

APPLICATION IS HEREBY MADE TO
Blue Shield of California
(California Physicians' Service)

FOR A GROUP DENTAL SERVICE CONTRACT

BY: Mr. Stax, Inc.
25060 Avenue Stanford Suite 200
Valencia, CA 91355

This Contract, number **W0070519-D0000163** shall be effective **January 1, 2020**. It has been read and approved, and the terms and conditions are accepted by the Contractholder.

The Contractholder, on behalf of itself and its Subscribers, hereby expressly acknowledges its understanding that this agreement constitutes a contract solely between the Contractholder and Blue Shield of California (hereafter referred to as "the Plan"), which is an independent corporation operating under a license from the Blue Cross and Blue Shield Association ("Association"), an Association of independent Blue Cross and Blue Shield plans, permitting the Plan to use the Blue Shield Service Mark in the State of California, and that the Plan is not contracting as the agent of the Association. The Contractholder further acknowledges and agrees that it has not entered into this agreement based upon representations by any person other than the Plan and that neither the Association nor any person, entity, or organization affiliated with the Association shall be held accountable or liable to the Contractholder or its Subscribers for any of the Plan's obligations to the Contractholder created under this agreement. This paragraph shall not create any additional obligations whatsoever on the part of the Plan, other than those obligations created under other provisions of this agreement.

This application is executed in duplicate. **The Contractholder shall sign, date and return this original application page to Blue Shield of California, 601 12th Street, 20th Floor, Oakland, California 94607, Attention: Product Operations.** The Contract shall be retained by the Contractholder. Payment of dues and acceptance of Blue Shield's performance hereunder by the Contractholder shall be deemed to constitute the Contractholder's acceptance of the terms hereof, whether or not this agreement is signed by the Contractholder.

It is agreed that this application supersedes any previous application for this Contract.

Dated at _____ (City, State)
this _____ day of _____ 20 _____
(Legal Name of Contractholder)

By _____
Title _____

As Contractholder, you are responsible for communicating to Subscribers as soon as possible (and in any case, no later than 30 days after receipt) all changes in Benefits and in any provisions affecting Benefits.

PLEASE SIGN, DATE AND RETURN THE ORIGINAL APPLICATION PAGE TO BLUE SHIELD OF CALIFORNIA AT THE ABOVE ADDRESS. RETAIN THE CONTRACT.

Inquiries concerning any problems that may develop in the administration of this Contract should be directed to Blue Shield of California at the address provided on page GC-1.

blue  of california



**601 12th Street
Oakland, California 94607
(510) 607-2000**

GROUP DENTAL SERVICE CONTRACT

SMILESM DENTAL PPO

between
Mr. Stax, Inc.
(*"Contractholder"*)

and

California Physicians' Service
dba Blue Shield of California
a not-for-profit corporation

In consideration of the applications and the timely payment of Dues, Blue Shield of California agrees to provide Benefits of this Contract to covered Employees and their covered Dependents.

This Contract shall be effective as of **January 1, 2020**, for a term of 12 months, subject to the provisions entitled, "Changes: Entire Contract".

A handwritten signature in black ink that reads "Jason Bleau".

Jason Bleau
Vice President
Core Accounts
Blue Shield of California

Group Number: **W0070519-D0000163**

Original Effective Date: **January 1, 2020**

GC-1

IMPORTANT

No Member has the right to receive the Benefits of this Group Dental Service Contract (Contract) for services or supplies furnished following termination of coverage, except as specifically provided in the Group Continuation of Coverage section of the Evidence of Coverage and Disclosure Form. Benefits of this Contract are available only for services and supplies as included in the applicable sections of the Evidence of Coverage and Disclosure Form, furnished during the term the Contract is in effect and while the individual claiming Benefits is actually covered by this Contract. Benefits may be modified during the term of this Contract under the applicable section in Part V. Dues, Part VII. General Provisions, D. Changes: Entire Contract, or upon the issuance of a new Contract. If Benefits are modified, the revised Benefits (including any reduction in Benefits or the elimination of Benefits) apply for services or supplies furnished on or after the effective date of the modification. There is no vested right to receive the Benefits of this Contract.

This policy is not designed to meet the minimum essential health benefits requirement for pediatric dental coverage as set forth by the Affordable Care Act for small business and individual and family plans.

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PART I. INTRODUCTION

Under the Blue Shield Dental Plan (Plan), the Plan will provide or arrange for the provision of Services to eligible Subscribers and Dependents of the Contractholder in accordance with the terms, conditions, limitations, and exclusions of this Group Dental Services Contract.

Blue Shield of California's (Blue Shield's) dental plans are administered by a contracted Dental Plan Administrator (DPA) which is a dental care service plan licensed by the California Department of Managed Health Care, and which contracts with Blue Shield to underwrite and administer the delivery of dental services through a network of Participating Dentists and Dental Centers. A DPA also contracts with Blue Shield to serve as a claims administrator for the processing of claims for services received from Non-Participating Dentists.

The Evidence of Coverage and Disclosure Form is included and made part of this Contract.

PART II. DEFINITIONS

In addition to the provisions contained in the "Definitions" section of the Evidence of Coverage and Disclosure Form, the following provisions apply to this Group Dental Service Contract:

Employee - (1) an individual engaged on a full-time basis in the conduct of the business of the Employer, whose normal work week is at least 30 hours, and whose duties in such employment are performed at the Employer's regular places of business; or (2) a sole proprietor or partner of a partnership engaged on a full-time basis, at least 30 hours per week, in the Employer's business and who is included as an Employee under a dental care Plan Contract of the Employer. However, an individual is ineligible for coverage who works part-time, temporary, or is employed on a substitute basis.

Waiting Period - a period that is required to pass before an otherwise eligible Employee will be able to enroll in coverage under the Group Health Services Contract.

PART III. ELIGIBILITY

In addition to the provisions contained in the "Eligibility" section of the Evidence of Coverage and Disclosure Form, the following provisions apply to this Group Dental Service Contract:

A. Employee Eligibility, Waiting Periods and Open Enrollment

1. The date of eligibility of Employees who enroll during the initial enrollment period shall be determined as follows:
 - a. Each such individual employed by the Employer on the effective date of this Contract is eligible on the effective date of this Contract.
 - b. Each individual, except as provided in paragraph a. above, shall be eligible to enroll following the completion of any applicable Waiting Period established by the Employer.
 - c. If associated Employers are added, the effective date of the amendment adding an associated Employer shall be treated as the effective date of this Contract for the purpose of determining the date of eligibility of the Employees of such Employer.
 - d. The Employer shall reduce the Waiting Period in b. by any period of prior creditable coverage. The Employer shall inform Blue Shield of any applicable change to the Employee's Waiting Period.
2. The date of eligibility of a former Employee, who has been re-employed, shall be determined as follows: The Employee's period of service prior to termination of employment shall be included in the determination of his date of eligibility, provided:
 - a. he has resumed active work within 90 days after such termination; or
 - b. if his previous employment was terminated due to entry into the Armed Forces, he has resumed active work within the time set by law for reinstatement of employment rights. However, there will be no waiting periods as prohibited by The Military and Veterans Code; or
 - c. if termination was due to disability, he has resumed active work within one month after ceasing to be disabled; otherwise he shall be considered as an Employee entering the employ of the Employer on the date he resumed work and shall be eligible on the date he completes the period of service specified in A.1.b.
3. If any class of Employees is not eligible under A.1., and if an Employee transfers from such ineligible class to an eligible class, he shall be considered as having entered the employ of the Employer on the date of such transfer. Service in an ineligible class shall not be included in the determination of the date of eligibility.
4. The Employer agrees to offer dental Benefits coverage to all eligible Employees during the initial enrollment period.
5. An Employee may transfer enrollment for himself or his Dependent(s) from another group dental plan sponsored by the Employer to the dental Plan covered by this Contract only during the Open Enrollment Period from December 18 through December 25 of each year. The effective date of Benefits for such Employee and Dependent(s) shall be the first day of each subsequent January. Submission of evidence of acceptability is not required when application is made during this Open Enrollment Period.
6. The Employer shall timely report any additions or terminations of Employees or Dependents so that retroactive Dues adjustments are avoided and claims are not paid for ineligible individuals. However, if the Employer determines that it has made an administrative error in the processing of eligibility for an Employee or Dependent, Blue Shield will accept the retroactive changes subject to the following limitations:
 - a. Blue Shield will accept enrollment of the Employee or Dependent retroactively for a maximum of 90 days, as long as Dues are paid by the Employer for the entire retroactive enrollment period. If an Employee or Dependent is retroactively enrolled pursuant to this, and the Employee or Dependent received covered health care Services during that retroactive period, Blue Shield will reimburse the Employee for payments made for

PART III. ELIGIBILITY

covered Services received in accordance with the rules of the Evidence of Coverage, minus the Member's Copayments as stated in the Evidence of Coverage;

- b. Blue Shield will accept termination/disenrollment of the Employee or Dependent retroactive for a maximum of 90 days and will refund appropriate Dues paid for the retroactive termination period. In such case, Blue Shield reserves the right to request refund from the Employee for any payments made for services rendered during the retroactive termination period. In making a request for retroactive termination or disenrollment, Contractholder shall comply with all applicable state and federal law, including, but not limited to, the Patient Protection & Affordable Care Act and any related regulations.

B. Associated Employers

Employees of the following listed Employers associated with the Employer as subsidiaries or affiliates are eligible for Benefits in accord with this Contract. For the purposes of this Contract only, service with any associated Employers shall be considered service with the Employer. The Employer may act for and on behalf of any associated Employers in all matters pertaining to this Contract, and every act done by, agreement made with, or notice given to the Employer shall bind all associated Employers.

(list of associated Employers)

None

C. Termination of Benefits

In addition to the provisions contained in the "Termination of Benefits" section of the Evidence of Coverage and Disclosure Form, the following provisions apply to this Group Dental Service Contract:

1. The Benefits of a Subscriber shall cease on the first day of the month following the month in which the Subscriber retires, is pensioned, leaves voluntarily, or is dismissed from the employ of the Contractholder or otherwise ceases to be a member of a class eligible for coverage, unless a different date on which the Subscriber no longer meets the requirements for eligibility has been agreed to between Blue Shield and the Contractholder, except that:
 - a. if the Subscriber ceases active work because of a disability due to illness or bodily injury, or because of an approved leave of absence or temporary layoff, payment of Dues for that Subscriber shall continue coverage in force in accordance with the Employer's policy regarding such coverage; or,
 - b. if the Employer is subject to the California Family Rights Act of 1991 and/or the Federal Family & Medical Leave Act of 1993, and the approved leave of absence is for family leave pursuant to such Acts, payment of Dues for that Subscriber shall keep coverage in force for the duration(s) prescribed by the Acts. The Employer is solely responsible for notifying Employees of the availability and duration of family leaves.
2. With respect to a newborn child or a child placed for adoption, coverage will cease on the 31st day at 11:59 p.m. Pacific Standard Time following the Dependent's effective date of coverage, except that coverage shall not cease if a written or electronic application for the addition of the Dependent is submitted to and received by Blue Shield within 31 days following the effective date of coverage.

PART IV. GROUP RENEWAL PROVISIONS

A. Advance Notification of Blue Shield's Intent to Renew the Group Dental Service Contract

The Employer shall be notified by Blue Shield of California of its intent to issue a new Group Dental Service Contract at least 75 days prior to the proposed effective date of the new contract. However, this advance notification is distinct from, and does not alter the notification periods specified in Part V. Dues, Paragraph D., or in Part VII. General Provisions, Paragraph D. Changes: Entire Contract.

B. Renewal of the Group Dental Service Contract

Blue Shield will renew this Group Dental Service Contract at the option of the Contractholder except in the following instances:

1. the Contractholder violates a material contract provision relating to Employer or other group contribution or group participation rates by the Contractholder or Employer;
2. the Contractholder fails to pay the required Dues as specified under Part V. Dues;
3. the Contractholder commits fraud or other intentional misrepresentation of material fact;
4. the Contractholder relocates outside of California;
5. Blue Shield ceases to offer a plan type purchased by the Contractholder;
6. Blue Shield ceases to offer health benefit plans in the state (withdrawal of all products).

PART V. DUES

A. Dues

Monthly Dues

D0000163

Subscriber	\$39.63
Additional for Spouse (or Domestic Partner)	\$41.44
Additional for Child(ren).....	\$49.53
Additional for Family	\$103.63

B. When And Where Payable

1. The first month's Dues must be paid to Blue Shield by the effective date of this Contract and subsequent Dues shall be prepaid in full by the same date of each succeeding month. No Member will be covered under this Contract until the first month's Dues payment has been received by Blue Shield.
2. Dues for Employees and/or Dependents who become eligible on a date other than the bill date are waived for the month during which eligibility for covered Benefits is attained. Dues for Employees and/or Dependents whose eligibility for covered Benefits terminates on a date other than the bill date are due in full for the month during which eligibility is terminated.
3. All Dues are payable by the Employer to Blue Shield of California. The payment of any Dues shall not maintain the Benefits under this Contract in force beyond the date immediately preceding the next transmittal date except as otherwise provided in Part V. F.

C. The terms of this Contract or the Dues payable therefore may be changed from time to time as set forth in Part VII., D. Changes Entire Contract.

D. The Employer shall remit to Blue Shield the amount specified in Part V. A. ("the Dues"). If a Federal, State or any other taxing or licensing authority imposes upon Blue Shield any tax or fee on account of any of the Employer's health benefit plans that is not included in the Dues, whether such tax or fee is based on Dues, gross receipts, enrollment or any other basis, Blue Shield may amend the Contract to increase the Dues by an amount sufficient to cover any such taxes or fees rounded to the nearest cent. This amendment shall be effective as of the date stated in the notice, which shall not be earlier than the date of the imposition of such tax or fee, by mailing a postage prepaid notice of the amendment to the Employer at its address of record with Blue Shield at least 60 days before the effective date of the amendment. In the case of Federal excise taxes, Blue Shield may also amend the Dues to include any increased Federal income taxes to Blue Shield associated with such Federal excise taxes.

E. If Benefit amounts are changed due to a change in the terms of this Contract or if a tax is levied under Part V. D., the Dues charge therefore may be made, or the Dues credit therefore may be given, as of the effective date of such change.

F. A grace period of 30 days to pay all delinquent Dues and avoid cancellation will be granted for the payment of Dues accruing, other than those due on the effective date of this Contract, during which period this Contract shall continue in force, but the Employer shall be liable to Blue Shield for the payment of all Dues accruing during the period the Contract continues in force during the grace period. Cancellation for non-payment of Dues shall be in accordance with PART VI. B.

PART VI. CANCELLATION/REINSTATEMENT/GRACE PERIOD

A. Cancellation Without Cause

The Employer may cancel this Contract at any time by written notice delivered or mailed to Blue Shield, effective on receipt or on such later date as specified in the notice.

B. Cancellation for Non-Payment of Dues

Blue Shield may cancel this Contract for non-payment of Dues. If Dues are not received when due, coverage will end 30 days after the date for which Dues are due. The Employer will be liable for all Dues accrued while this Contract continues in force including those accrued during the 30-day grace period. In such case, a Notice Confirming Termination of Coverage will be mailed to the Employer by Blue Shield. A new application for coverage will be required by the Employer and a new contract will be issued only upon demonstration that the Employer meets all underwriting requirements at the time of the application.

C. Cancellation/Rescission for Fraud, Intentional Misrepresentations of Material Fact

Blue Shield may cancel or rescind this Contract within 24 months following issuance for fraud or intentional misrepresentation of material fact by the Employer; or with respect to coverage of Employees or Dependents, for fraud or intentional misrepresentation of material fact by the Employee, Dependent, or their representative. Fraud or intentional misrepresentations of material fact on an application or a health statement (if a health statement is required by the Employer) may, at the discretion of Blue Shield, result in the cancellation or rescission of this Contract. A rescission voids the Contract retroactively as if it was never effective; Blue Shield will provide written notice prior to any rescission.

D. Grace Period

The Employer shall be entitled to a grace period of 30 days for payment of Dues, as described in PART V. F. hereof. If during a grace period written notice is given by the Employer to Blue Shield that the Contract or (subject to the consent of Blue Shield) any part of the Contract is to be discontinued before the expiration date of the grace period, the Contract or such part shall be discontinued as of the date specified by the Employer or the date of receipt of such written notice by Blue Shield, whichever is the later date, and the Employer shall be liable to Blue Shield for the payment of pro rata Dues for the period commencing with the last transmittal date and ending with the date of such discontinuance.

E. Payment or Refund of Dues Upon Cancellation

In the event of cancellation, the Employer shall promptly pay any earned Dues which have not previously been paid. Blue Shield shall within 30 days of cancellation (1) return to the Employer the amount of prepaid Dues, if any, that Blue Shield determines have not been earned as of the effective date of cancellation, and (2) provide Benefits of the Plan for services incurred during the time coverage was in effect up to and including the effective date of cancellation.

F. Termination of Benefits

No Benefits shall be provided for services rendered after the effective date of cancellation, except as specifically provided in the Group Continuation of Coverage section of the Evidence of Coverage and Disclosure Form.

In the event this Contract is cancelled for any reason, including but not limited to for non-payment of Dues, no further Benefits will be provided after cancellation.

G. Employer to Provide Subscribers with Notice Confirming Termination of Coverage

If this Contract is rescinded, or cancelled by either party, the Employer shall notify the Subscribers. If rescinded or cancelled by Blue Shield, the Employer shall promptly mail a copy of Blue Shield's Notice Confirming Termination of Coverage to each Subscriber and provide Blue Shield proof of such mailing and the date thereof.

PART VII. GENERAL PROVISIONS

In addition to the provisions contained in the Evidence of Coverage and Disclosure Form, the following provisions apply to this Group Dental Service Contract:

A. Choice of Providers

A Member may select any licensed Dentist or oral surgeon to provide Covered Services hereunder, including such providers outside of California that meet similar requirements.

A Directory of Participating Dentists is available to all Subscribers by calling Dental Customer Service at 1-888-702-4171 or writing to:

Blue Shield of California
Dental Customer Service
425 Market Street, 15th Floor
San Francisco, CA 94105

B. Use of Masculine Pronoun

Whenever a masculine pronoun is used in this Contract, it shall include the feminine gender unless the context clearly indicates otherwise.

C. Workers' Compensation

This Contract is not in lieu of, and shall not affect, any requirements for coverage by workers' compensation insurance.

D. Changes: Entire Contract

The terms of this Contract, the Dues payable therefor, and the benefits of this Plan, including but not limited to Covered Services, Deductible, and Copayment, may be changed from time to time. Blue Shield will provide at least 60 days' written notice of any such change, and these changes shall not become effective until at least 60 days after written notice of such change is delivered or mailed to the Employer's last address as shown on the records of Blue Shield. Benefits for services furnished on or after the effective date of any Benefit modification shall be provided based on the modification. No change in this Contract shall be valid unless approved by an executive officer of Blue Shield and a written endorsement is issued. No other representative has authority to change this Contract or to waive any of its provisions.

This Contract, including the appendices, attachments, or other documents incorporated by reference, constitutes the entire agreement between the parties, and any statement made by the Employer or by any Member shall, in the absence of fraud, be deemed a representation and not a warranty.

Notice of changes in Benefits, and any documents that may be delivered to the Employer or the Employer's representative for the purpose of informing Members of the details of their coverage under this Contract, will be distributed by the Employer or his representative immediately upon receipt but in no event later than 30 days after receipt of such material.

E. Statutory Requirements

This Contract is subject to the requirements of the Knox-Keene Health Care Service Plan Act, Chapter 2.2 of Division 2 of the California Health and Safety Code and Title 28 of the California Code of Regulations. Any provision required to be in this Contract by reason of the Act or Regulations shall bind Blue Shield whether or not such provision is actually included in this Contract. In addition, this Contract is subject to applicable state and federal statutes and regulations, which may include the Employee Retirement Income Security Act, Health Insurance Portability and Accountability Act ("HIPAA") and applicable Centers for Medicare and Medicaid Services ("CMS") requirements. Any provision required to be in this Contract by reason of such state and federal statutes shall bind the Group and Blue Shield whether or not such provision is actually included in this Contract.

PART VII. GENERAL PROVISIONS

F. Legal Process

Legal process or service upon Blue Shield must be served upon a corporate officer of Blue Shield.

G. Time of Commencement or Termination

Wherever this Contract provides for a date of commencement or termination of any part or all of this Contract, commencement or termination shall be effective as of 12:01 a.m. Pacific Time of the commencement date and as of 11:59 p.m. Pacific Time of the termination date.

H. Records and Information to be Furnished

The Employer shall furnish Blue Shield with such information as Blue Shield may require to enable it to administer this Plan, to determine the Dues and to enable it to perform this Contract. CMS specifically requires Blue Shield to obtain the following information: Social Security numbers for Subscribers and Dependents over forty-five (45) years of age, Subscriber employment status, Employer identification number and Employer size. Failure to provide any such information required by this Section may result in immediate cancellation of this Contract.

I. Membership Cards and Evidence of Coverage and Disclosure Form Booklets

Membership cards will be issued by the Plan for all Subscribers, in addition to an Evidence of Coverage and Disclosure Form which summarizes the Benefits of this Contract and how to obtain Covered Services. The membership cards will either be sent to the Contractholder for distribution to the Subscribers, or sent directly to the Subscribers, depending on the Contractholder's instructions.

Blue Shield will make available to Contractholder an electronic version of the Evidence of Coverage and Disclosure Form applicable to the Contract via the Blue Shield employer website. Contractholder shall ensure distribution of the Evidence of Coverage and Disclosure Form to Subscribers by one of the following methods: (1) post the electronic Evidence of Coverage and Disclosure Form in a read-only format on the intranet site which is accessed by Employees of Contractholder., (2) Emailing the Evidence of Coverage and Disclosure Form directly to Subscribers, or, (3) providing Subscribers with instructions from Blue Shield about how to electronically retrieve the Evidence of Coverage and Disclosure Form from the Blue Shield website. Contractholder is not authorized to modify or alter in any way the text or the formatting of the electronic Evidence of Coverage and Disclosure Form file. Blue Shield assumes no responsibility for any changes in text or formatting that may occur in the Evidence of Coverage and Disclosure Form after it is provided to Contractholder.

If Contractholder posts the electronic Evidence of Coverage and Disclosure Form on its intranet site, it shall do so in such a way so as to permit Employees of Contractholder to download and print a complete and accurate copy of the Evidence of Coverage and Disclosure Form. Contractholder will notify Employees enrolled with Blue Shield that the Evidence of Coverage and Disclosure Form for their plan is available to review, download and print from Contractholder's intranet site and will provide enrollees with reasonable and appropriate instructions by which to access and print the document from the intranet site.

Contractholder will also notify Employees that printed hard copies of the Evidence of Coverage and Disclosure Form are available and will be promptly provided to Employees by Contractholder or by Blue Shield on request.

Upon request, Blue Shield will also provide Contractholder with printed Evidence of Coverage and Disclosure Form booklets in an amount not to exceed 10% of the total Subscriber count at no additional charge.

If Blue Shield receives inquiries from enrollees in Contractholder's plan regarding obtaining a copy of the Evidence of Coverage and Disclosure Form, Blue Shield will refer the enrollee to Contractholder's human resources benefits staff with instructions that a copy of the Evidence of Coverage and Disclosure Form is available electronically and in printed hard copy on request.

In the event Blue Shield reasonably concludes that Contractholder is either using the electronic Evidence of Coverage and Disclosure Form in a matter not permitted by this Agreement or is not providing Subscribers with access to the Evidence of Coverage and Disclosure Form in accordance herewith, then Blue Shield will print copies of the Evidence of

PART VII. GENERAL PROVISIONS

Coverage and Disclosure Form and Contractholder will cooperate with Blue Shield to ensure that printed copies of the Evidence of Coverage and Disclosure Form are timely provided to all Employees of Contractholder enrolled with Blue Shield. Contractholder agrees to reimburse Blue Shield for the reasonable cost of printing and delivering the Evidence of Coverage and Disclosure Form documents.

J. Inquiries and Complaints

Inquiries concerning any problems that may develop in the administration of this Contract should be directed to the Plan at the address or telephone number indicated on page CG-1 of this Contract. (See also the Customer Service section of the Evidence of Coverage and Disclosure Form.)

K. Confidentiality

The Contractholder shall comply with all applicable state and federal laws regarding the privacy and confidentiality of the personal and health information of Subscribers and Dependents. The Contractholder shall not require the Plan to release the personal and health information of individual Subscribers or Dependents without written authorization from the Subscriber, unless permitted by law. No information may be disclosed by either party in violation of California Civil Code Section 56, et seq. At the request of the Contractholder, the Plan may provide aggregate, encrypted, or encoded data regarding Subscribers and Dependents to the Contractholder, unless such data would explicitly or implicitly identify specific Subscribers or Dependents. To the extent the Contractholder receives, maintains, or transmits personal or health information of Subscribers or Dependents electronically, the Contractholder shall comply with all state and federal laws relating to the protection of such information including, but not limited to, the Health Insurance Portability and Accountability Act (HIPAA) provisions on security and confidentiality.

L. Reimbursement to Employees

An Employee, with respect to himself or any of his covered Dependents, is entitled to payment directly from Blue Shield or a contracted Dental Plan Administrator for Services which are a Benefit of this contract when he is ineligible for Service payments because (i) he has failed to notify a Participating Dentist of his Blue Shield membership, (ii) he has selected a Non-Participating Dentist, or (iii) he has received Services which are Benefits while he is outside of the State of California. Requests for payment must be submitted to a contracted Dental Plan Administrator within 1 year after the month in which Services were provided.

In order to receive such Benefits, the Subscriber or the Non-Participating Dentist must complete a claim form and submit it to a contracted Dental Plan Administrator. Claim forms may be obtained from the Contractholder, from a contracted Dental Plan Administrator, or from any Blue Shield office.

However, if an Employee or any of his covered Dependents is receiving Services from a Participating Dentist as of the date that such provider's contract with a contracted Dental Plan Administrator is terminated, the Employee's responsibility to that provider for Services rendered subsequent to that termination date shall be no greater than it was for Services rendered immediately prior to that termination date, until the first to occur of the following:

1. the date that the Services being rendered by such provider are completed;
2. the date that a contracted Dental Plan Administrator makes reasonable and dentally appropriate provision for the assumption of such Services by another contracting provider;
3. the date that coverage for such Member is terminated.

Participating providers submit claims for payment after their services have been received. You or your non-participating providers also submit claims for payment after services have been received.

Providers do not receive financial incentives or bonuses from Blue Shield of California.

PART VII. GENERAL PROVISIONS

M. ERISA Plan Administrator

If the Contractholder's Plan is governed by ERISA (29 U.S.C. Section 1001, et seq.), it is understood that Blue Shield is not the plan administrator for the purposes of ERISA. The plan administrator is the Contractholder.

PART VIII. CONTRACTHOLDER NOTIFICATION REQUIREMENTS

The Contractholder has various notification requirements under this Group Dental Service Contract. Some of the major Contractholder notification requirements are summarized below. **Note: This summary is not to be construed as an all-inclusive list of the notice requirements of the Contractholder under this Group Dental Service Contract nor does it absolve the Contractholder from any obligations specified elsewhere under this Group Dental Service Contract.**

A. Initial Enrollment

The Employer agrees to offer dental benefits coverage to all eligible Employees during the initial enrollment period.

B. Notice of Cancellation for Nonpayment of Premiums and Grace Period or Notice of Cancellation, Rescission or Nonrenewal

Upon receipt of a Notice of Cancellation for Nonpayment of Premiums and Grace Period or a Notice of Cancellation, Rescission or Nonrenewal from the Plan, the Employer shall promptly send any such Notice to each subscriber in a manner which complies with applicable law.

C. COBRA and Cal-COBRA

The following provisions are applicable only when the Contractholder is subject to Title X. of the Consolidated Omnibus Budget Reconciliation Act [COBRA] as amended or the California Continuation Benefits Replacement Act [Cal-COBRA]. (See the Continuation of Group Coverage section of the Evidence of Coverage and Disclosure Form.)

1. COBRA

Blue Shield is not the plan administrator or plan sponsor, as those terms are defined by ERISA, for any purpose, including but not limited to COBRA, and has no responsibility for the Contractholder's COBRA administration obligations

To the extent required by COBRA, and upon timely receipt of dues and proper enrollment forms, Blue Shield will continue the group coverage to qualified beneficiaries after the period that their coverage would normally terminate under the Contract.

Blue Shield will not be responsible for determining whether a Subscriber or Dependent is eligible to receive continuation coverage; such determination is based on the requirements of COBRA and the procedures established by the Contractholder or its COBRA administrator.

If the Contractholder or any Subscriber or Dependent fails to meet its obligations under the Contract and COBRA, Blue Shield shall not be liable for any claims of the Subscriber or Dependent after his/her termination of coverage, except as expressly provided in other applicable provisions of the Contract.

The Contractholder is solely responsible for all aspects of the administration of COBRA and any amendments with respect to the group health coverage provided by this Contract. The obligations of the Contractholder, in the event that federal continuation of coverage requirements of COBRA, as amended, apply to the Contractholder, are as set forth below:

- a. Contractholder or its COBRA administrator will complete and timely provide all notices and enrollment forms to all eligible Subscribers and Dependents (including the initial notice of COBRA rights) required under COBRA.
- b. Contractholder or its COBRA administrator will establish procedures to verify eligibility for COBRA coverage and receive COBRA election forms from Qualified Beneficiaries.
- c. The Contractholder will notify its COBRA administrator (or the Plan administrator if the Contractholder does not have a COBRA administrator) of the Subscriber's death, termination, or reduction of hours of employment, or of the Subscriber's Medicare entitlement, or the Employer's (Contractholder's) filing for reorganization under Title XI, United States Code.

PART VIII. CONTRACTHOLDER NOTIFICATION REQUIREMENTS

- d. Contractholder or its COBRA administrator will establish a determination date upon which applicable COBRA rates may be annually changed and determine the applicable premium amount for qualified COBRA beneficiaries in accordance with its Contract with Blue Shield, adding the 2% administrative fee permitted by COBRA.
- e. Contractholder or its COBRA administrator will bill and collect premiums from COBRA Qualified Beneficiaries, and provide timely notification of nonpayment of COBRA continuation coverage premiums, per the terms of the Contract and the COBRA law.
- f. Contractholder or its COBRA administrator will remit premiums to Blue Shield on behalf of the COBRA qualified beneficiary until Blue Shield receives notice from the Contractholder that such beneficiary is no longer entitled to COBRA coverage.
- g. Contractholder or its COBRA administrator will provide notification of continuation of coverage rights to the extent required by COBRA or any other federal or state laws as applicable, on termination of COBRA coverage. The Contractholder or its COBRA administrator is responsible for notifying COBRA enrollees of their right to possibly continue coverage under Cal-COBRA at least 90 calendar days before their COBRA coverage will end.
- h. Contractholder or its COBRA administrator will inform eligible Subscribers and Dependents of changes in the COBRA law as they occur, including an explanation of the impact of these changes upon COBRA coverage.
- i. The Contractholder agrees to assume responsibility for any and all COBRA violations resulting from the failure of the Contractholder or its COBRA administrator to perform its COBRA administration responsibilities.

2. Cal-COBRA

Contractholders subject to the California Continuation Benefits Replacement Act (Cal-COBRA) are responsible for notifying Blue Shield in writing within 30 days when the Contractholder becomes subject to Section 4980B of the United States Internal Revenue Code or Chapter 18 of the Employee Retirement Income Security Act, 29 U.S.C. Section 1161 et seq.

Contractholders subject to the California Continuation Benefits Replacement Act (Cal-COBRA) are responsible for notifying Blue Shield in writing of the Subscriber's termination or reduction in hours of employment within 30 days of the Qualifying Event.

EVIDENCE OF COVERAGE AND DISCLOSURE FORM

An Evidence of Coverage and Disclosure Form booklet and any applicable Supplements will be issued by Blue Shield for all Subscribers covered under this Group Dental Service Contract. The following pages contain the exact provisions of this Evidence of Coverage and Disclosure Form and any applicable Supplements and are included as part of this Contract.

Note: In the Evidence of Coverage and Disclosure Form, references to "you" or "your" shall mean the eligible Subscriber and/or Dependent of this Plan. References to "we" or "us" shall mean the Plan and/or Blue Shield of California.

SmileSM Spectrum Premier 50/1500/Ortho/MAC

(Available to groups of 101 and above)

Combined Evidence of Coverage and Disclosure Form

Mr. Stax, Inc.
Group Number: W0070519-D0000163
Effective Date: January 1, 2020

Evidence of Coverage

Blue Shield of California

SmileSM Spectrum Premier 50/1500/Ortho/MAC

NOTICE

This Evidence of Coverage (EOC) booklet describes the terms and conditions of coverage of your Blue Shield of California (Blue Shield) dental Plan. It is your right to view the Evidence of Coverage prior to enrollment in the dental Plan.

Please read this Evidence of Coverage carefully and completely so that you understand which services are covered and the terms and conditions that apply to your Plan. If you or your Dependents have special health care needs, you should read carefully those sections of the booklet that apply to those needs.

At the time of your enrollment, Blue Shield of California provides you with a Matrix summarizing key elements of the Blue Shield of California Group Dental Plan you are being offered. This is to assist you in comparing group dental plans available to you.

If you have questions about the Benefits of your Plan, or if you would like additional information, please contact Blue Shield Customer Service at the address or telephone number listed at the back of this booklet.

This booklet constitutes only a summary of the dental care Plan. The group Plan Contract must be consulted to determine the exact terms and conditions of coverage.

The group Contract is on file with your Employer and a copy will be furnished upon request.

NOTICE

Please read this Evidence of Coverage booklet carefully to be sure you understand the Benefits, exclusions and general provisions. It is your responsibility to keep informed about any changes in your dental coverage.

Should you have any questions regarding your Blue Shield of California dental Plan, see your Employer or contact any of the Blue Shield of California offices listed on the last page of this booklet.

IMPORTANT

No person has the right to receive the Benefits of the Plan for services or supplies furnished following termination of coverage, except as specifically provided under the Continuation of Group Coverage provision in this booklet.

Benefits of the Plan are available only for services and supplies furnished during the term it is in effect and while the individual claiming Benefits is actually covered by this group Contract.

Benefits may be modified during the term of the Plan as specifically provided under the terms of the group Contract or upon renewal. If Benefits are modified, the revised Benefits (including any reduction in Benefits or the elimination of Benefits) apply for services or supplies furnished on or after the effective date of modification. There is no vested right to receive the Benefits of the Plan.

IMPORTANT

If you opt to receive dental services that are not Covered Services under this Plan, a participating dental provider may charge you his or her usual and customary rate for those services. Prior to providing a patient with dental services that are not a covered Benefit, the Dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information about dental coverage options, you may call Member Services at 1-888-702-4171 or your insurance broker. To fully understand your coverage, you may wish to carefully review this Evidence of Coverage document.

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Dental PPO
SmileSM Spectrum Premier 50/1500/Ortho/MAC*

Note: See the end of this Summary of Benefits for important benefit footnotes.

Summary of Benefits

Dental PPO Plan

Member Calendar Year Deductible (Dental Plan Deductible)	Deductible Responsibility	
	Participating Dentists	Non-Participating Dentists
The deductible applies to all covered Services incurred except for Diagnostic and Preventive Services and Enhanced Dental Benefits for Pregnant Women and Orthodontic Services provided by Participating Dentists or Non-Participating Dentists.	\$50 per Member / \$150 per Family	

Maximum Calendar Year Benefit	Maximum Blue Shield Payment	
	Participating Dentists	Non-Participating Dentists
For all covered Services ¹ The Plan pays up to the maximum payment amount as listed for covered Services and supplies.	\$1,500 per Member ²	

Maximum Calendar Year Orthodontic Services Benefit	Maximum Blue Shield Payment	
	Participating Dentists	Non-Participating Dentists
This maximum for covered Orthodontic Services is separate from and in addition to the Maximum Calendar Year Benefit listed above.	\$1,000 Per Member	

Covered Services and Supplies	Blue Shield Payment Percentage	
	Participating Dentists	Non-Participating Dentists
Diagnostic and Preventive Services ³	100%	100%
Enhanced Dental Benefits for Pregnant Women ⁴	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontic Services Note: Members are responsible for all charges for Services in excess of the Benefit maximum	50%	50%

An independent member of the Blue Shield Association

- * The non-participating dentist reimbursement amount is a percentage of the maximum allowable charge or MAC. When you go to a non-participating dentist, you pay the amount above the MAC percentage.
- 1 Except for Orthodontic Services.
- 2 The maximum amount the Plan will pay for covered Services and supplies is \$1,500 in a Calendar Year. Up to \$1,500 of this maximum amount may be used for covered Services and supplies received from Non-Participating Dentists in a Calendar Year. You pay any amount above the \$1,500 Benefit maximum in a Calendar Year.
- 3 Adjunctive pre-diagnostic test that aids in detection of mucosal abnormalities including premalignant and malignant lesions, not to include cytology or biopsy procedures.
- 4 Enhanced dental Benefits for pregnant women do not apply towards the Maximum Calendar Year Benefit.

This Summary of Benefits is a supplement to, and a part of the Dental PPO Evidence of Coverage (EOC). The provisions contained in this Summary of Benefits are described in detail in the EOC.

This Summary of Benefits describes the Dental Services (Benefits) covered by this Plan. Coverage for these Services is subject to all terms, conditions, limitations and exclusions of the EOC and to any conditions or limitations set forth in the benefit descriptions below.

PRECERTIFICATION OF DENTAL BENEFITS PROGRAM

Before any course of treatment expected to cost more than \$250 is started, you should obtain Precertification of Benefits. See the Precertification of Dental Benefits Program section of the EOC for a complete description of requirements.

COVERED SERVICES AND SUPPLIES

The covered Services and supplies listed below are payable at the applicable Copayment percentage of the Allowable Amount as specified under the Blue Shield's Payment Percentage section of this Summary of Benefits. These Services are subject to all applicable provisions of the Calendar Year Deductible, Blue Shield's Maximum Calendar Year Benefit, and Benefit Maximum sections of this Summary of Benefits, as well as all provisions of the EOC.

DIAGNOSTIC AND PREVENTIVE SERVICES

- Clinical oral examinations, including consultations by a specialist (if diagnostic Service is provided by a Dentist or physician other than the practitioner providing treatment), not more than once in any period of 6 consecutive months.
- Oral cancer screening not more than once in any period of 12 consecutive months.
 - Adjunctive pre-diagnostic test that aids in detection of mucosal abnormalities including pre-malignant and malignant lesions, not to include cytology or biopsy procedures
- Dental prophylaxis not more than once in any period of 6 consecutive months.
- Topical application of fluoride not more frequently than once in any period of 6 consecutive months and only for eligible Members through the age of 17.
- Periodontal prophylaxis (recall or maintenance visit) not more than a combined total of one periodontal and/or regular prophylaxis per each period of 6 consecutive months.

Caries Risk Management — CAMBRA (Caries Management by Risk Assessment) is an evaluation of a child's risk level for caries (decay). Children assessed as having a

“high risk” for caries (decay) will be allowed up to 4 fluoride varnish treatments during the calendar year along with their biannual cleanings; “medium risk” children will be allowed up to 3 fluoride varnish treatments in addition to their biannual cleanings; and “low risk” children will be allowed up to two fluoride varnish treatments in addition to biannual cleanings. When requesting additional fluoride varnish treatments, the provider must provide a copy of the completed American Dental Association (ADA) CAMBRA form (available on the ADA website).

X-rays:

Bitewing film not more than once in any period of 6 consecutive months. Full mouth series (includes 10 to 14 periapical x-rays and supplementary bitewing films) not more than once in any period of three (3) years. In applying this 3-year limitation, a panoramic x-ray shall be considered a full mouth series.

X-rays required to diagnose a specific condition that needs treatment are not subject to limitations stated above.

Diagnostic casts not more than once in any period of 24 consecutive months. Working models taken in conjunction with a prosthetic or other appliance are not considered to be diagnostic casts.

ENHANCED DENTAL BENEFITS FOR PREGNANT WOMEN

This Plan provides additional or enhanced benefits for certain services for women who are pregnant. When the benefits below are available, they are not subject to the Calendar Year Deductible when Services are provided by Participating or Non-Participating Dentists, and the Subscriber is responsible for a lower copayment amount.

- One additional routine adult prophylaxis including periodontal prophylaxis for gingivitis for women during pregnancy (Note: This prophylaxis is in addition to the prophylaxis provided under Diagnostic and Preventive Services); and
- One periodontal maintenance visit if warranted by a history of periodontal treatment*; and
- One course (up to 4 quadrants) of periodontal scaling and root planing for women during pregnancy with a documented existing periodontal condition*.

*Note: If these Services are required outside of pregnancy, coverage is available under the Periodontics Benefits of this Plan.

BASIC SERVICES

Anesthesia — General or intravenous sedation, only when provided in conjunction with a covered oral surgery procedure.

Endodontics — Pulp capping; therapeutic pulpotomy — deciduous teeth only (in addition to restoration); vital pulpotomy — deciduous teeth only; apexification; root canals on permanent teeth only, including pulpotomy or other palliative treatment and necessary X-rays and cultures, but excluding final restoration; root canal therapy; apicoectomy (including apical curettage).

Oral Surgery — Extractions; removal of impacted teeth; radical excision of small (to 1.25 cm) non-malignant lesions; other surgical procedures; includes local anesthesia and routine pre and post operative care.

Palliative — Emergency treatment for relief of pain.

Periodontics — Emergency treatment including but not limited to periodontal abscess and acute periodontitis; root planing (not prophylaxis); subgingival curettage, debridement, gingival and osseous surgery (including post surgical visits).

Restorative Dentistry — Amalgam restorations; synthetic restorations (i.e. silicate cement filling, porcelain filling, plastic filling and composite filling); stainless steel crowns when the tooth cannot be restored with a filling material.

Sealants — One treatment in any period of 24 consecutive months per each permanent molar and only for patients under age 18.

Space Maintainers — Includes all adjustments within 6 months after installation. Benefits for space maintainers are limited to eligible Dependent children through the age of 11.

MAJOR SERVICES

Cast Restorations — Cast or other laboratory prepared restorations and crowns are covered only when teeth cannot be restored with a filling material. Cast restorations (onlays, and other laboratory prepared restorations); crowns (acrylic, composite glass, porcelain and gold); veneers; post and cores; crown buildups (on vital or non-vital teeth when functionally necessary). There is no coverage for replacement of an existing crown, onlay, or other cast restoration which is less than 5 years old. Repair or recementing of onlays and crowns is covered for 6 months after installation.

Implants — Single tooth implant is offered for initial replacement of any missing single tooth except second and third molars and lower anterior teeth. Failed implant, second and third molar and lower anterior tooth replacement is not included. Benefits include the surgical implant placement, bone grafting to the site (if required), abutment that screws into the implant body (if one is utilized) and the prosthetic crown that is supported by the surgical implant. Benefits are provided for the maintenance, repair and removal of the implant.

Prosthetics — Bridges, dentures, partials and relining or re-basing dentures, adding teeth to partial denture to replace extracted teeth, full and partial denture repairs, stay plate, special tissue conditioning per denture (limited to one course of treatment per 6 month period). Fees for appliances include adjustments, repairs, and relines for a 6 month period following installation. An additional Benefit for one reline per immediate denture is payable during the first 6 months following installation. There is no coverage for replacement of an existing partial denture, full removable denture, implant or fixed bridgework which is less than 5 years old. Upgrading from a partial denture to fixed bridgework will be payable only if acceptable documentation is presented which clearly demonstrates that the patient's arch cannot be adequately restored with a partial denture.

ORTHODONTIC SERVICES

Orthodontia — Diagnosis and treatment by an orthodontist for the straightening of teeth, up to a maximum payment of \$1,000 during a Calendar Year. This Benefit maximum is in addition to and separate from Blue Shield's Maximum Calendar Year Benefit for covered Services and supplies provided for dental care.

INTRODUCTION TO THE BLUE SHIELD OF CALIFORNIA DENTAL PPO PLAN

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS CARE MAY BE OBTAINED.

Your interest in Blue Shield of California Dental PPO Plan is truly appreciated. Blue Shield of California (**from this point forward referred to as "the Plan" or "Blue Shield"**) has been serving Californians for over 60 years, and we look forward to serving your dental care needs.

Blue Shield's dental plans are administered by Dental Plan Administrator (DPA), which is an entity that contracts with Blue Shield of California to administer the delivery of dental services through a network of Participating Dentists. A DPA also contracts with Blue Shield to serve as a claims administrator for the processing of claims for services received from Non-Participating Dentists.

Before Obtaining Dental Services:

You are responsible for assuring that the Dentist you choose is a Participating Dentist. Note: A Participating Dentist's status may change. It is your obligation to verify whether the Dentist you choose is currently a Participating Dentist, in case there have been any changes to the list of Participating Dentists. A list of Participating Dentists located in your area can be obtained by contacting a Dental Plan Administrator at 1-888-702-4171. You may also access a list of Participating Dentists through Blue Shield's Internet site located at <http://www.blueshieldca.com>. You are also responsible for following the Precertification of Dental Benefits Program which includes obtaining or assuring that the Participating or Non-Participating Dentist obtains precertification of Benefits.

NOTE: A Dental Plan Administrator will respond to all requests for precertification and prior authorization within 5 business days from receipt of the request. For urgent services in situations in which the routine decision making process might seriously jeopardize the life or health of a Member or when the Member is experiencing severe pain, a Dental Plan Administrator will respond within 72 hours from receipt of the request.

Failure to meet these responsibilities may result in the denial of Benefits. However, by following the precertification process both you and the Dentist will know in

advance which services are covered and the Benefits that are payable.

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS CARE MAY BE OBTAINED.

PARTICIPATING DENTISTS

The Blue Shield of California Dental PPO Plan is specifically designed for you to use Participating Dentists.

Participating Dentists agree to accept a Dental Plan Administrator's payment, plus your payment of any applicable Deductible and Copayment or Coinsurance amount, as payment in full for Covered Services. This is not true of Non-Participating Dentists.

In some instances, the Non-Participating Dentist's Allowable Amount may be higher than the Allowable Amount for a Participating Dentist; however, if you go to a Non-Participating Dentist, your reimbursement for a Covered Service by that Non-Participating Dentist may be less than the amount billed. The Subscriber is responsible for all differences between the amount you are reimbursed and the amount billed by Non-Participating Dentists. It is therefore to your advantage to obtain dental services from Participating Dentists.

Participating Dentists submit claims for payment after their services have been rendered. These payments go directly to the Participating Dentist. You or your Non-Participating Dentists submit claims for reimbursement after services have been rendered. If you receive services from Non-Participating Dentist, you have the option of having payments sent directly to the Non-Participating Dentist or sent directly to you. A Dental Plan Administrator will notify you of its determination within 30 days after receipt of the claim.

Blue Shield contracts with hospitals and physicians to provide services to Members for specified rates. This contractual arrangement may include incentives to manage all services provided to Members in an appropriate manner consistent with the contract. If you want to know more about this payment system, contact Customer Service at the number provided on the back page of this booklet.

A list of Participating Dentists located in your area can be obtained by contacting a Dental Plan Administrator at 1-888-702-4171. You may also access a list of Par-

participating Dentists through Blue Shield's Internet site located at <http://www.blueshieldca.com>.

CONTINUITY OF CARE BY A TERMINATED PROVIDER

Members who are being treated for acute dental conditions, serious chronic dental conditions, or who are children from birth to 36 months of age; or who have received authorization from a now-terminated provider for dental surgery or another dental procedure as part of a documented course of treatment can request completion of care in certain situations with a provider who is leaving a Dental Plan Administrator's network of Participating Dentists. Contact Customer Service to receive information regarding eligibility criteria and the policy and procedure for requesting continuity of care from a terminated provider.

FINANCIAL RESPONSIBILITY FOR CONTINUITY OF CARE SERVICES

If a Member is entitled to receive services from a terminated provider under the preceding Continuity of Care provision, the responsibility of the Member to that provider for services rendered under the Continuity of Care provision shall be no greater than for the same services rendered by a Participating Dentist in the same geographic area.

ELIGIBILITY

If you are an Employee, you are eligible for coverage as a Subscriber the day following the date you complete the waiting period established by your Employer. Your spouse or Domestic Partner and all your Dependent children are eligible at the same time.

Newborn infants of the Subscriber, spouse, or his or her Domestic Partner will be eligible immediately after birth for the first 31 days. A child placed for adoption will be eligible immediately upon the date the Subscriber, spouse, or Domestic Partner has the right to control the child's health care. Enrollment requests for children who have been placed for adoption must be accompanied by evidence of the Subscriber's, spouse's or Domestic Partner's right to control the child's health care. Evidence of such control includes a health facility minor release report, a medical authorization form or a relinquishment form. In order to have coverage continue beyond the first 31 days without lapse, an application must be submitted to and received by Blue Shield within 31 days from the date of birth or placement for adoption of such Dependent.

A child acquired by legal guardianship will be eligible on the date of the court ordered guardianship, if an application is submitted within 31 days of becoming eligible.

You may add newly acquired Dependents and yourself to the Plan by submitting an application within 31 days from the date of acquisition of the Dependent:

1. to continue coverage of a newborn or child placed for adoption;
2. to add a spouse after marriage or add a Domestic Partner after establishing a domestic partnership;
3. to add yourself and spouse following the birth of a newborn or placement of a child for adoption;
4. to add yourself and spouse after marriage;
5. to add yourself and your newborn or child placed for adoption, following birth or placement for adoption.

A completed health statement may be required with the application. Coverage is never automatic; an application is always required.

If both partners in a marriage or domestic partnership are eligible to be Subscribers, children may be eligible and may be enrolled as a Dependent of either parent, but not both.

Enrolled Dependent children who would normally lose their eligibility under this Plan solely because of age, but who are incapable of self-sustaining employment by reason of a physically or mentally disabling injury, illness, or condition, may have their eligibility extended under the following conditions: (1) the child must be chiefly dependent upon the Employee for support and maintenance, and (2) the Employee must submit a Physician's written certification of such disabling condition. Blue Shield or the Employer will notify you at least 90 days prior to the date the Dependent child would otherwise lose eligibility. You must submit the Physician's written certification within 60 days of the request for such information by the Employer or by Blue Shield. Proof of continuing disability and dependency must be submitted by the Employee as requested by Blue Shield but not more frequently than two years after the initial certification and then annually thereafter.

Subject to the requirements described under the Continuation of Group Coverage provision in this booklet, if applicable, an Employee and his or her Dependents

will be eligible to continue group coverage under this Plan when coverage would otherwise terminate.

Duration of the Agreement

This agreement shall be renewed upon receipt of pre-paid Dues. Renewal is subject to the Plan's right to amend this agreement. Any change in Dues or Benefits, including but not limited to Covered Services, Deductible, Copayment, and annual Copayment maximum amounts, are effective after 60 days notice to the Subscriber's address of record with Blue Shield.

EFFECTIVE DATE OF COVERAGE

If, during the initial enrollment period, you have included your eligible Dependents on your application to Blue Shield, their coverage will be effective on the same date as yours. If application is made for Dependent coverage within 31 days after you become eligible, their effective date of coverage will be the same as yours.

When you do not enroll yourself or your Dependents during the initial enrollment period and later apply for coverage, you and your Dependents will be considered to be late enrollees. When late enrollees decline coverage during the initial enrollment period, they will be eligible the earlier of, 12 months from the date of application for coverage or at the Employer's next Open Enrollment Period. Blue Shield will not consider applications for earlier effective dates.

You and your Dependents will not be considered to be late enrollees if either you or your Dependents lose coverage under another Employer health plan and you apply for coverage under this Plan within 31 days of the date of loss of coverage. You will be required to furnish Blue Shield written proof of the loss of coverage.

Once each Calendar Year, your Employer may designate a time period as an annual Open Enrollment Period. During that time period, you and your Dependents may transfer from another dental plan sponsored by your Employer to this Plan. A completed enrollment form must be forwarded to Blue Shield within the Open Enrollment Period. Enrollment becomes effective on the anniversary date of this Plan following the annual Open Enrollment Period.

Any individual who becomes eligible at a time other than during the annual Open Enrollment Period (e.g., newborn, child placed for adoption, child acquired by legal guardianship, new spouse or Domestic Partner, newly hired or newly transferred Employees) must

complete an enrollment form within 31 days of becoming eligible.

Coverage for a newborn child will become effective on the date of birth. Coverage for a child placed for adoption will become effective on the date the Subscriber, spouse, or Domestic Partner has the right to control the child's health care, following submission of evidence of such control (a health facility minor release report, a medical authorization form or a relinquishment form). In order to have coverage continue beyond the first 31 days without lapse, a written application must be submitted to and received by Blue Shield within 31 days. A Dependent spouse becomes eligible on the date of marriage. A Domestic Partner becomes eligible on the date a domestic partnership is established as set forth in the Definitions section of this booklet. A child acquired by legal guardianship will be eligible on the date of the court ordered guardianship.

If a court has ordered that you provide coverage for your spouse, Domestic Partner or Dependent child, under your health benefit Plan, their coverage will become effective within 31 days of presentation of a court order by the district attorney, or upon presentation of a court order or request by a custodial party, as described in Section 3751.5 of the California Family Code.

If you or your Dependents voluntarily discontinued coverage under this Plan and later request reinstatement, you or your Dependents will be covered the earlier of 12 months from the date of request for reinstatement or at the Employer's next Open Enrollment Period.

Commencement or Termination of Coverage

Whenever this agreement provides for a date of commencement or termination of any part of all of the coverage herein, such commencement or termination shall be effective at 12:01 A.M. Pacific Time on the commencement date and as of 11:59 P.M. Pacific Time on the termination date.

DEDUCTIBLE

Calendar Year Deductible

For Plans with a Calendar Year Deductible, the Deductible applies to all Covered Services and supplies furnished by Participating and Non-Participating Dentists, except as specified in the Summary of Benefits which is attached to and made a part of this EOC. It is the amount which you must pay out of pocket for

charges that would otherwise be payable for Dental Care Services and supplies. Charges in excess of the Allowable Amount do not apply toward the Deductible. This per Member Deductible applies separately to each covered Member each Calendar Year, except that no more than the Family Deductible amount is required of a Family in a Calendar Year. Note: The Deductible also applies to a newborn child or a child placed for adoption, who is covered for the first 31 days, even if application is not made to add the child as a Dependent on the Plan.

The Calendar Year per Member and Family Deductible amounts, if applicable, are listed in the Summary of Benefits which is attached to and made a part of this EOC.

PRECERTIFICATION OF DENTAL BENEFITS PROGRAM

Before any course of treatment expected to cost more than \$250 is started, you should obtain precertification of Benefits. Note: If your Plan provides special Implant Benefits, you must obtain precertification/prior authorization for these Benefits before services are provided or Benefits will be denied.

Your Dentist should submit the recommended treatment plan and fees together with appropriate diagnostic x-rays to a Dental Plan Administrator. A Dental Plan Administrator will review the dental treatment plan to determine the Benefits payable under the Plan. The Benefit determination for the proposed treatment plan will then be promptly returned to the Dentist. When the treatment is completed, your claim form should be submitted to a Dental Plan Administrator for payment determination. A Dental Plan Administrator will notify you of its determination within 30 days after receipt of the claim.

The dental Plan provides Benefits for Covered Services at the most cost effective level of care that is consistent with professionally recognized standards of care. If there are two or more professionally recognized procedures for treatment of a dental condition, the Plan will in most cases provide Benefits based on the most cost effective procedure. The Benefits provided under the Plan are based on these considerations but you and your Dentist make the final decision regarding treatment.

If your Plan provides special Implant Benefits, failure to obtain precertification/prior authorization of these Benefits will result in a denial of Benefits. For all other Benefits, failure to obtain precertification of Benefits

will not necessarily result in a denial of Benefits. If the precertification process is not followed, a Dental Plan Administrator will still determine payment by taking into account alternative procedures, services or materials for the dental condition based on professionally recognized standards of dental practice. However, by following the precertification process both you and your Dentist will know in advance which services are covered and the Benefits that are payable.

The covered dental expense will be limited to the Allowable Amount for the procedure, service or material which meets professionally recognized standards of quality dental care and is the most cost effective as determined by a Dental Plan Administrator. If you and your Dentist decide on a more costly procedure, service or material than a Dental Plan Administrator determined is payable under the Plan, then Benefits will be applied to the selected treatment plan up to the Benefit maximum for the most cost effective alternative. You will be responsible for any charges in excess of the Benefit amount. A Dental Plan Administrator reserves the right to use the services of dental consultants in the Precertification review.

Example:

1. If a crown is placed on a tooth which can be restored by a filling, Benefits will be based on the filling;
2. If a semi-precision or precision partial denture is inserted, Benefits may be based on a conventional clasp partial denture;
3. If a bridge is placed and the patient has multiple un-restored missing teeth, Benefits will be based on a partial denture.

PAYMENT

Payment and Subscriber Coinsurance amount Responsibilities

After any applicable Deductible has been satisfied, payments will be provided based on the Allowable Amount determined by a Dental Plan Administrator, to Participating and Non-Participating Dentists for the Benefits of this Plan, subject to the Coinsurance amount percentages and Benefit maximums indicated below.

The maximum per Member, per Calendar Year amount payable by Blue Shield for Covered Services and supplies provided by any combination of Participating and Non-Participating Dentists is listed in the Summary of

Benefits which is attached to and made a part of this EOC.**

**NOTE: If your Plan provides Benefits for orthodontia, a separate Benefit maximum applies to Orthodontic services. See the Summary of Benefits which is attached to and made a part of this EOC.

Participating Dentists

Services rendered by Participating Dentists are paid at the percentage of the Allowable Amount as listed in the Summary of Benefits under Blue Shield's Payment Percentage section. Subscribers are responsible for the remaining percentage amount.

When a Benefit of the Plan, services rendered for Orthodontic services are paid at the percentage of the Allowable Amount as listed in the Summary of Benefits under Blue Shield's Payment Percentage section. Subscribers are responsible for the remaining percentage amount as well as all charges for services in excess of the Benefit maximum.

Non-Participating Dentists

Services rendered by Non-Participating Dentists are paid at the percentage of the Allowable Amount as listed in the Summary of Benefits under Blue Shield's Payment Percentage section. Subscribers are responsible for the remaining percentage amount, as well as any charges above the Allowable Amount.

When a Benefit of the Plan, services rendered for Orthodontic services are paid at the percentage of the Allowable Amount as listed in the Summary of Benefits under Blue Shield's Payment Percentage section. Subscribers are responsible for the remaining percentage amount. Subscribers are also responsible for any charges above the Allowable Amount as well as all charges for services in excess of the Benefit maximum.

Payment by a Dental Plan Administrator or Blue Shield of California for Covered Services will be made on the basis of the Allowable Amount as determined by Blue Shield of California.

Participating Dentists will be paid directly by the Plan, and have agreed to accept a Dental Plan Administrator payment, plus your payment of any applicable Deductible or Coinsurance amount, as payment in full for Covered Services.

Payment by Blue Shield of California for services rendered by a Non-Participating Dentist, plus your payment of the applicable Deductible and Coinsurance

amount, may or may not be accepted by a Non-Participating Dentist as payment in full. Therefore, you may have to pay an amount in addition to the Coinsurance amount. Blue Shield of California suggests that you discuss this beforehand with your Dentist if he is not a Participating Dentist. Any difference between the Blue Shield of California payment and the Non-Participating Dentist's charges are your responsibility.

If the covered Member recovers from a third party the reasonable value of Covered Services rendered by a Participating Dentist, the Participating Dentist who rendered these services is not required to accept the fees paid by a Dental Plan Administrator as payment in full, but may collect from the covered Member the difference, if any, between the fees paid by a Dental Plan Administrator and the amount collected by the covered Member for these services.

Out-of-State and Foreign Claims

Out-of-state claims will be paid in the same manner as in-state claims. Services rendered by a participating national provider are paid at the percentage of the Allowable Amount as listed in the Summary of Benefits under Blue Shield's Payment Percentage section. Subscribers are responsible for the remaining percentage amount.

Claims for services rendered by a non-participating national provider or out-of-country provider are paid at the Non-Participating Provider percentage of the Allowable Amount as listed in the Summary of Benefits under Blue Shield's Payment Percentage section. Subscribers are responsible for the remaining percentage amount as well as any charges above the Allowable Amount. When you receive services from an out-of-state, non-participating national provider or out-of-country provider, you will have to pay the provider and then submit a Claim.

Please see the *Reimbursement Provision* section of this EOC for the Procedure for Filing a Claim.

PRINCIPAL BENEFITS AND COVERAGES

The Benefits of the Plan are listed in the Summary of Benefits which is inserted as part of this booklet. Blue Shield payments for these services, if applicable, are also listed in the Summary of Benefits.

Important Information

Services are Benefits of the Plan when provided by a Dentist and when necessary and customary as determined by the standards of generally accepted dental

practice. Coverage for these services is subject to all terms, conditions, limitations and exclusions of the Contract, to any conditions or limitations set forth in the benefit descriptions below, and to the Limitations and Exclusions listed in this booklet.

Benefits of the Plan are provided for services customarily performed by licensed Dentists for treatment of teeth, jaws and their dependent tissues.

Payments are based on the Allowable Amount as defined, and are subject to the dental Benefit Deductible, the indicated Coinsurance amount percentages, and all Benefit maximums as specified in the Summary of Benefits.

Except as specifically provided herein, services are covered only when rendered by an individual or entity that is licensed or certified by the state to provide health care services and is operating within the scope of that license or certification.

Diagnostic and Preventive Services

Diagnostic and preventive services provided by Participating Dentists will be covered at 100%, subject to the limitations in the *General Limitations* section and are not subject to the Calendar Year Deductible.

LIMITATIONS AND EXCLUSIONS

General Exclusions

Unless exceptions to the following general exclusions are specifically made elsewhere under this Plan, this Plan does not provide Benefits with respect to:

1. charges for services in connection with any treatment to the gums for tumors, cysts, and neoplasms;
2. charges for Implants or the removal of Implants (surgically or otherwise) and any appliances and/or crown attached to Implants unless your Plan provides special Implant Benefits. Please see the Summary of Benefits to determine if you have Implant Benefits;
3. services incident to any injury or disease arising out of, or in the course of, any employment for salary, wage or profit if such injury or disease is covered by any workers' compensation law, occupational disease law or similar legislation. However, if a Dental Plan Administrator or Blue Shield of California provides payment for such services, it shall be entitled to establish a lien upon such other benefits up to the amount paid by a Dental Plan Administrator or Blue Shield of California for the treatment of such injury or disease;
4. charges for vestibuloplasty (i.e., surgical modification of the jaw, gums and adjacent tissues), and for any procedure, service, or supply including office visits, examination, and diagnosis provided directly or indirectly to treat a muscular, neural, or skeletal disorder, diagnostic services and treatment of jaw joint problems by any method. These jaw joint problems include such conditions as temporomandibular joint (TMJ) syndrome and craniomandibular disorders or other conditions of the joint linking the jaw bone and the complex of muscles, nerves and other tissues related to that joint;
5. congenital mouth malformations or skeletal imbalances, including treatment required as the result of orthognathic surgery, Orthodontic treatment, and oral maxillofacial services, associated hospital and facility fees, anesthesia, and radiographic imaging. Congenital anomalies and developmental malformation include but are not limited to: cleft palate; cleft lip; upper or lower jaw malformations (e.g., prognathism); enamel hypoplasia (defective development); fluorosis (a type of enamel discoloration); treatment involving or required by supernumerary teeth; and anodontia (congenitally missing teeth);
6. all prescription and non-prescription drugs;
7. charges for services performed by a Close Relative or by a person who ordinarily resides in the Subscriber's or Dependent's home;
8. services, procedures, or supplies which are not reasonably necessary for the care of the Member's dental condition according to broadly accepted standards of professional care or which are Experimental or Investigational in Nature or which do not have uniform professional endorsement;
9. services and/or appliances that alter the vertical dimension, including, but not limited to, full mouth rehabilitation, splinting, fillings to restore tooth structure lost from attrition, erosion or abrasion, appliances or any other method;
10. procedures which are principally cosmetic in nature, such as bleaching, veneers, and personalization or characterization of dentures;
11. the replacement of an appliance (i.e., a denture, partial denture, space maintainer, crown, inlay or onlay, etc.) within five (5) years of its installation;

12. myofunctional therapy; biofeedback procedures; athletic mouthguards; precision or semi-precision attachments; denture duplication; oral hygiene instruction; treatment of jaw fractures;
13. orthognathic surgery, including but not limited to, osteotomy, ostectomy, and other services or supplies to augment or reduce the upper or lower jaw;
14. charges for services in connection with orthodontia, except as listed under Orthodontic services;
15. alloplastic bone grafting materials;
16. bone grafting done for socket preservation after tooth extraction or in preparation for Implants (unless your Plan provides special Implant Benefits. Please see the Summary of Benefits to determine if you have Implant Benefits.);
17. charges for temporary services are considered an integral part of the final dental service and will not be separately payable;
18. extra-oral grafts (i.e., the grafting of tissues from outside the mouth to oral tissues);
19. any procedure not performed in a dental office setting; except for general anesthesia when Medically Necessary;
20. dental services performed in a hospital or any related hospital fee;
21. any service, procedure, or supply for which the prognosis for long term success is not reasonably favorable as determined by a Dental Plan Administrator and its dental consultants;
22. services for which the Member is not legally obligated to pay, or for services for which no charge is made;
23. treatment as a result of Accidental Injury including setting of fractures or dislocation;
24. treatment for which payment is made by any governmental agency, including any foreign government;
25. charges for prosthetic appliances, fixed or removable, which are related to periodontal treatment;
26. charges for onlays or crowns installed as multiple abutments;
27. any inlay restorations;
28. charges for dental appointments which are not kept, except as specified under the Summary of Benefits;
29. charges for services incident to any intentionally self-inflicted injury;
30. general anesthesia including intravenous and inhalation sedation, except when of Medical Necessity.
General anesthesia is considered Medically Necessary when its use is:
 - a. in accordance with covered oral surgery procedures and generally accepted professional standards; and
 - b. not furnished primarily for the convenience of the patient, the attending Dentist, or other provider; or
 - c. due to the existence of a specific medical condition;
 Patient apprehension or patient anxiety will not constitute Medical Necessity.
A Dental Plan Administrator reserves the right to review the use of general anesthesia to determine Medical Necessity;
31. removal of 3rd molar (wisdom teeth) other than for Medical Necessity. Medical Necessity is pertaining to the removal of 3rd molar (wisdom teeth) is defined as a pathological condition which includes horizontal, mesial or distal impactions, or cystic sequelae. Removal of wisdom teeth due to pericoronitis alone is not a Medical Necessity;
32. periodontal splinting of teeth by any method including, but not limited to, crowns, fillings, appliances or any other method that splints or connects teeth together;
33. any service, procedure, or supply which is received or started prior to the patient's effective date of coverage. For the purpose of this limitation, the date on which a procedure shall be considered to have started is defined as follows:
 - a. for full dentures or partial dentures: on the date the final impression is taken;
 - b. for fixed bridges, crowns, inlays, onlays: on the date the teeth are first prepared;
 - c. for root canal therapy: on the later of the date the pulp chamber opened or the date canals are explored to the apex;
 - d. for periodontal surgery: on the date the surgery is actually performed;

- e. for all other services: on the date the service is performed.
- 34. for services provided by an individual or entity that is not licensed or certified by the state to provide health-Dental Care Services, or is not operating within the scope of such license or certification, except as specifically stated herein;
- 35. charges for saliva and bacterial testing when caries management procedures D0601, D0602 and D0603 are performed;
- 36. any and all Implant services that have not been prior authorized and approved by a Dental Plan Administrator if your Plan provides special Implant Benefits. Implants that are used as an abutment, double abutment, or bone anchor to support or hold a fixed bridge, orthodontic appliance, removable prosthesis, or oral-maxillofacial prosthesis are not covered.

Orthodontic Limitations and Exclusions

1. treatment for a malocclusion that is not causing difficulty in chewing, speech, or overall dental functioning;
2. charges for services in connection with orthodontia when rendered by a Non-Participating Dentist;
3. surgical Orthodontics (including extraction of teeth) incidental to Orthodontic treatment;
4. treatment for myofunctional therapy;
5. changes in treatment necessitated by an accident;
6. treatment for TMJ (temporomandibular joint) disorder or dysfunction;
7. special Orthodontic appliances, including but not limited to lingual or invisible braces, sapphire or clear braces, or ceramic braces which are considered to be cosmetic;
8. replacement of lost or stolen appliance or repair of same if broken through no fault of orthodontist;
9. treatment exceeding twenty-four (24) months for treatment prior approved by Blue Shield as Medically Necessary;
10. in the event of an insured's loss of coverage for any reason, if at the time of loss of coverage the insured is still receiving Orthodontic treatment during the twenty-four (24) month treatment period, the insured and not the Dental Plan Administrator will be responsible for the remainder of the cost for that

treatment, at the participating orthodontist's Billed Charges, prorated for the number of months remaining;

11. if the insured is reinstated after cancellation, there are no Orthodontic Benefits for treatment begun prior to his or her reinstatement effective date;
12. if the Member elects to use invisalign®, lingual or invisible braces, sapphire or clear braces, additional costs beyond what BSC will pay for “standard” Orthodontic system of brackets and wires will be paid by the member.

See the Grievance Process for information on filing a grievance and your right to seek assistance from the Department of Managed Health Care.

Medical Necessity Exclusion

All services must be of Medical Necessity. The fact that a Dentist or other Plan Provider may prescribe, order, recommend, or approve a service or supply does not, in itself, determine Medical Necessity even though it is not specifically listed as an exclusion or limitation, Blue Shield may limit or exclude Benefits for services which are not of Medical Necessity.

Alternate Benefit Provision

If dental standards indicate that a condition can be treated by a less costly alternative to the service proposed by the attending Dentist, the dental Plan will pay Benefits based upon the less costly service.

General Limitations

The following services, if listed on the schedule of Benefits, will be subject to limitations as set forth below:

1. one (1) in a six (6) month period:
 - A. periodic oral exam;
 - B. routine prophylaxis;
 - C. fluoride treatment;
 - D. bitewing x-rays (two sets of single films or one set of two films);
 - E. recementations if the crown or inlay was provided by other than the original Dentist; not eligible if the Dentist is doing the recementation of a service he/she provided within twelve (12) months;
 - F. periodontal maintenance.
2. one (1) in a twelve (12) month period:
 - A. denture (complete or partial) reline;
 - B. oral cancer screening;

- C. bitewing x-rays (three films or four films).
3. one (1) in twenty-four (24) months:
 - A. sealants;
 - B. occlusal guards;
 - C. diagnostic casts;
 - D. gingival flap surgery per quad;
 - E. scaling and root planing per quadrant.
 4. one (1) in thirty-six (36) months:
 - A. mucogingival surgery per area;
 - B. osseous surgery per quad;
 - C. gingivectomy per quad;
 - D. gingivectomy per tooth;
 - E. bone replacement grafts for periodontal purposes;
 - F. guided tissue regeneration for periodontal purposes;
 - G. full mouth series and panoramic x-rays;
 - H. full mouth debridement;
 - I. intraoral x-rays – complete series including bitewings;
 - J. panoramic film.
 5. one (1) in a five (5) year period:
 - A. single crowns and onlays;
 - B. single post and core buildups;
 - C. crown buildup including pins;
 - D. prefabricated post and core;
 - E. cast post and core in addition to crown;
 - F. complete dentures;
 - G. partial dentures;
 - H. fixed partial denture (bridge) pontics;
 - I. fixed partial denture (bridge) abutments;
 - J. abutment post and core buildups.
 6. space maintainers – only eligible for Members through age eleven when used to maintain space as a result of prematurely lost deciduous first and second molars, or permanent first molars that have not, or will never develop;
 7. sealants – one (1) per tooth per two (2) year period through age seventeen on permanent first and second molars;
 8. child fluoride and child prophylaxis – one per six month period through age sixteen;
 9. topical fluoride varnish; therapeutic application for moderate to high caries risk patients – three in a twelve month period;
 10. oral surgery services are limited to removal of teeth, bony protuberances and frenectomy;
 11. an Alternate Benefit Provision (ABP) may be applied if a dental condition can be treated by means of a professionally acceptable procedure, which is less costly than the treatment recommended by the Dentist. For example, an alternate benefit of a partial denture will be applied when there are bilaterally missing teeth or more than 3 teeth missing in one quadrant or in the anterior region. The ABP does not commit the Member to the less costly treatment. However, if the Member and the Dentist choose the more expensive treatment, the Member is responsible for the additional charges beyond those allowed for the ABP;
 12. general or IV sedation is covered for:
 - A. three (3) or more surgical extractions;
 - B. any number of Medically Necessary impactions;
 - C. full mouth or arch alveoloplasty;
 - D. surgical root recovery from sinus;
 - E. medical problem contraindicates the use of local anesthesia;
 - F. children under the age of seven (7) years old.

General or IV sedation is not a covered Benefit for dental phobic reasons. Deep sedation/general anesthesia is covered for up to one hour per visit;
 13. restorations, crowns, inlays and onlays - covered only if necessary to treat diseased or accidentally fractured teeth;
 14. root canal treatment – one per tooth per lifetime;
 15. root canal retreatment – one per tooth per lifetime;
 16. for mucogingival surgeries, one site is equal to two consecutive teeth or bounded spaces;
 17. scaling and root planing – covered once for each of the four quadrants of the mouth in a twenty-four (24) month period. Scaling and root planing is limited to two quadrants of the mouth per visit;
 18. you must be age 21 or older to be eligible for dental Implant Benefits due to continued growth and development of the mid face and jaws. If there are bilaterally missing teeth and/or non-restorable and/or unrestored teeth in a quadrant in the same dental arch or in the maxillary anterior area, the Member will be given an alternate Benefit of a partial denture. If there are more than three teeth missing and/or more than three non-restorable and/or unrestored teeth in a quadrant in the same dental arch or in the maxillary anterior area, the Member

will be given an alternate Benefit of a partial denture. If the Member elects a different procedure, payment will be based on the partial denture Benefit;

19. Cone Beam CT (D0367) is a Benefit only when placing an Implant. This procedure cannot be used for Orthodontics or Periodontics. This is a once in a lifetime benefit and is limited to projection of upper and lower jaws only.

LIMITATIONS FOR DUPLICATE COVERAGE

When you are eligible for Medi-Cal

Your Blue Shield of California Plan always provides Benefits first. Medi-Cal always provides benefits last.

When you are a qualified veteran

If you are a qualified veteran your Blue Shield group Plan will pay the reasonable value or Blue Shield's or a Dental Plan Administrator's Allowable Amount for Covered Services provided to you at a Veterans Administration facility for a condition that is not related to military service. If you are a qualified veteran who is not on active duty, your Blue Shield group Plan will pay the reasonable value or Blue Shield's or a Dental Plan Administrator's Allowable Amount for Covered Services provided to you at a Department of Defense facility, even if provided for conditions related to military service.

When you are covered by another government agency

If you are also entitled to benefits under any other federal or state governmental agency, or by any municipality, county or other political subdivision, the combined benefits from that coverage and your Blue Shield group Plan will equal, but not exceed, what Blue Shield or a Dental Plan Administrator would have paid if you were not eligible to receive benefits under that coverage (based on the reasonable value or Blue Shield's or a Dental Plan Administrator's Allowable Amount).

Contact the Customer Service department at the telephone number shown at the end of this document if you have any questions about how Blue Shield or a Dental Plan Administrator coordinates your group Plan benefits in the above situations.

EXCEPTION FOR OTHER COVERAGE

A Participating Dentist may seek reimbursement from other third party payors for the balance of its reasonable charges for services rendered under this Plan.

REDUCTIONS — THIRD PARTY LIABILITY

If a Member is injured or becomes ill due to the act or omission of another person (a "third party"), Blue Shield or a Dental Plan Administrator shall, with respect to services required as a result of that injury, provide the Benefits of the Plan and have an equitable right to restitution, reimbursement or other available remedy to recover the amounts Blue Shield paid for services provided to the Member paid by Blue Shield or a Dental Plan Administrator on a fee-for-service basis from any recovery (defined below) obtained by or on behalf of the Member, from or on behalf of the third party responsible for the injury or illness or from uninsured/underinsured motorist coverage. This right to restitution, reimbursement or other available remedy is against any recovery the Member receives as a result of the injury or illness, including any amount awarded to or received by way of court judgment, arbitration award, settlement or any other arrangement, from any third party or third party insurer, or from uninsured or underinsured motorist coverage, related to the illness or injury (the "Recovery"), without regard to whether the Member has been "made whole" by the Recovery. The right to restitution, reimbursement or other available remedy is with respect to that portion of the total Recovery that is due for the Benefits paid in connection with such injury or illness, calculated in accordance with California Civil Code Section 3040.

The covered Member is required to:

1. Notify Blue Shield or a Dental Plan Administrator in writing of any actual or potential claim or legal action which such covered Member expects to bring or has brought against the third party arising from the alleged acts or omissions causing the injury or illness, not later than 30 days after submitting or filing a claim or legal action against the third party; and,
2. Agree to fully cooperate with and execute any forms or documents needed to enforce this right to restitution, reimbursement or other available remedies; and,
3. Agree in writing to reimburse Blue Shield for Benefits paid by Blue Shield from any Recovery when

the Recovery is obtained from or on behalf of the third party or the insurer of the third party, or from uninsured or underinsured motorist coverage; and,

4. Provide a lien calculated in accordance with California Civil Code section 3040. The lien may be filed with the third party, the third party's agent or attorney, or the court, unless otherwise prohibited by law; and,
5. Periodically respond to information requests regarding the claim against the third party, and notify Blue Shield and a Dental Plan Administrator, in writing, within ten (10) days after any Recovery has been obtained.

A Member's failure to comply with 1. through 5., above, shall not in any way act as a waiver, release, or relinquishment of the rights of Blue Shield or a Dental Plan Administrator.

REINSTATEMENT, CANCELLATION AND RESCISSION PROVISIONS

Reinstatement

If you and your Dependents voluntarily cancelled coverage, you may apply for reinstatement. You or your Dependents must wait the earlier of, 12 months from the date of application to be reinstated, or at the Employer's next Open Enrollment Period. Blue Shield will not consider applications for earlier effective dates.

Cancellation Without Cause

The group dental Plan may be cancelled by your Employer at any time provided written notice is given to Blue Shield of California to become effective upon receipt, or on a later date as may be specified by the notice.

Cancellation for Non-payment of Dues - Notices

Blue Shield of California may cancel the group dental Plan for non-payment of Dues. If your Employer fails to pay the required Dues when due, coverage will end 30 days after the date for which Dues are due. Your Employer will be liable for all Dues accrued while this Plan continues in force including those accrued during the 30-day grace period. Blue Shield of California will mail your Employer a Notice of Cancellation for Non-Payment of Premiums and Grace Period. Your Employer must provide you with a copy of the Notice of Cancellation for Non-Payment of Premiums and Grace Period.

Cancellation/Rescission for Fraud, or Intentional Misrepresentations of Material Fact

Blue Shield of California may cancel or rescind the group Contract for fraud or intentional misrepresentation of material fact by your Employer, or with respect to coverage of Employees or Dependents, for fraud or intentional misrepresentation of material fact by the Employee, Dependent, or their representative.

If you are undergoing treatment for an ongoing condition and the group Contract is cancelled for any reason, including non-payment of Dues, no Benefits will be provided.

Fraud or intentional misrepresentations of material fact on an application or a health statement (if a health statement is required by the Employer) may, at the discretion of Blue Shield, result in the cancellation or rescission of the Plan. Cancellations are effective on receipt or on such later date as specified in the cancellation notice. A rescission voids the Contract retroactively as if it was never effective; Blue Shield will provide written notice prior to any rescission.

In the event the Contract is rescinded or cancelled, either by Blue Shield of California or your Employer, it is your Employer's responsibility to notify you of the rescission or cancellation.

Right of Cancellation

If you are making any contributions toward coverage for yourself or your Dependents, you may cancel such coverage to be effective at the end of any period for which Dues have been paid.

Any Dues paid Blue Shield of California for a period extending beyond the cancellation date will be refunded to your Employer. Your Employer will be responsible to Blue Shield of California for unpaid Dues prior to the date of cancellation.

Blue Shield of California will honor all timely filed claims for Covered Services provided prior to the effective date of cancellation.

See the Cancellation and Rescission provision for termination for fraud or intentional misrepresentations of material fact.

TERMINATION OF BENEFITS

Except as specifically provided under the Continuation of Group Coverage provision, if applicable, there is no

right to receive benefits for services provided following termination of the group Contract. The Group Dental Service Contract is issued for a one year period. Your Employer will notify you if your dental coverage will not be renewed after the period of this Contract.

Coverage for you or your Dependents terminates at 11:59 P.M. Pacific Time on the earliest of these dates: (1) the date the Group Dental Service Contract is discontinued, (2) the last day of the month in which the Subscriber's employment terminates, unless a different date has been agreed to between Blue Shield and your Employer, (3) the date as indicated in the Notice Confirming Termination of Coverage that is sent to the Employer (see "Cancellation for Non-Payment of Dues – Notices"), or (4) on the last day of the month in which you or your Dependents become ineligible. A spouse also becomes ineligible following legal separation from the Subscriber, entry of a final decree of divorce, annulment or dissolution of marriage from the Subscriber. A Domestic Partner becomes ineligible upon termination of the domestic partnership.

If you cease work because of retirement, disability, leave of absence, temporary layoff, or termination, see your Employer about possibly continuing group coverage. Also see, if applicable, the Continuation of Group Coverage provision in this booklet for information on continuation of coverage.

If your Employer is subject to the California Family Rights Act of 1991 and/or the Federal Family & Medical Leave Act of 1993, and the approved leave of absence is for family leave under the terms of such Act(s), your payment of Dues will keep your coverage in force for such period of time as specified in such Act(s). Your Employer is solely responsible for notifying you of the availability and duration of family leaves. If written application for the addition of a newborn or a child placed for adoption is not submitted to and received by Blue Shield within the 31 days following that Dependent's effective date of coverage, Benefits under the Plan will be terminated on the 31st day at 11:59 P.M. Pacific Time.

Additionally, Blue Shield may terminate coverage if:

(1) There is a violation of a material contract provision relating to Employer contribution or group participation rates by the Contractholder/Employer;

(2) Blue Shield terminates a particular product or all products offered in the large group market as permitted or required by law. If Blue Shield discontinues of-

fering a particular product in a market, Blue Shield will send you written notice at least 90 days before the product terminates. If Blue Shield discontinues offering all products to groups in the large group market, Blue Shield will send you written notice at least 180 days before the Contract terminates;

(3) A Member or Employer ceases to be a member of a guaranteed association.

LIABILITY OF SUBSCRIBERS IN THE EVENT OF NONPAYMENT BY BLUE SHIELD OF CALIFORNIA

In accordance with Blue Shield of California's established policies, and by statute, every Contract between a Dental Plan Administrator and its Participating Dentists stipulates that the Subscriber shall not be responsible to the Participating Dentist for compensation for any services to the extent that they are provided in the Subscriber's group Contract. When services are provided by a Participating Dentist, the Subscriber is responsible for any applicable Deductible, Coinsurance or Copayment amounts, and charges in excess of Benefit maximums.

If services are provided by a Non-Participating Dentist, the Subscriber is responsible for any amount Blue Shield of California does not pay.

When a Benefit specifies a maximum allowance and the Plan's maximum has been reached, the Subscriber is responsible for any charges above the Benefit maximum amounts.

PREPAYMENT FEE

The monthly Dues for you and your Dependents are indicated in your Employer's group Contract. The initial Dues are payable on the effective date of the group Contract, and subsequent Dues are payable on the same date (called the transmittal date) of each succeeding month. Dues are payable in full on each transmittal date and must be made for all Subscribers and Dependents.

All Dues required for coverage for you and your Dependents will be handled through your Employer, and must be paid to Blue Shield of California. Payment of Dues will continue the Benefits of this group Contract up to the date immediately preceding the next transmittal date, but not thereafter.

The Dues payable under this Plan may be changed from time to time, for example, to reflect new Benefit levels. Your Employer will receive notice from the Plan of any

changes in Dues at least 60 days prior to the change. Your Employer will then notify you immediately. Note: This paragraph does not apply to a Subscriber who is enrolled under a Contract where monthly Dues automatically increase, without notice, the first day of the month following an age change that moves the Subscriber into the next higher age category.

PLAN CHANGES

The Benefits of this Plan, including but not limited to Covered Services, Deductible, and Coinsurance amount, are subject to change at any time. Blue Shield will provide at least 60 days' written notice of any such change.

Benefits for services or supplies furnished on or after the effective date of any change in Benefits will be provided based on the change.

Notice

The Subscriber hereby expressly acknowledges its understanding that this agreement constitutes a Contract solely between the Subscriber and Blue Shield of California (hereafter referred to as "the Plan"), which is an independent corporation operating under a license from the Blue Cross Blue Shield Association ("Association"), an association of independent Blue Cross and Blue Shield plans, permitting the Plan to use the Blue Shield service mark in the State of California and that the Plan is not contracting as the agent of the Association.

The Subscriber further acknowledges and agrees that it has not entered into this Agreement based upon representations by any person other than the Plan and that neither the Association nor any person, entity, or organization affiliated with the Association shall be held accountable or liable to the Subscriber for any of the Plan's obligations to the Subscriber created under this Agreement. This paragraph shall not create any additional obligations whatsoever on the part of the Plan, other than those obligations created under other provisions of this Agreement.

BLUE SHIELD ONLINE

Blue Shield's Internet site is located at <http://www.blueshieldca.com>. Members with Internet access and a Web browser may view and download healthcare information.

CHOICE OF PROVIDERS

Under the Blue Shield of California Dental PPO plans, you have a free choice of any licensed Dentist including such providers outside of California.

FACILITIES (PARTICIPATING DENTIST)

The names of Participating Dentists in your area may be obtained by contacting a Dental Plan Administrator at 1-888-702-4171. You may also access a list of Participating Dentists through Blue Shield's Internet site located at <http://www.blueshieldca.com>.

UTILIZATION REVIEW

State law requires that health plans disclose to Subscribers and health plan providers the process used to authorize or deny health care services under the Plan. Blue Shield of California has completed documentation of this process ("Utilization Review"), as required under Section 1363.5 of the California Health and Safety Code. To request a copy of the document describing this Utilization Review process, call the Customer Service Department at 1-888-702-4171.

Notices

Any notice required by this Agreement may be delivered by United States mail, postage pre-paid. Notice to the Subscriber may be mailed to the address appearing on the records of Blue Shield of California and notice to Blue Shield of California may be mailed to:

Blue Shield of California
601 12th Street
Oakland, CA 94607

Identification Cards

Identification cards will be issued by Blue Shield of California to all Subscribers.

Possession of a Blue Shield of California identification card confers no right to services or other Benefits of this Agreement. To be entitled to services, the Member must be a Subscriber who has maintained enrollment under the terms of this Agreement.

DENTAL CUSTOMER SERVICE

Questions about services, providers, Benefits, how to use the Plan, or concerns regarding the quality of care or access to care that you have experienced should be

directed to your Dental Customer Service at the phone number or address which appear below:

1-888-702-4171

Blue Shield of California

Dental Plan Administrator

425 Market Street, 15th Floor

San Francisco, CA 94105

Dental Customer Service can answer many questions over the telephone.

If the grievance involves a Non-Participating Dentist, the Subscriber should contact the appropriate Blue Shield Customer Service Department shown on the last page of this Evidence of Coverage.

Note: A Dental Plan Administrator has established a procedure for our Subscribers to request an expedited decision. A Subscriber, physician, or representative of a Subscriber may request an expedited decision when the routine decision making process might seriously jeopardize the life or health of a Subscriber, or when the Subscriber is experiencing severe pain. A DPA shall make a decision and notify the Subscriber and Physician as soon as possible to accommodate the Member's condition not to exceed 72 hours following the receipt of the request. If you would like additional information regarding the expedited decision process, or if you believe your particular situation qualifies for an expedited decision, please contact the Dental Customer Service Department at the number listed above.

GRIEVANCE PROCESS

Blue Shield of California has established a grievance procedure for receiving, resolving and tracking Subscribers' grievances.

Subscribers, a designated representative, or a provider on behalf of the Subscriber, may contact the Dental Customer Service Department by telephone, letter or online to request a review of an initial determination concerning a claim or service. Subscribers may contact the Dental Customer Service Department at the telephone number as noted below. If the telephone inquiry to the Dental Customer Service Department does not resolve the question or issue to the Subscriber's satisfaction, the Subscriber may request a grievance at that time, which the Dental Customer Service Representative will initiate on the Subscriber's behalf.

The Subscriber, a designated representative, or a provider on behalf of the Subscriber, may also initiate a grievance by submitting a letter or a completed Grievance Form. The Subscriber may request this form from the Dental Customer Service Department. If the Subscriber wishes, the Dental Customer Service staff will assist in completing the grievance form. Completed grievance forms must be mailed to a Dental Plan Administrator at the address provided below. The Subscriber may also submit the grievance to the Dental Customer Service Department online by visiting <http://www.blueshieldca.com>.

1-888-702-4171

Blue Shield of California

Dental Plan Administrator

425 Market Street, 15th Floor

San Francisco, CA 94105

A Dental Plan Administrator will acknowledge receipt of a written grievance within 5 calendar days. Grievances are resolved within 30 days.

The grievance system allows Subscribers to file grievances within 180 days following any incident or action that is the subject of the Subscriber's dissatisfaction. See the previous Customer Service section for information on the expedited decision process.

DEPARTMENT OF MANAGED HEALTH CARE REVIEW

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health Plan, you should first telephone your health Plan at **1-800-424-6521** and use your health Plan's grievance process before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health Plan, or a grievance that has remained unresolved for more than 30 days, you may call the Department for assistance.

You may also be eligible for an independent medical review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are Experimental or Investi-

gational in Nature, and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number (1-888-HMO-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired. The Department's Internet Web site, (<http://www.hmohelp.ca.gov>), has complaint forms, IMR application forms, and instructions online.

In the event that Blue Shield should cancel or refuse to renew the enrollment for you or your Dependents and you feel that such action was due to reasons of health or utilization of Benefits, you or your Dependents may request a review by the Department of Managed Health Care Director.

CONTINUATION OF GROUP COVERAGE

Please examine your options carefully before declining this coverage. You should be aware that companies selling individual health insurance typically require a review of your medical history that could result in a higher premium or you could be denied coverage entirely.

Applicable to Members when the Subscriber's Employer (Contractholder) is subject to either Title X of the Consolidated Omnibus Budget Reconciliation Act (COBRA) as amended or the California Continuation Benefits Replacement Act (Cal-COBRA). The Subscriber's Employer should be contacted for more information.

In accordance with the Consolidated Omnibus Budget Reconciliation Act (COBRA) as amended and the California Continuation Benefits Replacement Act (Cal-COBRA), a Member will be entitled to elect to continue group coverage under this Plan if the Member would otherwise lose coverage because of a Qualifying Event that occurs while the Contractholder is subject to the continuation of group coverage provisions of COBRA or Cal-COBRA.

The Benefits under the group continuation of coverage will be identical to the Benefits that would be provided to the Member if the Qualifying Event had not occurred (including any changes in such coverage).

Note: A Member will not be entitled to Benefits under Cal-COBRA if at the time of the qualifying event such Member is entitled to Benefits under Title XVIII of the Social Security Act ("Medicare") or is covered under another group health plan that provides coverage without exclusions or limitations with respect to any Pre-existing condition. Under COBRA, a Member is entitled to Benefits if at the time of the qualifying event such Mem-

ber is entitled to Medicare or has coverage under another group health plan. However, if Medicare entitlement or coverage under another group health plan arises after COBRA coverage begins, it will cease.

Qualifying Event

A Qualifying Event is defined as a loss of coverage as a result of any one of the following occurrences.

1. With respect to the Subscriber:
 - a. the termination of employment (other than by reason of gross misconduct); or
 - b. the reduction of hours of employment to less than the number of hours required for eligibility.
2. With respect to the Dependent spouse or Dependent Domestic Partner* and Dependent children (children born to or placed for adoption with the Subscriber or Domestic Partner during a COBRA or Cal-COBRA continuation period may be immediately added as Dependents, provided the Contractholder is properly notified of the birth or placement for adoption, and such children are enrolled within 30 days of the birth or placement for adoption):

*Note: Domestic Partners and Dependent children of Domestic Partners cannot elect COBRA on their own, and are only eligible for COBRA if the Subscriber elects to enroll. Domestic Partners and Dependent children of Domestic Partners may elect to enroll in Cal-COBRA on their own.

 - a. the death of the Subscriber; or
 - b. the termination of the Subscriber's employment (other than by reason of such Subscriber's gross misconduct); or
 - c. the reduction of the Subscriber's hours of employment to less than the number of hours required for eligibility; or
 - d. the divorce or legal separation of the Subscriber from the Dependent spouse or termination of the domestic partnership; or
 - e. the Subscriber's entitlement to Benefits under Title XVIII of the Social Security Act ("Medicare"); or
 - f. a Dependent child's loss of Dependent status under this Plan.

3. For COBRA only, with respect to a Subscriber who is covered as a retiree, that retiree's Dependent spouse and Dependent children, the Employer's filing for reorganization under Title XI, United States Code, commencing on or after July 1, 1986.
4. With respect to any of the above, such other Qualifying Event as may be added to Title X of COBRA or the California Continuation Benefits Replacement Act (Cal-COBRA).

Notification of a Qualifying Event

1. With respect to COBRA enrollees:

The Member is responsible for notifying the Employer of divorce, legal separation, termination of a Domestic Partner or a child's loss of Dependent status under this Plan, within 60 days of the date of the later of the Qualifying Event or the date on which coverage would otherwise terminate under this Plan because of a Qualifying Event.

The Employer is responsible for notifying its COBRA administrator (or Plan administrator if the Employer does not have a COBRA administrator) of the Subscriber's death, termination, or reduction of hours of employment, the Subscriber's Medicare entitlement or the Employer's filing for reorganization under Title XI, United States Code.

When the COBRA administrator is notified that a Qualifying Event has occurred, the COBRA administrator will, within 14 days, provide written notice to the Member by first class mail of his or her right to continue group coverage under this Plan. The Member must then notify the COBRA administrator within 60 days of the later of (1) the date of the notice of the Member's right to continue group coverage or (2) the date coverage terminates due to the Qualifying Event.

If the Member does not notify the COBRA administrator within 60 days, the Member's coverage will terminate on the date the Member would have lost coverage because of the Qualifying Event.

2. With respect to Cal-COBRA enrollees:

The Member is responsible for notifying Blue Shield in writing of the Subscriber's death or Medicare entitlement, of divorce, legal separation, termination of a domestic partnership, or a child's loss of Dependent status under this Plan. Such notice must be given within 60 days of the date of the later of the Qualifying Event or the date on which cov-

erage would otherwise terminate under this Plan because of a Qualifying Event. Failure to provide such notice within 60 days will disqualify the Member from receiving continuation coverage under Cal-COBRA.

The Employer is responsible for notifying Blue Shield in writing of the Subscriber's termination or reduction of hours of employment within 30 days of the Qualifying Event.

When Blue Shield is notified that a Qualifying Event has occurred, Blue Shield will, within 14 days, provide written notice to the Member by first class mail of his or her right to continue group coverage under this Plan. The Member must then give Blue Shield notice in writing of the Member's election of continuation coverage within 60 days of the later of (1) the date of the notice of the Member's right to continue group coverage and (2) the date coverage terminates due to the Qualifying Event. The written election notice must be delivered to Blue Shield by first-class mail or other reliable means.

If the Member does not notify Blue Shield within 60 days, the Member's coverage will terminate on the date the Member would have lost coverage because of the Qualifying Event.

If this Plan replaces a previous group plan that was in effect with the Employer, and the Member had elected Cal-COBRA continuation coverage under the previous plan, the Member may choose to continue to be covered by this Plan for the balance of the period that the Member could have continued to be covered under the previous plan, provided that the Member notify Blue Shield within 30 days of receiving notice of the termination of the previous group plan.

Duration and Extension of Continuation of Group Coverage

Cal-COBRA enrollees will be eligible to continue Cal-COBRA coverage under this Plan for up to a maximum of 36 months regardless of the type of Qualifying Event.

COBRA enrollees who reach the 18-month or 29-month maximum available under COBRA, may elect to continue coverage under Cal-COBRA for a maximum period of 36 months from the date the Member's continuation coverage began under COBRA. If elected, the Cal-COBRA coverage will begin after the COBRA coverage ends.

Note: COBRA enrollees must exhaust all the COBRA coverage to which they are entitled before they can become eligible to continue coverage under Cal-COBRA.

In no event will continuation of group coverage under COBRA, Cal-COBRA or a combination of COBRA and Cal-COBRA be extended for more than 3 years from the date the Qualifying Event has occurred which originally entitled the Member to continue group coverage under this Plan.

Note: Domestic Partners and Dependent children of Domestic Partners cannot elect COBRA on their own, and are only eligible for COBRA if the Subscriber elects to enroll. Domestic Partners and Dependent children of Domestic Partners may elect to enroll in Cal-COBRA on their own.

Notification Requirements

The Employer or its COBRA administrator is responsible for notifying COBRA enrollees of their right to possibly continue coverage under Cal-COBRA at least 90 calendar days before their COBRA coverage will end. The COBRA enrollee should contact Blue Shield for more information about continuing coverage. If the enrollee elects to apply for continuation of coverage under Cal-COBRA, the enrollee must notify Blue Shield at least 30 days before COBRA termination.

PAYMENT OF DUES

Dues for the Member continuing coverage shall be 102 percent of the applicable group Dues rate if the Member is a COBRA enrollee, or 110 percent of the applicable group Dues rate if the Member is a Cal-COBRA enrollee, except for the Member who is eligible to continue group coverage to 29 months because of a Social Security disability determination, in which case, the Dues for months 19 through 29 shall be 150 percent of the applicable group Dues rate.

Note: For COBRA enrollees who are eligible to extend group coverage under COBRA to 29 months because of a Social Security disability determination, Dues for Cal-COBRA coverage shall be 110 percent of the applicable group Dues rate for months 30 through 36.

If the Member is enrolled in COBRA and is contributing to the cost of coverage, the Employer shall be responsible for collecting and submitting all Dues contributions to Blue Shield of California in the manner and for the period established under this Plan.

Cal-COBRA enrollees must submit Dues directly to Blue Shield of California. The initial Dues must be paid

within 45 days of the date the Member provided written notification to the Plan of the election to continue coverage and be sent to Blue Shield by first-class mail or other reliable means. The Dues payment must equal an amount sufficient to pay any required amounts that are due. Failure to submit the correct amount within the 45-day period will disqualify the Member from continuation coverage.

EFFECTIVE DATE OF THE CONTINUATION OF COVERAGE

The continuation of coverage will begin on the date the Member's coverage under this Plan would otherwise terminate due to the occurrence of a Qualifying Event and it will continue for up to the applicable period, provided that coverage is timely elected and so long as Dues are timely paid.

TERMINATION OF CONTINUATION OF GROUP COVERAGE

The continuation of group coverage will cease if any one of the following events occurs prior to the expiration of the applicable period of continuation of group coverage:

1. discontinuance of this Group Dental Service Contract (if the Employer continues to provide any group benefit plan for Employees, the Member may be able to continue coverage with another plan);
2. failure to timely and fully pay the amount of required Dues to the COBRA administrator or the Employer or to Blue Shield of California as applicable. Coverage will end as of the end of the period for which Dues were paid;
3. the Member becomes covered under another group health plan that does not include a Pre-existing Condition exclusion or limitation provision that applies to the Member;
4. the Member becomes entitled to Medicare;
5. the Member commits fraud or deception in the use of the services of this Plan.

Continuation of group coverage in accordance with COBRA or Cal-COBRA will not be terminated except as described in this provision. In no event will coverage extend beyond 36 months.

CONTINUATION OF GROUP COVERAGE FOR MEMBERS ON MILITARY LEAVE

Continuation of group coverage is available for Members on military leave if the Member's Employer is subject to the Uniformed Services Employment and Re-employment Rights Act (USERRA). Members who are planning to enter the Armed Forces should contact their Employer for information about their rights under the (USERRA). Employers are responsible to ensure compliance with this act and other state and federal laws regarding leaves of absence including the California Family Rights Act, the Family and Medical Leave Act, Labor Code requirements for Medical Disability.

COORDINATION OF BENEFITS

Coordination of benefits is designed to provide maximum coverage for dental bills at the lowest cost by avoiding excessive payments.

When a Member who is covered under the group Plan is also covered under another group plan, or selected group, or blanket disability insurance contract, or any other contractual arrangement or any portion of any such arrangement whereby the Members of a group are entitled to payment of or reimbursement for dental expenses, such Member will not be permitted to make a "profit" on a disability by collecting benefits in excess of actual cost during any Calendar Year. Instead, payments will be coordinated between the plans in order to provide for "allowable expenses" (these are the expenses that are incurred for services and supplies covered under at least one of the plans involved) up to the maximum benefit amount payable by each plan separately.

If the covered Member is also entitled to benefits under any of the conditions as outlined under the "Limitations for Duplicate Coverage" provision, benefits received under any such condition will not be coordinated with the benefits of the Plan.

The following rules determine the order of benefit payments:

When the other plan does not have a coordination of benefits provision it will always provide its benefits first. Otherwise, the plan covering the patient as an Employee will provide its benefits before the plan covering the patient as a Dependent.

The plan which covers the Dependent child of a person whose date of birth, (excluding year of birth), occurs earlier in a Calendar Year, shall determine its benefits

before a plan which covers the Dependent child of a person whose date of birth, (excluding year of birth), occurs later in a Calendar Year. If either plan does not have the provisions of this paragraph regarding Dependents, which results either in each plan determining its benefits before the other or in each plan determining its benefits after the other, the provisions of this paragraph shall not apply, and the rule set forth in the plan which does not have the provisions of this paragraph shall determine the order of benefits.

1. In the case of a claim involving expenses for a Dependent child whose parents are separated or divorced, plans covering the child as a Dependent shall determine their respective benefits in the following order:

First, the plan of the parent with custody of the child; *then*, if that parent has remarried, the plan of the stepparent with custody of the child; and *finally* the plan(s) of the parent(s) without custody of the child.

2. Notwithstanding (1.) above, if there is a court decree which otherwise establishes financial responsibility for the medical, dental or other health care expenses of the child, then the plan which covers the child as a Dependent of the parent with that financial responsibility shall determine its benefits before any other plan which covers the child as a Dependent child.
3. If the above rules do not apply, the plan which has covered the patient for the longer period of time shall determine its benefits first, provided that:
 - a. a plan covering a patient as a laid-off or retired Employee, or as a Dependent of such an Employee, shall determine its benefits after any other plan covering that person as an Employee, other than a laid-off or retired Employee, or such Dependent; and
 - b. if either plan does not have a provision regarding laid-off or retired Employees, which results in each plan determining its benefits after the other, then the provisions of (a.) above shall not apply.

If the Plan is the primary carrier with respect to a covered Member, then the Plan will provide its benefits without reduction because of benefits available from any other plan, except that Participating Dentists may collect any difference between their Billed Charges and the Plan's payment, from the secondary carrier(s).

When the Plan is secondary in the order of payments, the Plan's benefits are determined after those of the primary plan and may be reduced because of the primary plan's benefits. In such cases, the Plan pays the lesser of either the amount that it would have paid in the absence of any other coverage, or the enrollee's total out-of-pocket cost payable under the primary plan for benefits covered under the Plan.

When the Plan is secondary in the order of payments, and Blue Shield of California and a Dental Plan Administrator are notified that there is a dispute as to which plan is primary, or that the primary plan has not paid within a reasonable period of time, the Plan will pay the benefits that would be due as if it were the primary plan, provided that the covered Member (1) assigns to a Dental Plan Administrator or Blue Shield of California the right to receive benefits from the other plan to the extent of the difference between the benefits which a Dental Plan Administrator or Blue Shield of California actually pays and the amount that a Dental Plan Administrator or Blue Shield of California would have been obligated to pay as the secondary plan, (2) agrees to cooperate fully with a Dental Plan Administrator or Blue Shield of California in obtaining payment of benefits from the other plan, and (3) allows Blue Shield of California or a Dental Plan Administrator to obtain confirmation from the other plan that the benefits which are claimed have not previously been paid.

If payments which should have been made under the Plan in accordance with these provisions have been made by another plan, Blue Shield may pay to the other plan the amount necessary to satisfy the intent of these provisions. This amount shall be considered as benefits paid under the Plan. Blue Shield shall be fully discharged from liability under this Plan to the extent of these payments.

If payments have been made by Blue Shield in excess of the maximum amount of payment necessary to satisfy these provisions, Blue Shield shall have the right to recover the excess from any person or other entity to or with respect to whom such payments were made.

Blue Shield may release to or obtain from any organization or person any information which Blue Shield considers necessary for the purpose of determining the applicability of and implementing the terms of these provisions or any provisions of similar purpose of any other plan. Any person claiming benefits under the Plan shall furnish Blue Shield with such information as may be necessary to implement these provisions.

REIMBURSEMENT PROVISIONS

Procedure for Filing a Claim

Claims for Covered Services should be submitted on a dental claim form which may be obtained from your Employer, a Dental Plan Administrator, or at <http://www.blueshieldca.com>. Have your Dentist complete the form and mail it to a Dental Plan Administrator Service Center shown on the last page of this booklet.

A Dental Plan Administrator will provide payments in accordance with the provisions of the Contract. You will receive an explanation of Benefits after the claim has been processed.

All claims for reimbursement must be submitted to a Dental Plan Administrator within one (1) year after the month in which the service is rendered. A Dental Plan Administrator will notify you of its determination within 30 days after receipt of the claim.

MAXIMUM CALENDAR YEAR PAYMENT

The Maximum Calendar Year Benefit for Covered Services and supplies provided by Participating Dentists and Non-Participating Dentists is specified on the Summary of Benefits. No Benefits in excess of this amount will be provided to or on behalf of any Member.

NON-ASSIGNABILITY

Coverage or any Benefits of the Blue Shield of California dental plans are not assignable without the written consent of Blue Shield of California.

Possession of a Blue Shield of California ID card confers no right to services or other Benefits of the Plan. To be entitled to services, the Member must be a Subscriber or Dependent who has been accepted by the Employer and enrolled by Blue Shield of California and who has maintained enrollment under the terms of the Plan.

The coverage and Benefits of the Blue Shield of California dental plans are assignable to Participating and Non-Participating Dentists.

CLAIMS REVIEW

Blue Shield of California and a Dental Plan Administrator reserve the right to review all claims and services to determine if any exclusion or other limitations apply.

Blue Shield of California or a Dental Plan Administrator may use the services of Dentist consultants, peer review committees of professional societies or hospitals, and other consultants to evaluate claims.

PUBLIC POLICY PARTICIPATION PROCEDURE

This procedure enables you to participate in establishing public policy of Blue Shield of California.

It is not to be used as a substitute for the grievance procedure, complaints, inquiries or requests for information.

Public policy means acts performed by a plan or its Employees and staff to assure the comfort, dignity, and convenience of patients who rely on the plan's facilities to provide health care services to them, their families, and the public (California Health and Safety Code, Section 1369).

At least one third of the Board of Directors of Blue Shield of California is comprised of Subscribers who are not Employees, providers, subcontractors or group contract brokers and who do not have financial interests in Blue Shield of California. The names of the members of the Board of Directors may be obtained from:

Sr. Manager, Regulatory Filings
Blue Shield of California
601 12th Street
Oakland, CA 94607
Phone: 1-510-607-2065

Procedure

1. Your recommendations, suggestions or comments should be submitted in writing to the Sr. Manager, Regulatory Filings, at the above address, who will acknowledge receipt of your letter.
2. Your name, address, phone number, Subscriber number, and group number should be included with each communication.
3. The policy issue should be stated so that it will be readily understood. Submit all relevant information and reasons for the policy issue with your letter.
4. Policy issues will be heard at least quarterly as agenda items for meetings of the Board of Directors. Minutes of Board meetings will reflect decisions on public policy issues that were considered. If you have initiated a policy issue, appropriate extracts of the minutes will be furnished to you within

ten business days after the minutes have been approved.

GRACE PERIOD

After payment of the first Dues, the Contractholder is entitled to a grace period of 30 days for the payment of any Dues due. During this grace period, the Contract will remain in force. However, the Contractholder will be liable for payment of Dues accruing during the period the Contract continues in force.

RIGHT OF RECOVERY

Whenever payment on a claim has been made in error, Blue Shield will have the right to recover such payment from the Subscriber or Member or, if applicable, the provider or another health benefit plan, in accordance with applicable laws and regulations. Blue Shield reserves the right to deduct or offset any amounts paid in error from any pending or future claim to the extent permitted by law. Circumstances that might result in payment of a claim in error include, but are not limited to, payment of Benefits in excess of the Benefits provided by the health plan, payment of amounts that are the responsibility of the Subscriber or Member (Deductibles, Copayment, Coinsurance amounts or similar charges), payment of amounts that are the responsibility of another payor, payments made after termination of the Subscriber or Member's eligibility, or payments on fraudulent claims.

CONFIDENTIALITY OF PERSONAL AND HEALTH INFORMATION

Blue Shield of California protects the confidentiality/privacy of your personal and health information. Personal and health information includes both medical information and individually identifiable information, such as your name, address, telephone number, or social security number. Blue Shield will not disclose this information without your authorization, except as permitted by law.

A STATEMENT DESCRIBING BLUE SHIELD'S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

Blue Shield's policies and procedures regarding our confidentiality/privacy practices are contained in the "Notice of Privacy Practices", which you may obtain

either by calling the Customer Service Department at the number listed in the Customer Service section of this booklet, or by accessing Blue Shield of California's internet site located at <http://www.blueshieldca.com> and printing a copy.

If you are concerned that Blue Shield may have violated your confidentiality/privacy rights, or you disagree with a decision we made about access to your personal and health information, you may contact us at:

Correspondence Address:
Blue Shield of California Privacy Official
P.O. Box 272540
Chico, CA 95927-2540
Toll-Free Telephone:
1-888-266-8080
Email Address:
blueshieldca_privacy@blueshieldca.com

ACCESS TO INFORMATION

Blue Shield of California may need information from medical or dental providers, from other carriers or other entities, or from you, in order to administer benefits and eligibility provisions of this Contract. You agree that any provider or entity can disclose to Blue Shield that information that is reasonably needed by Blue Shield. You agree to assist Blue Shield in obtaining this information, if needed, (including signing any necessary authorizations) and to cooperate by providing Blue Shield with information in your possession. Failure to assist Blue Shield in obtaining necessary information or refusal to provide information reasonably needed may result in the delay or denial of Benefits until the necessary information is received. Any information received for this purpose by Blue Shield will be maintained as confidential and will not be disclosed without your consent, except as otherwise permitted by law.

INDEPENDENT CONTRACTORS

Providers are neither agents nor Employees of the Plan but are independent contractors. In no instance shall the Plan be liable for the negligence, wrongful acts, or omissions of any person receiving or providing services, including any physician, hospital, or other provider or their Employees.

DEFINITIONS

Terms used throughout this Evidence of Coverage are defined as follows:

Accidental Injury - definite trauma resulting from a sudden, unexpected and unplanned event, occurring by chance, caused by an independent external source.

Allowable Amount - a Dental Plan Administrator Allowance (as defined below) for the service (or services) rendered, or the provider's Billed Charge, whichever is less. A Dental Plan Administrator allowance is:

1. the amount a Dental Plan Administrator has determined is an appropriate payment for the Service(s) rendered in the provider's geographic area, based upon such factors as evaluation of the value of the Service(s) relative to the value of other Services, market considerations, and provider charge patterns; or
2. such other amount as the Participating Dentist and a Dental Plan Administrator have agreed will be accepted as payment for the Service(s) rendered; or
3. if an amount is not determined as described in either 1. or 2. above, the amount a Dental Plan Administrator determines is appropriate considering the particular circumstances and the Services rendered.

Alternate Benefit Provision (ABP) - a provision that allows benefit paid to be based on an alternate procedure, which is professionally acceptable and more cost effective.

Benefits (Covered Services) - those services which a Member is entitled to receive pursuant to the Group Dental Service Contract.

Billed Charges - the prevailing rates of the dental office.

Calendar Year - a period beginning on January 1 of any year and terminating on January 1 of the following year.

Close Relative - the spouse, Domestic Partner, child, brother, sister, or parent of a Subscriber or Dependent.

Coinsurance - the percentage amount that a Member is required to pay for Covered Services after meeting any applicable Deductible.

Copayment - the specific dollar amount that a Member is required to pay for Covered Services after meeting any applicable Deductible.

Covered Services (Benefits) - those Services which a Member is entitled to receive pursuant to the terms of the Group Dental Service Contract.

Deductible - the Calendar Year amount you must pay for specific Covered Services that are a benefit of the Plan before you become entitled to receive certain Benefit payments from the Plan for those Services.

Dental Care Services - necessary treatment on or to the teeth or gums, including any appliance or device applied to the teeth or gums, and necessary dental supplies furnished incidental to Dental Care Services.

Dental Plan Administrator (DPA) - Blue Shield has contracted with a Dental Plan Administrators (DPA). A DPA is a dental care service plan licensed by the California Department of Managed Health Care, which contracts with Blue Shield to administer delivery of dental services through a network of Participating Dentists. A DPA also contracts with Blue Shield to serve as a claims administrator for the processing of claims for services received from Non-Participating Dentists.

Dentist - a licensed Doctor of Dental Surgery (DDS) or Doctor of Dental Medicine (DMD).

Dependent -

1. a Subscriber's legally married spouse who is:
 - a. not covered for Benefits as a Subscriber; and
 - b. not legally separated from the Subscriber;or,
 2. a Subscriber's Domestic Partner who is not covered for Benefits as a Subscriber;
- or,
3. a child of, adopted by, or in legal guardianship of the Subscriber, spouse, or Domestic Partner. This category includes any stepchild or child placed for adoption or any other child for whom the Subscriber, spouse, or Domestic Partner has been appointed as a non-temporary legal guardian by a court of appropriate legal jurisdiction, who is not covered for Benefits as a Subscriber who is less than 26 years of age (or less than 18 years of age if the child has been enrolled as a result of a court ordered non-temporary legal guardianship) and who has been enrolled and accepted by Blue Shield of California as a Dependent and has maintained membership in accordance with the Contract.

Note: Children of Dependent children (i.e., grandchildren of the Subscriber, spouse, or Domestic Partner) are not Dependents unless the Subscriber, spouse, or Domestic Partner has adopted or is the legal guardian of the grandchild.

4. If coverage for a Dependent child would be terminated because of the attainment of age 26, and the Dependent child is disabled, Benefits for such Dependent will be continued upon the following conditions:
 - a. the child must be chiefly dependent upon the Subscriber, spouse, or Domestic Partner for support and maintenance;
 - b. the Subscriber, spouse, or Domestic Partner submits to Blue Shield a Physician's written certification of disability within 60 days from the date of the Employer's or Blue Shield's request; and
 - c. thereafter, certification of continuing disability and dependency from a Physician is submitted to Blue Shield on the following schedule:
 - (1) within 24 months after the month when the Dependent would otherwise have been terminated; and
 - (2) annually thereafter on the same month when certification was made in accordance with item (1) above. In no event will coverage be continued beyond the date when the Dependent child becomes ineligible for coverage under this Plan for any reason other than attained age.

Domestic Partner - an individual who is personally related to the Subscriber by a domestic partnership that meets the following requirements:

- 1) Both partners are (a) 18 years of age or older and (b) of the same or different sex;
- 2) The partners share (a) an intimate and committed relationship of mutual caring and (b) the same common residence;
- 3) The partners are (a) not currently married, and (b) not so closely related by blood that legal marriage or registered domestic partnership would otherwise be prohibited;
- 4) Both partners were mentally competent to consent to a contract when their domestic partnership began.

The domestic partnership is deemed created on the date when both partners meet the above requirements.

Dues - the monthly pre-payment that is made to the Plan on behalf of each Member.

Emergency Services - services provided for an unexpected dental condition manifesting itself by acute symptoms of sufficient severity (including severe pain) that the absence of immediate medical attention could reasonably be expected to result in any of the following:

1. placing the patient's health in serious jeopardy;
2. serious impairment to bodily functions;
3. serious dysfunction of any bodily organ or part;
4. subjecting the Member to undue suffering.

Employee - an individual who meets the eligibility requirements set forth in the Group Dental Service Contract between Blue Shield of California and your Employer.

Employer (Contractholder) - any person, firm, proprietary or non-profit corporation, partnership, public agency, or association that has at least 2 Employees and that is actively engaged in business or service, in which a bona fide Employer-Employee relationship exists, in which the majority of Employees were employed within this state, and which was not formed primarily for purposes of buying health care coverage or insurance.

Experimental or Investigational in Nature - any treatment, therapy, procedure, drug or drug usage, facility or facility usage, equipment or equipment usage, device or device usage, or supplies which are not recognized in accordance with generally accepted professional medical/dental standards as being safe and effective for use in the treatment of the illness, injury, or condition at issue. Services which require approval by the Federal government or any agency thereof, or by any State government agency, prior to use and where such approval has not been granted at the time the services or supplies were rendered, shall be considered Experimental or Investigational in Nature. Services or supplies which themselves are not approved or recognized in accordance with accepted professional medical/dental standards, but nevertheless are authorized by law or by a government agency for use in testing, trials, or other studies on human patients, shall be considered Experimental or Investigational in Nature.

Family - the Subscriber and all enrolled Dependents.

Group Dental Service Contract (Contract) - the Contract issued by the Plan to the Contractholder that

establishes the services that Subscribers and Dependents are entitled to receive from the Plan.

Implants - artificial materials including synthetic bone grafting materials which are implanted into, onto or under bone or soft tissue, or the removal of Implants (surgically or otherwise).

Medical Necessity (Medically Necessary)

Benefits are provided only for services that are Medically Necessary.

1. Services that are Medically Necessary include only those which have been established as safe and effective, are furnished under generally accepted national and California dental standards to treat illness, injury or dental condition, and which, as determined by the Dental Plan Administrator, are:
 - a. consistent with the Dental Plan Administrator's dental policy;
 - b. consistent with the symptoms or diagnosis;
 - c. not furnished primarily for the convenience of the patient, the attending Dentist or other provider;
 - d. furnished at the most appropriate level which can be provided safely and effectively to the patient; and
 - e. not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the Member's illness, injury, or dental condition.

Member - either a Subscriber or an eligible Dependent.

Non-Participating Dentist - a Doctor of Dental Surgery or Doctor of Dental Medicine who has not signed a service contract with a Dental Plan Administrator to provide dental services to Subscribers.

Open Enrollment Period - that period of time set forth in the Contract during which eligible Employees and their Dependents may transfer from another health benefit plan sponsored by the Employer to this Plan.

Orthodontics (Orthodontic) - Dental Care Services specifically related to necessary services for the treatment for malocclusion and the proper alignment of teeth.

Participating Dentist - a Doctor of Dental Surgery or Doctor of Dental Medicine who has signed a service contract with a Dental Plan Administrator to provide dental services to Subscribers.

Periodontics - treatment of gums, tissue and bone that supports the teeth

Plan - the Blue Shield of California Dental PPO Plan and/or Blue Shield of California.

Subscriber - an Employee as defined, who has been enrolled and accepted by Blue Shield of California as a Member of the group Contract and has maintained his or her Blue Shield of California coverage under the terms of this group Contract.

Customer Service

1-888-702-4171

The hearing impaired may call Blue Shield's Member Services Department through Blue Shield's toll-free TTY number at 1-800-241-1823.

Please send claims for Enhanced Dental Benefits for Pregnant Women to:

Blue Shield of California
Periodontal Coverage for Women During Pregnancy
P.O. Box 30567
Salt Lake City, UT 84130-0567

Please direct correspondence to:

Blue Shield of California
P.O. Box 272540
Chico, CA 95927-2540

Blue Shield of California

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is against the law

Blue Shield of California complies with applicable state laws and federal civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us such as:
 - Qualified sign language interpreters
 - Written information in other formats (including large print, audio, accessible electronic formats and other formats)
- Provides language services at no cost to people whose primary language is not English such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Blue Shield of California Civil Rights Coordinator.

If you believe that Blue Shield of California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance with:

Blue Shield of California
Civil Rights Coordinator
P.O. Box 629007
El Dorado Hills, CA 95762-9007

Phone: (844) 831-4133 (TTY: 711)

Fax: (844) 696-6070

Email: BlueShieldCivilRightsCoordinator@blueshieldca.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW. Room 509F, HHH Building
Washington, DC 20201
(800) 368-1019; TTY: (800) 537-7697

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

NOTICE OF THE AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For help at no cost, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or (866) 346-7198.

IMPORTANTE: ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda sin cargo, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al (866) 346-7198. (Spanish)

重要通知： 您能讀懂這封信嗎？如果不能，我們可以請人幫您閱讀。這封信也可以用您所講的語言書寫。如需免費幫助，請立即撥打登列在您的Blue Shield ID卡背面上的會員/客戶服務部的電話，或者撥打電話 (866) 346-7198。(Chinese)

QUAN TRỌNG: Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số (866) 346-7198. (Vietnamese)

MAHALAGA: Nababasa mo ba ang sulat na ito? Kung hindi, maari kaming kumuha ng isang tao upang matulungan ka upang mabasa ito. Maari ka ring makakuha ng sulat na ito na nakasulat sa iyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa numerong telepono ng Miyembro/Customer Service sa likod ng iyong Blue Shield ID kard, o (866) 346-7198. (Tagalog)

Baa' ákohwiindzindoogí: Díí naaltsosísh yíiniłta'go bííniǰah? Doo bííniǰahgóó éí, naaltsos nich'í' yíidóoltaǰíí ła' nihee hółq. Díí naaltsos áldó' t'áá Diné k'ehjí ádoonííł nínízingo bíiǰah. Doo ɓaǰh ilínígó shíká' adoowoł nínízingó nihich'í' béésh bee hodiilnih dóó námboo éí díí Blue Shield bee néiho'dilzinígí bine'déé' bikáá' éí doodagó éí (866) 346-7198 jí' hodiilnih. (Navajo)

중요: 이 서신을 읽을 수 있으세요? 읽으실 수 경우, 도움을 드릴 수 있는 사람이 있습니다. 또한 다른 언어로 작성된 이 서신을 받으실 수도 있습니다. 무료로 도움을 받으시려면 Blue Shield ID 카드 뒷면의 회원/고객 서비스 전화번호 또는 (866) 346-7198로 지금 전환하세요. (Korean)

ԿԱՐԵՎՈՐ Է: Կարողանում ե՞ք կարդալ այս նամակը: Եթե ոչ, ապա մենք կօգնենք ձեզ: Դուք պետք է նաև կարողանաք ստանալ այս նամակը ձեր լեզվով: Ծառայությունն անվճար է: Խնդրում ենք անմիջապես զանգահարել Հաճախորդների սպասարկման բաժնի հեռախոսահամարով, որը նշված է ձեր Blue Shield ID քարտի ետևի մասում, կամ (866) 346-7198 համարով: (Armenian)

ВАЖНО: Не можете прочесть данное письмо? Мы поможем вам, если необходимо. Вы также можете получить это письмо написанное на вашем родном языке. Позвоните в Службу клиентской/членской поддержки прямо сейчас по телефону, указанному сзади идентификационной карты Blue Shield, или по телефону (866) 346-7198, и вам помогут совершенно бесплатно. (Russian)

重要： お客様は、この手紙を読むことができますか？もし読むことができない場合、弊社が、お客様をサポートする人物を手配いたします。また、お客様の母国語で書かれた手紙をお送りすることも可能です。無料のサポートを希望される場合は、Blue Shield IDカードの裏面に記載されている会員/お客様サービスの電話番号、または、(866) 346-7198にお電話をおかけください。(Japanese)

