

Associated Employers Trust
Group #00151, 00153, 00154, 00155 & 00156

OPTION 2

OPTIONAL ORTHODONTIC BENEFITS FOR COVERED ADULTS AND CHILDREN

The following has been added to your Benefits Booklet:

Summary of Benefits

Reimbursement Levels for Allowable Benefits

Covered Orthodontic procedures Constant 50%

Plan Maximum

Lifetime Orthodontic Benefits per Person\$1,000

All enrolled employees and enrolled dependents are eligible for Class I, Class II, Class III covered dental benefits, temporomandibular joint (TMJ) benefits, orthodontic benefits and Accidental Injury Benefits (Group 00156 only).

The annual deductible is waived for:

- Class I covered dental benefits
- Orthodontic benefits
- Accidental injury benefits (Group 00156 Only)

Claim Forms

DDWA is not obligated to pay for treatment performed for which claim forms are not submitted within 6 months after the date of treatment or as soon as medically possible. No claims will be accepted later than 12 months from the date of treatment unless the Enrolled Person is legally incapacitated throughout the year. For orthodontia claims, the initial banding date is the treatment date used to start these 6-month and 12-month periods.

Class II

Sedation

Limitations

- General anesthesia is covered in conjunction with certain covered endodontic, periodontic and oral surgery procedures, as determined by DDWA, or when medically necessary, for children through age six, or a physically or developmentally disabled person, when in conjunction with Class I, II, III, TMJ and Orthodontic covered dental benefits.

Orthodontic Benefits for Covered Adults and Children

Orthodontic treatment is defined as the necessary procedures of treatment, performed by a licensed dentist, involving surgical or appliance therapy for movement of teeth and post-treatment retention.

The lifetime maximum amount payable by DDWA for orthodontic benefits provided to an enrolled person shall be \$1,000. Not more than \$500 of the maximum, or one-half of DDWA's total responsibility shall be payable at the time of initial banding. Subsequent payments of DDWA's responsibility shall be made on a monthly basis throughout the length of treatment submitted, providing the employee is enrolled and the dependent is in compliance with the age limitation.

It is strongly suggested that an orthodontic treatment Plan be submitted to, and a predetermination be made by, DDWA prior to commencement of treatment. A predetermination is not a guarantee of payment. See "Predetermination of Benefits" for additional information. Additionally, payment for orthodontic benefits is based upon eligibility. If individuals become disenrolled prior to the payment of benefits, subsequent payment is not covered.

Covered Dental Benefits

- Treatment of malalignment of teeth and/or jaws. Orthodontic records: exams (initial, periodic, comprehensive, detailed and extensive), X-rays (intraoral, extraoral, diagnostic radiographs, panoramic), diagnostic photographs, diagnostic casts (study models) or cephalometric films.

Limitations

- Payment is limited to:
 - Completion, or through limiting age (refer to "*Dependent Eligibility and Termination*"), whichever occur first.
 - Treatment received after coverage begins (claims must be submitted to DDWA within the time limitation stated in the Claim Forms Section of the start of coverage). For orthodontia claims, the initial banding date is the treatment date considered in the timely filing.
- Treatment that began prior to the start of coverage will be prorated:
 - Payment is made based on the balance remaining after charges prior to the date of eligibility are deducted.
 - DDWA will issue payments based on our responsibility for the length of the treatment. The payments are issued providing the employee is enrolled and the dependent is in compliance with the age limitation.
- In the event of termination of the treatment Plan prior to completion of the case or termination of this plan, no subsequent payments will be made for treatment incurred after such termination date.

Exclusions

- Charges for replacement or repair of an appliance
- No benefits shall be provided for services considered inappropriate and unnecessary, as determined by DDWA.