgery (4260, 4999) - one service per quadrant or area in any 3 year period.
- Periodontal soft tissue graft procedure (4270, 4271) - one service per area in any 3 year period.
- Periodontal scaling and root planing - one service per quadrant in any 12 month period.
- Reline of a complete or partial denture - one per denture in any 12 month period.
- Rebase of a complete or partial denture - one per denture in any 12 month period.
- Second opinion consultation - when approved by MDG, up to $50.00.

CGP-3-MDGLMTTX B850.0521

Exclusions

We won't pay for:

- any condition for which benefits of any nature are paid, whether by adjudication or settlement, under any Workers' Compensation or Occupational Disease Law. This will apply even if the member fails to claim his or her rights to such benefit.
- dental services performed in a hospital or related hospital fees, unless a member is unable to undergo dental treatment in an office setting due to a documented physical, mental or medical reason as determined by the member's physician or by the *dentist* providing care.
- any histopathological examinations, or removal of tumors, cysts, neoplasms or foreign bodies that are not tooth related.
- any oral surgery requiring the setting of a fracture or dislocation.
- dispensing of drugs not normally supplied in a dental office for treatment of dental diseases.
- any treatment or *appliance:* (a) which, in the opinion of the participating *dentist,* is not necessary for maintaining or improving the member's dental health; or (b) which is solely for cosmetic purposes. This exclusion will not apply to take-home external bleaching services (9972).
- precision attachments, stress breakers, magnetic retention or overdenture attachments.
- the use of: (a) general anesthesia; (b) intramuscular sedation; (c) intravenous sedation; or (d) inhalation sedation, including but not limited to nitrous oxide.
- any procedure or treatment method: (a) which does not meet professionally recognized standards of dental practice; or (b) which is considered to be experimental in nature.

- replacement of a lost, missing or stolen *appliance* or prosthesis or the fabrication of a spare *appliance* or prosthesis.
- any member request for: (a) specialty care services or treatment which can be routinely provided by the PCD; (b) or treatment by a specialist without referral from the PCD and MDG approval.
- treatment provided by any public program, except Medicaid, or paid for or sponsored by any government body, unless we are legally required to provide benefits.
- any restoration, service, *appliance* or *prosthetic device* used solely to: (a) alter vertical dimension; (b) replace tooth structure lost due to attrition or abrasion; or (c) splint or stabilize teeth for periodontal reasons.
- any service, *appliance,* device or modality intended to treat disturbances of the temporomandibular joint (TMJ).
- dental services received from any *dentist* other than the selected and assigned PCD, unless expressly authorized in writing by the *plan.* This will not apply to covered emergency dental services.
- cephalometric x-rays, except when performed as part of the *orthodontic treatment plan* and records for a covered course of comprehensive *orthodontic treatment.*
- treatment which requires the services of a prosthodontist.
- treatment which requires the services of a pediatric specialty care *dentist,* after the member's 6th birthday.
- consultations for non-covered services.
- any procedure not listed as a covered service.
- any service or procedure: (a) associated with the placement, prosthodontic restoration or maintenance of a dental implant; and (b) any incremental charges to other covered services as a result of the presence of a dental implant.
- inlays, onlays, crowns or fixed bridges started but not completed prior to the member's eligibility to receive benefits under this *plan.* (Inlays, onlays, crowns or fixed bridges are: (a) started when the tooth or teeth are prepared; and (b) completed when the final restoration is permanently cemented.)
- root canal treatment started but not completed prior to the member's eligibility to receive benefits under this *plan.* (Root canal treatment is: (a) started when the pulp chamber is opened; and (b) completed when the permanent root canal filling material is placed.)
- inlays, onlays, crowns or fixed bridges started (as defined above) by a non-participating *dentist.* This will not apply to covered emergency dental services.

- dentures or *orthodontic treatment* started prior to the member's eligibility to receive benefits under this *plan.* (Dentures are started when the impressions are taken. *Orthodontic treatment* is started when the teeth are banded.)
- root canal treatment started (as defined above) by a non-participating *dentist.* This does not apply to covered emergency dental services.
- extractions performed solely to facilitate *orthodontic treatment.*
- extractions of impacted teeth with no radiographic evidence of pathology. The removal of impacted teeth is not covered if performed for prophylactic reasons.
- orthognathic surgery and associated incremental charges. Orthognathic surgery is a procedure which involves the surgical moving of teeth.
- procedures performed to facilitate non-covered services, including but not limited to: (a) root canal therapy to facilitate either hemisection or root amputation; and (b) osseous surgery to facilitate either guided tissue regeneration or an osseous graft.
- procedures, appliances or devices: (a) to guide minor tooth movement; or (b) to correct or control harmful habits.
- any endodontic, periodontal, crown or bridge abutment procedure or *appliance* requested, recommended or performed for a tooth or teeth with a guarded, questionable or poor prognosis.
- re-treatment of orthodontic cases, or changes in *orthodontic treatment* necessitated by any kind of accident.
- replacement or repair of orthodontic appliances damaged due to the neglect of the member.

CGP-3-MDGEXCTX-C B850.0633

CONVERTING THIS GROUP DENTAL PLAN

Important Notice: This section applies only to dental expense coverages. In this section, these coverages are referred to as "group dental benefits."

If Your Group Dental Benefits End: If your group dental benefits end for any reason, *you* can obtain a converted policy. But *you* must have been covered by this *plan* for at least 3 consecutive months immediately prior to the date your group dental benefits end. The converted policy will cover *you* and those of your eligible *dependents* whose group dental benefits end.

If *You* Die While Covered: If *you* die while covered, after any applicable continuation period has ended, your then covered spouse can convert. The converted policy will cover the spouse and those of your *dependent* children whose group benefits end. If the spouse is not living, each *dependent* child whose group dental benefits end may convert for himself or herself.

If Your Marriage Ends: If your marriage ends by legal divorce or annulment, and if your former spouse is dependent on *you* for financial support, your former spouse can convert. The converted policy will cover your former spouse and those of your *dependent* children whose group dental benefits end.

When A Dependent Loses Eligibility: When a covered *dependent* stops being an eligible *dependent,* as defined in this *plan,* he or she may convert. The converted policy will only cover the *dependent* whose group benefits end.

How and When to Convert: To convert, the applicant must apply to Us in writing and pay the required premium. He or she has 31 days after his or her group dental benefits end to do this. We don't ask for proof of insurability. The converted policy will take effect on the date the applicant's group dental benefits end. If the applicant is a minor or incompetent, the person who cares for and supports the applicant may apply for him or her.

The Converted Plan: The applicant may convert to the individual dental insurance policy we normally issue for conversion at the time he or she applies. The policy will be renewable. The converted policy will comply with the laws of the State of Texas when he or she applies.

Restrictions:

(1) A *member* can't convert if his or her group dental benefits end because *you* have failed to make the required payments.

(2) A *member* can't convert if his or her discontinued coverage is replace by similar coverage within 31 days.

(3) A *member* can't convert if his or her coverage ends for any of the reasons listed under numbers (7) or (8) of the WHEN COVERAGE ENDS section of this booklet.

CGP-3-MDGCNV B850.0525

GLOSSARY

This Glossary defines the italicized terms appearing in your booklet.

Alternative Procedure means a service other than that recommended by the *member's PCD.* But, in the opinion of the *PCD,* such procedure is also an acceptable treatment for the *member's* dental condition.

CGP-3-MDGD1 B850.0526

Certificate Of Coverage means this booklet issued to *you,* which summarizes the essential terms of this *plan.*

CGP-3-MDGD2 B850.0527

Dentist means any dental practitioner who: (a) is properly licensed or certified under the laws of the state where he or she practices; and (b) provides services which are within the scope of his or her license or certificate and covered by this *plan.*

CGP-3-MDGD3 B850.0528

Dependent means a person listed on your enrollment form who is any of the following:

1. your legal spouse;
2. your dependent children who are under age 26.

   The term "dependent child" as used in this plan includes any: (a) stepchild; (b) newborn child; (c) legally adopted child; (d) unmarried grandchild who is your or your spouse's dependent for federal income tax purposes at the time application for coverage of the grandchild is made; or (e) child for whom you are court-appointed legal guardian, if the child; (i) is not married; (ii) is a part of your household, and (iii) is primarily dependent on you for support and maintenance. The term also includes any child for whom a court-ordered decree requires you to provide dependent coverage, and any child who is the subject of a legal suit for adoption by the employee.
3. a mentally retarded or physically handicapped child who: (a) has reached the upper age limit of a dependent child; (b) is not married; (c) is not capable of self-sustaining work; and (d) depends primarily on you for support and maintenance. You must furnish proof of such lack of capacity and dependence to MDG within 31 days after the child reaches the limiting age, and each year after that, if requested by MDG.
4. your domestic partner, who may be treated as a spouse under this plan, subject to the conditions below.

   In order for a domestic partner to be treated as a spouse under this plan, both you and your domestic partner must:

   a. be 18 years of age or older;

   b. be unmarried; constitute each other's sole domestic partner and not have had another domestic partner in the last 12 months;

c. share the same permanent address for at least 12 consecutive months and intend to do so indefinitely;

d. share joint financial responsibility for basic living expenses including food, shelter and medical expenses;

e. not be related by blood to a degree that would prohibit marriage in your state of residence; and

f. be financially interdependent which must be demonstrated by at least four of the following:

- ownership of a joint bank account;
- ownership of a joint credit account;
- evidence of a joint mortgage or lease;
- evidence of joint obligation on a loan;
- joint ownership of a residence;
- evidence of common household expenses such as utilities or telephone;
- execution of wills naming each other as executor and/or beneficiary;
- granting each other durable powers of attorney;
- granting each other health care powers of attorney;
- designation of each other as beneficiary under a retirement benefit account; or
- evidence of other joint financial responsibility.

You must complete a "Declaration of Domestic Partnership" attesting to the relationship.

Upon termination of a domestic partnership, a "Statement of Termination" must be completed and filed with the planholder. Once you submit a "Statement of Termination", you may not enroll another domestic partner for a period of 12 months from the date of the previous termination.

And, the domestic partner will not be eligible for continuation of dental coverage as explained: (a) under the "Federal Continuation Rights" section; and (b) under any other continuation rights section of this Plan, unless you are also eligible for and elect continuation.

The term "dependent" does not include a person who is also covered as an employee for benefits under any dental plan, which your employer offers, including this one.

Emergency Dental Services are limited to procedures administered in a *dentist's* office, dental clinic, or other comparable facility, to evaluate and stabilize dental conditions of a recent onset and severity accompanied by excessive bleeding, severe pain, or acute infection that would lead a prudent layperson possessing an average knowledge of dentistry to believe that immediate care is needed.

CGP-3-MDGD5-TX B850.0535

Employee or You means a person: (a) who meets your *employer's* eligibility requirements; and (b) for whom your *employer* makes monthly payments under this *plan.*

CGP-3-MDGD6 B850.0536

Employer or Planholder means your *employer* or other entity: (a) with whom or to whom this *plan* is issued; and (b) who agrees to collect and pay the applicable premium on behalf of all its *members.*

CGP-3-MDGD7 B850.0537

Member means *you* and any of your eligible *dependents* : (a) as defined under the eligibility requirements of this *plan;* and (b) as determined by your *employer,* who are actually enrolled in and eligible to receive benefits under this *plan.*

CGP-3-MDGD8 B850.0538

Non-Participating Dentist means any *dentist* who is not under contract with MDG to provide dental services to *members.*

CGP-3-MDG-DEF9 B850.0539

Participating Dentist means a *dentist* under contract with MDG. This term includes any hygienist and technician recognized by the dental profession who assists and acts under the supervision of such *dentist.*

CGP-3-MDGD10 B850.0540

Participating General Dentist means a *dentist* under contract with MDG: (a) who is listed in MDG's directory of *participating dentists* as a general practice *dentist;* and (b) who may be selected as a *PCD* by a *member* and assigned by MDG to provide or arrange for a *member's* dental services.

CGP-3-MDGD11 B850.0541

Participating Specialty Care Dentist means a *dentist* under contract with MDG as an: (a) *endodontist;* (b) *pediatric specialty care dentist;* (c) *periodontist;* (d) *oral surgeon;* or (e) *orthodontist.*

CGP-3-MDGD12B-TX B850.0544

Patient Charge means the amount, if any, specified in the Covered Dental Services And Patient Charges section of this *plan.* Such amount is the patient's portion of the cost of covered dental services.

CGP-3-MDGD13 B850.0545

Plan means the MDG group *plan* for dental services described in this booklet.

CGP-3-MDGD14 B850.0546

Primary Care Dentist(PCD) means a dental office location: (a) at which one or more *participating general dentists* provide *covered services* to members; and (b) which has been selected by a *member* and assigned by MDG to provide and arrange for his or her dental services.

CGP-3-MDGD15 B850.0547

Service Area means the geographic area in which MDG is licensed to provide dental services for *members* and includes. Austin, Bains, Bastrop, Bell, Blanco, Bosque, Brazoria, Brazos, Burleson, Burnet, Caldwell, Chambers, Collin, Colorado, Comal, Cooke, Dallas, Denton, El Paso, Ellis, Erath, Fannin, Fayette, Fort Bend, Galveston, Gonzales, Grayson, Grimes, Guadalupe, Harris, Hays, Henderson, Hill, Hood Hunt, Jack, Johnson, Kaufman, Kendall, Lampasas, Lee, Liberty, Llano, Madison, Matagorda, Milam, Montague, Montgomery, Navarro, Palo Pinto, Parker , Polk, Rockwall, San Jacinto, Somervell, Tarrant, Travis, Trinity, Van Zandt, Walker, Waller, Washington, Wharton, Williamson, and Wise counties.

CGP-3-MDGD16-TX B850.1222

We, Us, Our And MDG mean Managed DentalGuard, Inc.

CGP-3-MDGD17-TX B850.0549

COORDINATION OF BENEFITS

Applicability

This Coordination of Benefits provision applies when a *member* has dental coverage under more than one *plan.*

When a *member* has dental coverage from more than one *plan,* this *plan* coordinates its benefits with the benefits of all other plans so that benefits from these plans are not duplicated.

As used here:

"Plan" means any of the following that provides dental expense benefits or services:

(1) group or blanket insurance plans;

(2) group service or prepayment plans on a group basis;

(3) union welfare plans, *employer* plans, *employee* benefits plans, trusteed labor and management plans, or other plans for members of a group; and

(4) Medicare or other governmental benefits, including mandatory no- fault auto insurance.

"Plan" does not include Medicaid or any other government program or coverage which *we* are not allowed to coordinate with by law. "Plan" also does not include blanket school accident-type coverage.

"This *plan* " means the part of this *plan* subject to this provision.

How This Provision Works: The Order Of Benefits

We apply this provision when a *member* is covered by more than one *plan.* When this happens *we* consider each *plan* separately when coordinating payments.

In applying this provision, one of the plans is called the primary *plan.* A secondary *plan* is one which is not a primary *plan.* The primary *plan* pays first, ignoring all other plans. If a *member* is covered by more than one secondary *plan,* the following rules decide the order in which the benefits are determined in relation to each other. The benefits of each secondary *plan* may take into consideration the benefits of any other *plan* which, under the rules of this section, has its benefits determined before those of that secondary *plan.*

If a *plan* has no coordination provision, it is primary. When all plans have a coordination of benefits provision, the rules that govern which *plan* pays first are as follows:

(1) A *plan* that covers a *member* as an *employee* pays first, the *plan* that covers a *member* as a *dependent* pays second;

(2) Except for *dependent* children of separated or divorced parents, the following governs which *plan* pays first when the *member* is a *dependent* child of an *employee* :

(a) The *plan* that covers a dependent of an *employee* whose birthday falls earliest in the calendar year pays first. The *plan* that covers a dependent of an *employee* whose birthday falls later in the calendar year pays second. The *employee's* year of birth is ignored.

(b) If both parents have the same birthday, the benefits of the *plan* which covered the parent longer are determined before those of the other *plan.*

(3) For a dependent child of separated or divorced parents, the following governs which *plan* pays first when the member is a dependent of an *employee:*

(a) When a court order makes one parent financially responsible for the health care expenses of the dependent child, then that parent's *plan* pays first;

(b) If there is no such court order, then the *plan* of the natural parent with custody pays before the *plan* of the stepparent with custody; and

(c) The *plan* of the stepparent with custody pays before the *plan* of the natural parent without custody.

(4) A *plan* that covers a member as an active *employee* or as a dependent of such *employee* pays first. A *plan* that covers a person as a laid-off or retired *employee* or as a dependent of such *employee* pays second.

If the *plan* with which we're coordinating does not have a similar provision for such persons, then (4) will not apply.

If rules (1), (2), (3) and (4) don't determine which *plan* pays first, the *plan* that has covered the person for the longer time pays first.

To determine the length of time a member has been covered under a *plan,* two plans will be treated as one if the member was eligible under the second within 24 hours after the first *plan* ended.

The member's length of time covered under one *plan* is measured from his or her first date of coverage under the *plan.* If that date is not readily available, the date the member first became a member of the group will be used.

How This Provision Works: Coordination of Benefits

Coordination With Another Pre-Paid Dental Plan

A member may also be covered under another pre-paid dental *plan* where members pay only a fixed payment amount for each covered service.

For a PCD's services, when the PCD participates under both pre-paid plans, the member will never be responsible for more than the MDG patient charge.

For participating specialty care dentists' services and emergency dental services within the service area, when this *plan* is primary, our benefits are paid without regard to the other coverage. When this *plan* is the secondary coverage, any payment made by the primary carrier is credited against the patient charge. In many cases, the member will have no out- of-pocket expenses.

For emergency dental services outside the service area, when this *plan* is primary, this *plan's* benefits are paid without regard to the other coverage. When this *plan* is the secondary *plan,* this *plan* pays the balance of expenses not paid by the primary *plan,* up to this *plan's* usual benefit.

Coordination With An Indemnity Or PPO Dental Plan

When a member is covered by this *plan* and a fee-for-service *plan,* the following rules will apply:

For a PCD's services, when this *plan* is the primary *plan,* the PCD submits a claim to the secondary *plan* for the patient charge amount. Any payment made by the secondary *plan* must be deducted from the member's payment.

For a PCD's services, when this *plan* is the secondary *plan,* the PCD submits a claim to the primary *plan* for his or her usual or contracted fee. The primary *plan's* payment is credited against the patient charge, reducing the member's out-of-pocket expense.

For specialist dentists' services and emergency dental services within the service area, when this *plan* is the primary *plan,* our benefits are paid without regard to the other coverage. When this *plan* is the secondary *plan,* any payment made by the primary carrier is credited against the patient charge, reducing the member's out-of-pocket expense.

For emergency dental services outside the service area, when this *plan* is primary, this *plan's* benefits are paid without regard to the other coverage. When this *plan* is the secondary *plan,* this *plan* pays up to $50.00 for such services not paid by the primary *plan.*

Our Right To Certain Information

In order to coordinate benefits, we need certain information. A member must supply us with as much of that information as he or she can. If he or she can't give us all the information we need, we have the right to get this information from any source. If another insurer needs information to apply its coordination provision, we have the right to give that insurer such information. If we give or get information under this section, we can't be held liable for such action except as required by law.

When payments that should have been made by this *plan* have been made by another *plan,* we have the right to repay that *plan.* If we do so, we're no longer liable for that amount. If we pay out more than we should have, we have the right to recover the excess payment.

STATEMENT OF ERISA RIGHTS

As a participant, *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:

(a) Examine, without charge, all *plan* documents, including contracts, collective bargaining agreements and copies of all documents filed by the *plan* with the U.S. Department of Labor, such as detailed annual reports and *plan* descriptions. The documents may be examined at the *plan* Administrator's office and at other specified locations such as worksites and union halls.

(b) Obtain copies of all *plan* documents and other *plan* information upon written request to the Plan Administrator, who may make a reasonable charge for the copies.

(c) Receive a summary of the *plan's* annual financial report from the Plan Administrator (if such a report is required.)

In addition to creating rights for *plan* participants, ERISA imposes duties upon the people, called "fiduciaries," who are responsible for the operation of your benefit *plan.* They have a duty to operate the *plan* prudently and in the interest of *plan* participants and beneficiaries. Your *employer* may not fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA. If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have your claim reviewed and reconsidered.

Under ERISA, there are steps you can take to enforce the above rights. For instance, you may file suit in a federal court if you request materials from the *plan* and do not receive them within 30 days. The court may require the Plan Administrator to provide the materials and pay you up to $110.00 a day until you receive them (unless the materials were not sent because of reasons beyond the Administrator's control.) If your claim for benefits is denied in whole or in part, or ignored, you may file suit in a state or federal court. If *plan* fiduciaries misuse the *plan's* money, or discriminate against you for asserting your rights, you may seek assistance from the U.S. Department of Labor, or file suit in a federal court. If you lose, the court may order you to pay: for example, if it finds your claim is frivolous. If you have any questions about your *plan,* you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest Area Office of the U.S. Labor-Management Services Administration, Department of Labor.

We agree to duly investigate and endeavor to resolve any and all complaints received from members with regard to the nature of professional services rendered. Any inquiries or complaints shall be made to us by writing or calling us at the address and telephone indicated in this booklet.

TECHNICAL DENTAL TERMS

ABSCESS acute or chronic, localized inflammation, with a collection of pus, associated with tissue destruction and, frequently, swelling.

ABUTMENT a tooth used to support a prosthesis.

ALVEOLAR referring to the bone to which a tooth is attached.

ALVEOLOPLASTY surgical procedure for recontouring alveolar structures, usually in preparation for a prosthesis.

AMALGAM an alloy used in direct dental restorations.

ANALGESIA loss of pain sensations without loss of consciousness.

ANESTHESIA partial or total absence of sensation to stimuli.

ANTERIOR refers to the teeth and tissues located towards the front of the mouth - maxillary and mandibular incisors and canines.

APEX the tip or end of the root end of the tooth.

APICOECTOMY amputation of the apex of a tooth.

BICUSPID a premolar tooth; a tooth with two cusps.

BILATERAL occurring on, or pertaining to, both sides.

BIOPSY process of removing tissue for histologic evaluation.

BITEWING RADIOGRAPH interproximal view radiograph of the coronal portion of the tooth.

BRIDGE a fixed partial denture (fixed bridge) is a prosthetic replacement of one or more missing teeth cemented or attached to the abutment teeth.

CANAL space inside the root portion of a tooth containing pulp tissue

CARIES commonly used term for tooth decay.

CAVITY decay in tooth caused by caries; also referred to as carious lesion.

CEPHALOMETRIC RADIOGRAPH a radiographic head film utilized in the scientific study of the measurements of the head with relation to specific reference points.

COMPOSITE a tooth-colored dental restorative material

CROWN restoration covering or replacing the major part, or the whole of the clinical crown -(i.e., that portion of a tooth not covered by supporting tissues.)

CROWN LENGTHENING a surgical procedure exposing more tooth for restorative purposes by apically positioning the gingival margin and removing supporting bone.

CYST pathological cavity, containing fluid or soft matter.

DEBRIDEMENT removal of subgingival and/or supragingival plaque and calculus which obstructs the ability to perform an evaluation.

DECAY the lay term for carious lesions in a tooth; decomposition of tooth structure.

DENTURE an artificial substitute for natural teeth and adjacent tissues.

DENTURE BASE that part of a denture that makes contact with soft tissue and retains the artificial teeth.

DIAGNOSTIC CAST plaster or stone model of teeth and adjoining tissues; also referred to as study model.

DISTAL toward the back of the dental arch (or away from the midline).

ENDODONTIST a dental specialist who limits his/her practice to treating disease and injuries of the pulp (root canal therapy) and associated periradicular conditions.

EVULSION separation of the tooth from its socket due to trauma.

EXCISION surgical removal of bone or tissue.

EXOSTOSIS overgrowth of bone.

EXTRAORAL outside the oral cavity.

FRENULECTOMY excision of muscle fibers covered by a mucous membrane that attaches the cheek, lips and or tongue to associated dental mucosa.

GINGIVA soft tissues overlying the crowns of unerupted teeth and encircling the necks of those that have erupted, serving as the supporting structure for sub-adjacent tissues.

GINGIVAL CURETTAGE the surgical procedure of scraping or cleaning the walls of a gingival pocket.

GINGIVECTOMY the excision or removal of gingiva.

GINGIVOPLASTY surgical procedure to reshape gingiva to create a normal, functional form.

HEMISECTION surgical separation of a multirooted tooth so that one root and/or the overlaying portion of the crown can be surgically removed.

HISTOPATHOLOGY the study of composition and function of tissues under pathological conditions.

IMMEDIATE DENTURE removable prosthesis constructed for placement immediately after removal of remaining natural teeth.

IMPACTED TOOTH an unerupted or partially erupted tooth that is positioned against another tooth, bone, or soft tissue so that complete eruption is unlikely.

IMPLANT material inserted or grafted into tissue; dental implant - device specially designed to be placed surgically within or on the mandibular or maxillary bone as a means of providing for dental replacement

INCISAL ANGLE one of the angles formed by the junction of the incisal and the mesial or distal surfaces of an anterior tooth.

INLAY an intracoronal restoration; a dental restoration made outside of the oral cavity to correspond to the form of the prepared cavity, which is then cemented into the tooth.

INTERCEPTIVE ORTHODONTIC TREATMENT an extension of preventive orthodontics that may include localized tooth movement in otherwise normal dentition.

INTERIM PARTIAL DENTURE a provisional removable prosthesis designed for use over a limited period of time, after which it is to be replaced by a more definitive restoration.

INTRAORAL inside the mouth.

LABIAL pertaining to or around the lip.

LIMITED ORTHODONTIC TREATMENT *orthodontic treatment* with a limited objective, not involving the entire dentition

LINGUAL pertaining to or around the tongue.

MESIAL toward the midline of the dental arch.

METALS, CLASSIFICATION OF The noble metal classification system is defined on the basis of the percentage of noble metal content: high noble - Gold(Au), Palladium(Pd), and/or Platinum(Pt) greater than 60% (with at least 40% Au); noble - Gold(Au), Palladium(Pd), and/or Platinum(Pt) greater than 25%; and predominantly base - Gold(Au), Palladium(Pd), and/or Platinum(Pt) less than 25%.

MOLAR teeth posterior to the premolars (bicuspids) on either side of the jaw; grinding teeth, having large crowns and broad chewing surfaces.

OCCLUSAL ADJUSTMENT, LIMITED reshaping of the occlusal surfaces of teeth to create harmonious contact relationships between the upper and lower teeth; typically on a "per visit" basis.

OCCLUSAL RADIOGRAPH an intraoral radiograph made with the film being held between the occluded teeth.

OCCLUSION any contact between biting or chewing surfaces of maxillary (upper) and mandibular (lower) teeth.

ONLAY a restoration made outside the oral cavity that replaces a cusp or cusps of the tooth, which is then cemented to the tooth.

ORAL SURGEON a dental specialist whose practice is limited to the diagnosis, surgical and adjunctive treatment of diseases of the oral regions.

ORTHODONTIST a dental specialist whose practice is limited to the treatment of malocclusion of the teeth

ORTHOGNATHIC functional relationship of maxilla and mandible.

OVERDENTURE *prosthetic device* that is supported by retained teeth roots.

PALLIATIVE action that relieves pain but is not curative.

PANORAMIC RADIOGRAPH an extraoral radiograph on which the maxilla and mandible are depicted on a single film.

PARTIAL DENTURE, REMOVABLE a prosthetic replacement of one or more missing teeth on a framework that can be removed by the patient.

PEDIATRIC DENTIST a dental specialist whose practice is limited to treatment of children

PERIAPICAL the area surrounding the end of the tooth root.

PERIODONTAL pertaining to the supporting and surrounding tissues of the teeth.

PERIODONTAL DISEASE inflammatory process of the gingival tissues and/or periodontal membrane of the teeth, resulting in an abnormally deep gingival sulcus, possibly producing periodontal pockets and loss of supporting alveolar bone.

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PERIODONTIST a dental specialist whose practice is limited to the treatment of periodontal diseases.

PERIRADICULAR surrounding a portion of the root of the tooth.

PONTIC the term used for the artificial tooth on a fixed bridge.

POST an elongated metallic projection fitted and cemented within the prepared root canal, serving to strengthen and retain restorative material and/or a crown restoration.

POSTERIOR refers to teeth and tissues towards the back of the mouth (distal to the canines) - maxillary and mandibular premolars and molars.

PRECISION ATTACHMENT interlocking device, one component of which is fixed to an abutment or abutments and the other is integrated into a fixed or removable prosthesis in order to stabilize and/or retain it.

PREMOLAR see bicuspid.

PRIMARY DENTITION the first set of teeth.

PROPHYLAXIS scaling and polishing procedure performed to remove coronal plaque, calculus and stains.

PROSTHESIS, DENTAL any device or *appliance* replacing one or more missing teeth and/or, if required, certain associated structures.

PROSTHODONTIST a dental specialist whose practice is limited to the restoration of the natural teeth and/or the replacement of missing teeth with artificial substitutes.

PULP the blood vessels and nerve tissue that occupies the pulp chamber of a tooth.

PULP CAP procedure in which the exposed or nearly exposed pulp is covered with a protective dressing or cement to maintain pulp vitality and/or protect the pulp from additional *injury.*

PULP CHAMBER the space within a tooth which contains the pulp.

PULPOTOMY surgical removal of a portion of the pulp with the aim of maintaining the vitality of the remaining portion by means of an adequate dressing.

QUADRANT one of the four equal sections into which the dental arches can be divided; begins at the midline of the arch and extends distally to the last tooth.

RADIOGRAPH x-ray.

REBASE process of refitting a denture by replacing the base material.

REIMPLANTATION, TOOTH the return of a tooth to its alveolus.

RELINE process of resurfacing the tissue side of a denture with new base material.

RETENTION the phase of orthodontics used to stabilize teeth following comprehensive *orthodontic treatment.*

RETROGRADE FILLING a method of sealing the root canal by preparing and filling it from the root apex.

ROOT the anatomic portion of the tooth that is located in the alveolus (socket) where it is attached by the periodontal apparatus.

ROOT CANAL the portion of the pulp cavity inside the root of a tooth; the chamber within the root of the tooth that contains the pulp.

ROOT CANAL THERAPY the treatment of disease and injuries of the pulp and associated periradicular conditions.

ROOT PLANING a procedure designed to remove microbial flora, bacterial toxins, calculus, and diseased tooth structure on the root surfaces and in the pocket.

SCALING removal of plaque, calculus, and stain from teeth.

SPLINT a device used to support, protect, or immobilize oral structures that have been loosened, replanted, fractured or traumatized.

STRESS BREAKER that part of a tooth-borne and/or tissue-borne prosthesis designed to relieve the abutment teeth and their supporting tissues from harmful stresses.

STUDY MODEL plaster or stone model of teeth and adjoining tissues; also referred to as diagnostic cast.

TEMPOROMANDIBULAR JOINT (TMJ) the connecting hinge mechanism between the mandible (lower jaw) and base of the skull (temporal bone).

TISSUE CONDITIONING material intended to be placed in contact with tissues, for a limited period, with the aim of assisting their return to healthy condition.

UNERUPTED tooth/teeth that have not penetrated into the oral cavity.

UNILATERAL one-sided; pertaining to or affecting but one side.

VENEER in the construction of crowns or pontics, a layer of tooth-colored material, usually, but not limited to, composite, porcelain, ceramic or acrylic resin, attached to the surface by direct fusion, cementation, or mechanical retention; also refers to a restoration that is cemented to the tooth.

CGP-3-MDGTERMS B850.0556

CERTIFICATE AMENDMENT

Certain provisions of the Dental Benefits Plan section of your Certificate of Coverage are amended as follows:

1. **The Covered Dental Services and Patient Charges Section,** the 3rd paragraph is hereby deleted and the following paragraph is added:

   The patient charges listed in the Covered Dental Services and Patient Charges Section are only for covered services that are: (1) started and completed under this plan, and (2) rendered by participating dentists in the State of Texas.

2. **The Additional Conditions on Covered Services Section is amended by adding the following:**

   Treatment in Progress: A member may choose to have a participating dentist complete an inlay, onlay, crown, fixed bridge, root canal, denture or orthodontic treatment procedure which: (1) is listed in the Covered Dental Services and Patient Charges Section; and (2) was started but not completed prior to the member's eligibility to receive benefits under this plan. The member is responsible to identify, and transfer to, a participating dentist willing to complete the procedure at the patient charge described in this amendment.

   Inlays, onlays, crowns, fixed bridges, or dentures which: (1) are listed in the Covered Dental Services and Patient Charges Section; and (2) were started but not completed prior to the member's eligibility to receive benefits under this plan have a patient charge equal to 85% of the participating general dentist's usual fee (there is no additional patient charge for high noble metal or dental lab service). Inlays, onlays, crowns or fixed bridges are: (a) started when the tooth or teeth are prepared; and (b) completed when the final restoration is permanently cemented. Dentures are (1) started when the impressions are taken; and (2) completed when the denture is delivered to the patient.

   Root canal treatment procedures which: (1) are listed in the Covered Dental Services and Patient Charges Section; and (2) were started but not completed prior to the member's eligibility to receive benefits under this plan have a patient charge equal to 85% of the participating general dentist's or participating endodontic specialty care dentist's usual fee. Root canal treatment is: (a) started when the pulp chamber is opened; and (b) completed when the permanent root canal filling material is placed.

   Please refer to the Covered Dental Services and Patient Charges Section to determine if your plan covers orthodontic treatment. If it does, then this paragraph applies to your plan. Orthodontic treatment procedures which: (1) are listed in the Covered Dental Services and Patient Charges Section: and (2) were started but not completed prior to the member's eligibility to receive benefits under this plan have a patient charge equal to 85% of the participating orthodontic specialty care dentist's usual fee. Retention services are covered at the patient charge shown in the Covered Dental Services and Patient Charges Section only following a course of comprehensive orthodontic treatment started and completed under this plan. When comprehensive orthodontic treatment is started prior to the member's eligibility to receive benefits under this plan, the patient charge for orthodontic retention is equal to 85% of the participating orthodontic specialty care dentist's usual fee. Comprehensive orthodontic treatment is started when the teeth are banded.

3. The **Exclusions Section** is amended by deleting the following exclusions:

   We won't pay for:

   - inlays, onlays, crowns or fixed bridges started (as defined above) by a non-participating dentist. This will not apply to covered emergency dental services.
   - root canal treatment started (as defined above) by a non- participating dentist. This does not apply to covered emergency dental services.

4. The **Exclusions Section** is amended by adding the following exclusion:

   - We won't pay for inlays, onlays, crowns, fixed bridges or root canal treatment started (as defined) by a non-participating dentist while the member is covered under this plan. This does not apply to covered emergency dental services.

5. The **Complaint and Appeal Procedures** Section is amended as follows:

   The second paragraph under **Re-Evaluation** is amended by deleting the following sentence: "But, more time will be permitted as necessary for extraordinary circumstances."

Except as stated in this amendment, nothing contained in this amendment changes or affects any other terms of this Certificate of Coverage.

Raymond J Marra

Ray Marra
Vice President, Group Products
Managed DentalGuard, Inc.

CGP-3-MDGTX-AMND-02 B850.0736

NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW HEALTH INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

Effective: 5/01/2016

This Notice of Privacy Practices describes how Guardian and its subsidiaries may use and disclose your Protected Health Information (PHI) in order to carry out treatment, payment and health care operations and for other purposes permitted or required by law.

Guardian is required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices concerning PHI. We are required to abide by the terms of this Notice so long as it remains in effect. We reserve the right to change the terms of this Notice of Privacy Practices as necessary and to make the new Notice effective for all PHI maintained by us. If we make material changes to our privacy practices, copies of revised notices will be made available on request and circulated as required by law. Copies of our current Notice may be obtained by contacting Guardian (using the information supplied below), or on our Web site at: www.guardianlife.com/privacy-policy.

What is Protected Health Information (PHI):

PHI is individually identifiable information (including demographic information) relating to your health, to the health care provided to you or to payment for health care. PHI refers particularly to information acquired or maintained by us as a result of your having health coverage (including medical, dental, vision and long term care coverage).

In What Ways may Guardian Use and Disclose your Protected Health Information (PHI):

Guardian has the right to use or disclose your PHI without your written authorization to assist in your treatment, to facilitate payment and for health care operations purposes. There are certain circumstances where we are required by law to use or disclose your PHI. And there are other purposes, listed below, where we are permitted to use or disclose your PHI without further authorization from you. Please note that examples are provided for illustrative purposes only and are not intended to indicate every use or disclosure that may be made for a particular purpose.

Guardian has the right to use or disclose your PHI for the following purposes :

Treatment.Guardian may use and disclose your PHI to assist your health care providers in your diagnosis and treatment. For example, we may disclose your PHI to providers to supply information about alternative treatments.

Payment.Guardian may use and disclose your PHI in order to pay for the services and resources you may receive. For example, we may disclose your PHI for payment purposes to a health care provider or a health plan. Such purposes may include: ascertaining your range of benefits; certifying that you received treatment; requesting details regarding your treatment to determine if your benefits will cover, or pay for, your treatment.

Health Care Operations.Guardian may use and disclose your PHI to perform health care operations, such as administrative or business functions. For example, we may use your PHI for underwriting and premium rating purposes. However, we will not use or disclose your genetic information for underwriting purposes and are prohibited by law from doing so.

Appointment Reminders.Guardian may use and disclose your PHI to contact you and remind you of appointments.

Health Related Benefits and Services.Guardian may use and disclose PHI to inform you of health related benefits or services that may be of interest to you.

Plan Sponsors.Guardian may use or disclose PHI to the plan sponsor of your group health plan to permit the plan sponsor to perform plan administration functions. For example, a plan may contact us regarding benefits, service or coverage issues. We may also disclose summary health information about the enrollees in your group health plan to the plan sponsor so that the sponsor can obtain premium bids for health insurance coverage, or to decide whether to modify, amend or terminate your group health plan.

B998.0051

Guardian is required to use or disclose your PHI :

- To you or your personal representative (someone with the legal right to make health care decisions for you);
- To the Secretary of the Department of Health and Human Services, when conducting a compliance investigation, review or enforcement action related to health information privacy or security; and
- Where otherwise required by law.

Guardian is Required to Notify You of any Breaches of Your Unsecured PHI.

Although Guardian takes reasonable, industry-standard measures to protect your PHI, should a breach occur, Guardian is required by law to notify affected individuals. Under federal medical privacy law, a breach means the acquisition, access, use, or disclosure of unsecured PHI in a manner not permitted by law that compromises the security or privacy of the PHI.

Other Uses and Disclosures .

Guardian may also use and disclose your PHI for the following purposes without your authorization:

- We may disclose your PHI to persons involved in your care or payment for care, such as a family member or close personal friend, when you are present and do not object, when you incapacitated, under certain circumstances during an emergency or when otherwise permitted by law.
- We may use or disclose your PHI for public health activities, such as reporting of disease, injury, birth and death, and for public health investigations.
- We may use or disclose your PHI in an emergency, directly to or through a disaster relief entity, to find and tell those close to you of your location or condition
- We may disclose your PHI to the proper authorities if we suspect child abuse or neglect; we may also disclose your PHI if we believe you to be a victim of abuse, neglect, or domestic violence.
- We may disclose your PHI to a government oversight agency authorized by law to conducting audits, investigations, or civil or criminal proceedings.
- We may use or disclose your PHI in the course of a judicial or administrative proceeding (e.g., to respond to a subpoena or discovery request).
- We may disclose your PHI to the proper authorities for law enforcement purposes.

- We may disclose your PHI to coroners, medical examiners, and/or funeral directors consistent with law.
- We may use or disclose your PHI for organ or tissue donation.
- We may use or disclose your PHI for research purposes, but only as permitted by law.
- We may use or disclose PHI to avert a serious threat to health or safety.
- We may use or disclose your PHI if you are a member of the military as required by armed forces services.
- We may use disclose your PHI to comply with workers' compensation and other similar programs.

- We may disclose your PHI to third party business associates that perform services for us, or on our behalf (e.g. vendors).
- We may use and disclose your PHI to federal officials for intelligence and national security activities authorized by law. We also may disclose your PHI to authorized federal officials in order to protect the President, other officials or foreign heads of state, or to conduct investigations authorized by law.
- We may disclose your PHI to correctional institutions or law enforcement officials if you are an inmate or under the custody of a law enforcement official (e.g., for the institution to provide you with health care services, for the safety and security of the institution, and/or to protect your health and safety or the health and safety of other individuals).
- We may use or disclose your PHI to your employer under limited circumstances related primarily to workplace injury or illness or medical surveillance.

B998.0052

We generally will not sell your PHI, or use or disclose PHI about you for marketing purposes without your authorization unless otherwise permitted by law.

Your Rights with Regard to Your Protected Health Information (PHI):

Your Authorization for Other Uses and Disclosures. Other than for the purposes described above, or as otherwise permitted by law, Guardian must obtain your written authorization to use or disclosure your PHI. You have the right to revoke that authorization in writing except to the extent that: (i) we have taken action in reliance upon the authorization prior to your written revocation, or (ii) you were required to give us your authorization as a condition of obtaining coverage, and we have the right, under other law, to contest a claim under the coverage or the coverage itself.

Under federal and state law, certain kinds of PHI will require enhanced privacy protections. These forms of PHI include information pertaining to:

- HIV/AIDS testing, diagnosis or treatment
- Venereal and /or communicable Disease(s)
- Genetic Testing
- Alcohol and drug abuse prevention, treatment and referral
- Psychotherapy notes

We will only disclose these types of delineated information when permitted or required by law or upon your prior written authorization.

Your Right to an Accounting of Disclosures . An 'accounting of disclosures' is a list of certain disclosures we have made, if any, of your PHI. You have the right to receive an accounting of certain disclosures of your PHI that were made by us. This right applies to disclosures for purposes other than those made to carry out treatment, payment and health care operations as described in this notice. It excludes disclosures made to you, or those made for notification purposes.

We ask that you submit your request in writing by completing our form. Your request may state a requested time period not more than six years prior to the date when you make your request. Your request should indicate in what form you want the list (e.g., paper, electronically). Our form for Account of Disclosure requests is available at www.guardianlife.com/privacy-policy.

Your Right to Obtain a Paper Copy of This Notice . You have a right to request a paper copy of this notice even if you have previously agreed to accept this notice electronically. You may obtain a paper copy of this notice by sending a request to the contact information listed at the end of this notice.

Your Right to File a Complaint . If you believe your privacy rights have been violated, you may file a complaint with Guardian or the Secretary of U.S. Department of Health and Human Services. If you wish to file a complaint with Guardian, you may do so using the contact information below. You will not be penalized for filing a complaint.

Please submit any exercise of the Rights designated below to Guardian in writing using the contact information listed below. For some requests, Guardian may charge for reasonable costs associated with complying with your requests; in such a case, we will notify you of the cost involved and provide you the opportunity to modify your request before any costs are incurred.

Your Right to Request Restrictions . You have the right to request a restriction on the PHI we use or disclose about you for treatment, payment or health care operations as described in this notice. You also have the right to request a restriction on the medical information we disclose about you to someone who is involved in your care or the payment for your care.

Guardian is not required to agree to your request; however, if we do agree, we will comply with your request until we receive notice from you that you no longer want the restriction to apply (except as required by law or in emergency situations). Your request must describe in a clear and concise manner: (a) the information you wish restricted; (b) whether you are requesting to limit Guardian's use, disclosure or both; and (c) to whom you want the limits to apply.

Your Right to Request Confidential Communications . You have the right to request that Guardian communicate with you about your PHI be in a particular manner or at a certain location. For example, you may ask that we contact you at work rather than at home. We are required to accommodate all reasonable requests made in writing, when such requests clearly state that your life could be endangered by the disclosure of all or part of your PHI.

Your Right to Amend Your PHI . If you feel that any PHI about you, which is maintained by Guardian, is inaccurate or incomplete, you have the right to request that such PHI be amended or corrected. Within your written request, you must provide a reason in support of your request. Guardian reserves the right to deny your request if: (i) the PHI was not created by Guardian, unless the person or entity that created the information is no longer available to amend it (ii) if we do not maintain the PHI at issue (iii) if you would not be permitted to inspect and copy the PHI at issue or (iv) if the PHI we maintain about you is accurate and complete. If we deny your request, you may submit a written statement of your disagreement to us, and we will record it with your health information.

Your Right to Access to Your PHI. You have the right to inspect and obtain a copy of your PHI that we maintain in designated record sets. Under certain circumstances, we may deny your request to inspect and copy your PHI. In an instance where you are denied access and have a right to have that determination reviewed, a licensed health care professional chosen by Guardian will review your request and the denial. The person conducting the review will not be the person who denied your request. Guardian promises to comply with the outcome of the review.

How to Contact Us:

If you have any questions about this Notice or need further information about matters covered in this Notice, please call the toll-free number on the back of your Guardian ID card. If you are a broker please call 800-627-4200. All others please contact us at 800-541-7846. You can also write to us with your questions, or to exercise any of your rights, at the address below:

Attention:

Guardian Corporate Privacy Officer
National Operations

Address:

The Guardian Life Insurance Company of America
Group Quality Assurance - Northeast
P.O. Box 2457
Spokane, WA 99210-2457

B998.0054

YOUR BENEFITS INFORMATION - ANYTIME, ANYWHERE

www.GuardianAnytime.com

Insured employees and their dependents can access helpful, secure information about their Guardian benefits(s) online at:

GuardianAnytime.com - 24 hours a day, 7 days a week.

Anytime, anywhere you have an internet connection you will be able to:

- Review your benefits
- Look up coverage amounts
- Check the status of a claim
- Print forms and plan materials
- And so much more!

To register, go to www.GuardianAnytime.com

GUARDIAN℠

The Guardian Life Insurance Company of America
7 Hanover Square
New York, New York 10004-2616

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