

OPTIONAL DENTAL COVERAGE

Available if additional premium is paid at initial enrollment in the Basic Plan.
Students may enroll on-line at www.macori.com/uhd.

The following Optional Dental Plan provides limited dental benefits for both diagnostic/preventive and primary services to students on an optional basis. **The Optional Dental Plan is only available to students upon initial enrollment in the 2010-2011 Student Health Insurance Plan.**

The dental plan provides the benefits shown below subject to a Policy Year Maximum benefit of \$500 per Covered Person and a Policy Year deductible of \$50 per Covered Person.

Eligibility, Termination, and Effective Dates of coverage under this Optional Dental Coverage are the same as the medical plan.

A. DIAGNOSTIC AND PREVENTIVE SERVICES – After the Policy Year deductible has been satisfied, the Plan will pay 100% of Reasonable and Customary charges for the following services:

- Oral Exams
- Space Maintainers
- Emergency Treatment
- Pulp Vital Tests
- Prophylaxis
- X-Rays
- Biopsy of Oral Tissue

B. PRIMARY SERVICES – After the Policy Year deductible has been satisfied, the Covered Person is responsible for 20% of Reasonable and Customary charges for the following services:

- Fillings
- Oral Surgery
- Endodontics
- Periodontics
- Re-cement Crowns, In-lays, and Bridges
- Anesthesia
- Repair of Dentures

DENTAL EXCLUSIONS Coverage does not include, nor will benefits be paid for Gold Foil Restoration, Gold Fillings, Inlays, Crowns, Bridges, and Dentures, Orthodontic Services for which treatment began prior to the Effective Date of coverage under the Optional Dental Coverage .

DENTAL LIMITATIONS Two (2) of each of the following per Policy Year: Oral Exams One (1) of each of the following per Policy Year: Bitewing X-rays, Topical Fluoride applications, Pulp Vitality test One (1) full mouth X-ray every three years

Benefits for fluoride applications and space maintainers are available only to participants under the age of 19.

Only students enrolled in the Basic Plan are eligible to purchase this Optional Dental Coverage. Purchase must be made at the time of initial enrollment into the Basic Plan (additional premium required). The enrollment deadlines applicable to the Term of Coverage for the Basic Plan shall also apply to the Optional Dental Coverage. Optional Dental coverage is not available on the student fee bill. Enrollment forms must be completed and mailed directly to Macori, Inc. or completed on-line at www.macori.com/uhd.

Unless otherwise stated, all benefits are subject to all terms of the Policy.