

# BENEFIT PLAN

Prepared Exclusively For  
Teachers' Association of Lindenhurst, Local  
1660, AFT Welfare Trust Fund

Dental Maintenance Organization - Low Option

Aetna Life Insurance Company  
Booklet-Certificate

This Booklet-Certificate is part of the Group Insurance Policy  
between **Aetna** Life Insurance Company and the  
Policyholder

What Your Plan  
Covers and How  
Benefits are Paid



This is your

**MANAGED DENTAL  
CERTIFICATE OF COVERAGE**

Issued by

**Aetna Life Insurance Company**

**Prepared exclusively for**

Policyholder: Teachers' Association of Lindenhurst, Local 1660, AFT Welfare Trust Fund  
Policyholder number: GP-169621-A  
Certificate: 6  
**Group policy** effective date: July 1, 2021  
Plan effective date: July 1, 2021  
Plan issue date: July 1, 2021

This certificate of coverage (“**certificate**”) explains the benefits available to you under a **group policy** between **Aetna Life Insurance Company** (hereinafter referred to as “we”, “us”, or “our”) and the **group** listed in the **group policy**. This **certificate** is not a contract between you and us. Amendments, riders or endorsements may be delivered with the **certificate** or added thereafter.

This **certificate** offers you the option to receive covered **eligible dental services** on:

- **In-network benefits.** In-network benefits help you get and pay for a lot of – but not all – dental care services. These are called **eligible dental services**. You pay less when you use a **network provider**.

**READ THIS ENTIRE CERTIFICATE CAREFULLY. IT DESCRIBES THE BENEFITS AVAILABLE UNDER THE GROUP POLICY. IT IS YOUR RESPONSIBILITY TO UNDERSTAND THE TERMS AND CONDITIONS IN THIS CERTIFICATE.**

This **certificate** is governed by the laws of New York State.

**The insurance evidenced by this certificate provides DENTAL insurance ONLY.**

We are here to answer your questions. You can contact us by:

- Logging onto your secure member website at [www.aetna.com](http://www.aetna.com)
- Registering for our secure Internet access to reliable dental information, tools and resources

Online tools will make it easier for you to make informed decisions about your dental care, view claims, research care and treatment options, and access information.

You can also contact us by:

- Calling **Aetna** Member Services at 1-877-238-6200
- Writing us at **Aetna Life Insurance Company**, 151 Farmington Ave, Hartford, CT 06156

**Your member ID card**

You don't need to show an ID card. When visiting a **dentist**, just provide your name, date of birth and either your member ID or social security number. The dental office can use that information to verify your eligibility and benefits. Your member ID is located on the front of your digital ID card which you can view or print by going to the secure member website at [www.aetna.com](http://www.aetna.com). If you don't have internet access, call us at 1-877-238-6200. You can also access your ID card when you're on the go. To learn more, visit us at [www.aetna.com/mobile](http://www.aetna.com/mobile).



Dan Finke  
President  
**Aetna Life Insurance Company**  
(A Stock Company)



Edward C. Lee

Vice President and Corporate Secretary

## Table of contents

Section I. Definitions .....	1
Section II. How your coverage works .....	8
Section III. Access to care and transitional care .....	13
Section IV. Cost-sharing expenses and allowed amount .....	15
Section V. Who is covered.....	16
Section VI. Dental care .....	21
SECTION VII: Exclusion and rules .....	40
Section VIII. Claim determinations .....	45
Section IX: Grievance procedures .....	47
Section X: Utilization review .....	49
Section XI. External appeal .....	53
Section XII. Coordination of benefits (COB) .....	56
Section XIII. Termination of coverage.....	59
Section XIV. Extension of benefits .....	60
Section XV. Continuation of coverage .....	62
Section XVI. General provisions .....	64
Section XVII. Discount programs .....	70

## SECTION I: Definitions

---

Defined terms will appear bolded throughout the **certificate**.

### **Aetna**

Aetna Life Insurance Company, an affiliate, or a third party vendor under contract with **Aetna**.

### **Allowed amount**

The maximum amount on which our payment is based for covered **eligible dental services**. For **participating providers** this is based on a **negotiated charge** for a covered **eligible dental service**, or in the case of a **non-participating provider** on the **recognized charge**.

### **Appeal**

A request for us to review a **utilization review** decision or a **grievance** again.

### **Balance billing**

When a **non-participating provider** bills you for the difference between the **non-participating provider's** charge and the **allowed amount**. A **participating provider** may not **balance bill** you for **covered eligible dental services**.

### **Calendar year**

A period of 12 months.

### **Certificate**

This **certificate** issued by Aetna Life Insurance Company, and any attached riders. The **certificate** explains the benefits available to you under the **group policy**.

### **Child, children**

The **subscriber's children**, including any natural, adopted or step-children, unmarried disabled **children**, newborn **children**, or any other **children** as described in the *Who is Covered* section of this **certificate**.

### **Copay, Copayment**

A fixed amount you pay directly to a **provider** for a covered **eligible dental service** when you receive the service. The amount can vary by the type of covered **eligible dental service**. **Copayments** may be changed by **Aetna** upon 30 day written notice to the policyholder.

### **Cosmetic**

Services, drugs or supplies that are primarily intended to alter, improve or enhance your appearance.

## Cost-sharing

Amounts you must pay for covered **eligible dental services**, expressed as **copayments**, **deductibles** and/or **coinsurance**.

## Covered benefits

**Eligible dental services** that meet the requirements for coverage under the terms of this plan.

## Deductible

The amount you owe before we begin to pay for covered **eligible dental services**. The **deductible** applies before any **copayments** or **coinsurance** are applied. The **deductible** may not apply to all covered **eligible dental services**. You may also have a **deductible** that applies to a specific covered **eligible dental service** that you owe before we begin to pay for a particular covered **eligible dental service**.

## Dentist

A legally qualified **dentist** licensed to do the dental work he or she performs.

## Dependents

The **subscriber's spouse** and **children**.

## Directory

The list of **participating providers** for your plan. The most up-to-date **directory** for your plan appears at [www.aetna.com](http://www.aetna.com). When searching **participating provider**, you need to make sure that you are searching for **providers** that participate in your specific plan. **Participating providers** may only be considered **participating providers** for certain **Aetna** plans.

## Eligible dental services

The dental care services and supplies listed in the *Dental care* section and not listed or limited in the *What rules and limits apply to dental care and Exclusions* sections of this plan.

## Emergency dental care

Emergency dental treatment required to alleviate pain and suffering caused by dental disease or trauma. Refer to the *Dental care* section of this **certificate** for details.

## Exclusions

Dental care services that we do not pay for or cover.

## Experimental or investigational

A drug, device, procedure, or treatment that we find is **experimental or investigational** because:

- There is not enough outcome data available from controlled clinical trials published in the peer reviewed literature to validate its safety and effectiveness for the illness or injury involved.
- The needed approval by the FDA has not been given for marketing.
- A national medical or dental society or regulatory agency has stated in writing that it is **experimental or investigational** or suitable mainly for research purposes.
- It is the subject of a Phase I, Phase II or the experimental or research arm of a Phase III clinical trial. These terms have the meanings given by regulations and other official actions and publications of the FDA and Department of Health and Human Services.
- Written protocols or a written consent form used by a facility provider state that it is **experimental or investigational**.
- It is provided or performed in a special setting for research purposes.

## External appeal agent

An entity that has been certified by the New York State Department of Financial Services to perform external appeals in accordance with New York law.

## General dentist

A **dentist** licensed under Title 8 of the New York State Education Law (or other comparable state law, if applicable) who is not a **specialist**.

## Grievance

A complaint that you communicate to us that does not involve a **utilization review** determination.

## Group

The employer or party that has entered into an agreement with us as a policyholder.

## Group policy

The **group policy** consists of several documents taken together. These documents are:

- The group application
- The **group policy**
- The **certificate**
- The **schedule of benefits**
- Any amendments to the **group policy** and the **certificate**

## Health (care) professional

A person who is licensed, certified or otherwise authorized by law to provide dental care services to the public. For example, **providers** and dental assistants.

## Hospital

A short term, **acute**, general **hospital**, which:

- Is primarily engaged in providing, by or under the continuous supervision of **physicians**, to patients, diagnostic services and therapeutic services for diagnosis, treatment and care of injured or sick persons
- Has organized departments of medicine and major surgery;
- Has a requirement that every patient must be under the care of a **physician** or dentist;
- Provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
- If located in New York State, has in effect a **hospitalization** review plan applicable to all patients which meets at least the standards set forth in 42 U.S.C. Section 1395x(k);
- Is duly licensed by the agency responsible for licensing such **hospitals**; and
- Is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational, or rehabilitative care.

Hospital does not mean health resorts, spas, or infirmaries at schools or camps.

## Hospitalization

Care in a **hospital** that requires admission as an inpatient and usually requires an overnight stay.

## Illness

Poor health resulting from disease of the teeth or gums.

## Injury or injuries

Physical damage done to the teeth or gums.

## Medically necessary

See the *How Your Coverage Works* section of this **certificate** for the definition.

## Medicare

Title XVIII of the Social Security Act, as amended.

## Member

The subscriber or a covered **dependent** for whom required **premiums** have been paid. Whenever a **member** is required to provide a notice, "**member**" also means the **member's** authorized representative.

## Negotiated charge

This is either:

- The amount an **participating provider** has agreed to accept
- The amount we agree to pay directly to an **participating provider** or third party vendor (including any administrative fee in the amount paid)

for providing **eligible dental services** to covered persons in the plan.



## Non-participating provider

A **provider** who doesn't have a contract with us to provide services to you or a **specialty dentist** that is seen without a referral. You will pay more to see a **non-participating provider**.

## Orthodontic treatment

This is any:

- Medical service or supply
- Dental service or supply

furnished to prevent or to diagnose or to correct a misalignment:

- Of the teeth
- Of the bite
- Of the jaws or jaw joint relationship

whether or not for the purpose of relieving pain.

## Participating provider

A **provider** who has a contract with us to provide services to you. A list of **participating providers** and their locations is available on our website at [www.aetna.com](http://www.aetna.com) or upon your request to us. The list will be revised from time to time by us.

## Physician or physician services

Health care services a licensed Medical Physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) provides or coordinates.

## Plan year

The 12-month period beginning on the effective date of the **certificate** or any anniversary date thereafter, during which the **certificate** is in effect.

## Premium

The amount that must be paid for your dental insurance coverage.

## Primary care dentist (PCD)

A **provider** who:

- Is selected by a person from the list of **PCDs** in the **directory**
- Supervises, coordinates and provides initial care and basic dental services to a person
- Initiates **referrals** for **specialty dental** care
- Is shown on **Aetna's** records as your **PCD**

## Provider

An appropriately licensed, registered or certified **dentist**, dental hygienist, or dental assistant under Title 8 of the New York State Education Law (or other comparable state law, if applicable) that the New York State Insurance Law requires to be recognized who charges and bills patients for covered **eligible dental services**. The **provider's** services must be rendered within the lawful scope of practice for that type of **provider** in order to be covered under this **certificate**.

## Recognized charge

The amount of a **non-participating provider's** charge that is eligible for coverage. You are responsible for all amounts above the **recognized charge**. The **recognized charge** may be less than the **provider's** full charge.

Your plan's **recognized charge** applies to all out-of-network **eligible dental services**. In all cases, the **recognized charge** is based on the geographic area where you receive the service or supply.

Except as otherwise specified below, the **recognized charge** for each service or supply is the lesser of what the **provider** bills and:

- 80% of the **prevailing charge rate**

Special terms used:

Geographic area

The geographic area made up of the first three digits of the U.S. Postal Service zip codes. If we determine we need more data for a particular service or supply, we may base rates on a wider geographic area such as an entire state.

Prevailing charge rate:

The 80<sup>th</sup> percentile value reported in a database prepared by FAIR Health, a nonprofit company. FAIR Health changes these rates periodically. We update our systems with these changes within 180 days after receiving them from FAIR Health. If the FAIR Health database becomes unavailable, we have the right to substitute an alternative database that we believe is comparable.

### **Additional information:**

Get the most value out of your benefits. Use the "Estimate the Cost of Care" tool on [www.aetna.com](http://www.aetna.com) to help decide whether to get care in-network or out-of-network. **Aetna's** secure member website at [www.aetna.com](http://www.aetna.com) may contain additional information which may help you determine the cost of a service or supply. Log on to access the "Estimate the Cost of Care" feature. Within this feature, view our "Dental Cost of Care" tool.

## Referral

This only applies to in-network coverage and is a written or electronic authorization made by your **PCD** to direct you to a **participating provider** for **medically necessary** services and supplies.

## Service area

The geographic area where **participating providers** for this plan are located.

## Specialty dentist

This is a **dental provider** who practices in any generally accepted dental or surgical sub-specialty.

## Specialist

A **dentist** who focuses on a specific area of dentistry, including oral surgery, endodontia, periodontia, orthodontia and pediatric dentistry, or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions.

## Spouse

The person to whom the **subscriber** is legally married, including a same sex **spouse**. **Spouse** also includes a domestic partner.

## Subscriber

The person whom this **certificate** is issued.

## Temporomandibular joint dysfunction/disorder

This is:

- A **temporomandibular joint (TMJ) dysfunction/disorder** or any similar disorder of the jaw joint
- A myofascial pain dysfunction (MPD) of the jaw
- Any similar disorder in the relationship between the jaw joint and the related muscles and nerves

## Usual fee

This is the fee that a PCD charges its patients in general. Your PCD will give you a copy of the usual fee schedule if you ask for one. It is not part of this certificate and may change. It is used only to calculate your coinsurance amount and is not the basis upon which Aetna pays the PCD. Aetna pays PCDs based upon separate agreements that may be less than, or unrelated to, the PCD's usual fee.

## Utilization review

The review to determine whether services are or were **medically necessary** or **experimental or investigational** (including treatment for a rare disease or a clinical trial).

## SECTION II: How your coverage works

---

### Your coverage under this certificate

Your employer (referred to as the “**group**”) has purchased a group dental insurance policy from us. We will provide the benefits described in this **certificate** to covered **members** of the **group**, that is, to employees of the **group** and/or their covered **dependents**. However, this **certificate** is not a contract between you and us. You should keep this **certificate** with your other important papers so that it is available for your future reference.

### Covered eligible dental services

You will receive covered **eligible dental services** under the terms and conditions of this **certificate** only when the covered **eligible dental service** is:

- **Medically necessary;**
- Provided by a **participating provider** for in-network coverage;
- Provided by a **non-participating provider** for out-of-network coverage;
- Listed as a covered **eligible dental service**;
- Not in excess of any benefit limitations described in the *Dental care* section of this **certificate**; and
- Received while your **certificate** is in force.

### Participating providers

We have contracted with dental **providers** in the **service area** to provide **eligible dental services** to you. These dental **providers** make up the network for your plan. For you to receive the network level of benefits you must use **participating providers** for **eligible dental services**.

The exceptions are:

- **Emergency dental care**
- **Participating providers not reasonably available** – You can get **eligible dental services** under your plan that are provided by a **non-participating provider** if an appropriate **participating provider** is not reasonably available. You must request access to the **non-participating provider** in advance and we must agree. Contact Member Services at 1-877-238-6200.

You may select a **network provider** from the **directory** or by logging on to our website at [www.aetna.com](http://www.aetna.com). You can search our online **directory**, for names and locations of **dental providers**.

You will not have to submit claims for treatment received from network **providers**. Your network **provider** will take care of that for you. And we will directly pay the network **provider** for what the plan owes.

#### **Important note:**

See the *Dental care* section for any **copayments** and maximum age or visit limits that may apply.

### Eligible dental services

**Eligible dental services** meet these requirements:

- They are listed in the *Dental care* section.
- They are not carved out in the *Exclusions and rules* section. (We refer to this section as the “Exceptions” section.)
- They are not beyond any limits in the *Dental care* section.

### Aetna's network of dental providers

Aetna's network of **dental providers** is there to give you the care you need. You can find **participating providers** and see important information about them most easily on our online **provider directory**. Just log into your secure member website at [www.aetna.com](http://www.aetna.com).

You choose a **primary care dentist** (we call that **dentist** your **PCD**) from our **directory** to oversee your care. Your **PCD** will provide your routine care, and refer you to a **specialty dentist** or other **network providers**.

Each covered family member is required to select their own **PCD**. You may each select your own **PCD**. You must select a **PCD** for your covered **dependent** if they are a minor or cannot choose a **PCD** on their own.

You may change your **PCD** at any time. You can call us at 1-877-238-6200 or log on to your secure member website at [www.aetna.com](http://www.aetna.com) to make a change.

The change will be effective as follows:

If we receive request	Change will be effective on
On or before the 15 <sup>th</sup> day of the month	The 1 <sup>st</sup> day of the next month
After the 15 <sup>th</sup> day of the month	The 1 <sup>st</sup> day of the month following the next month

**Network PCD's not reasonably available** – You can get **eligible dental services** under your plan that are provided by a **non-participating provider**, if an appropriate **network provider** is not reasonably available. You must request access to the **non-participating provider** in advance and we must agree. Contact Member Services at 1-877-238-6200.

### Service area

Your plan generally pays for **eligible dental services** only within a specific geographic area, called a **service area**. There are some exceptions, such as for **emergency services**. See the *Who provides the care* section.

### Paying for eligible dental services – the general requirements

There are several general requirements for the plan to pay any part of the expense for an **eligible dental service**. They are:

- The **eligible dental service** is **medically necessary**
- You get your care from:
  - Your **PCD**
  - A **specialty dentist** after you get a **referral** from your **PCD**

You will find details on **medical necessity** and **referral** requirements in the *Medical necessity and Referral requirements* section. You will find the requirement to use a **network provider** and any exceptions in the *Who provides the care* section.

### Paying for eligible dental services – sharing the expense

Generally your plan and you will share the expense of your **eligible dental services** when you meet the general requirements for paying.

But sometimes your plan will pay the entire expense; and sometimes you will. For more information see the *Cost-sharing expenses and allowed amount* section, and see the *Dental care* section.

## Your PCD

For you to receive the network level of benefits **eligible dental services** must be accessed through your **PCD's** office. They will provide you with primary care and initiate **referrals** for **specialty dental** care.

## How do you choose your PCD?

You can choose a **PCD** from the list of **PCDs** in our **directory**.

Each covered family member is required to select their own **PCD**. You may each select your own **PCD**. You must select a **PCD** for your covered **dependent** if they are a minor or cannot choose a **PCD** on their own.

## What will your PCD do for you?

Your **PCD** will coordinate your dental care or may provide treatment. They may send you to other **network providers**.

Your **PCD** will give you a written or electronic **referral** to see other **network providers**.

## How do you change my PCD?

You may change your **PCD** at any time. You can call us at 1-877-238-6200 or log on to your secure member website at [www.aetna.com](http://www.aetna.com) to make a change.

The change will be effective as follows:

- If **Aetna** receives a request on or before the 15th day of the month, the change will be effective on the first day of the next month.
- If **Aetna** receives a request after the 15th day of the month, the change will be effective on the first day of the month following the next month.

## What happens if you do not select a PCD?

Because having a **PCD** is so important, we may choose one for you. We will notify you of the **PCD's** name, address and telephone number.

Your **eligible dental services** will be limited to care provided by direct access **network providers** and **emergency services**.

## Referrals

You need a **referral** from your **PCD** in order to receive coverage for any services a **specialty dentist** provides. If you do not have a **referral** when required, we won't pay the **provider**. You will have to pay for services if your **PCD** fails to send the **referral** to us.

## Special financial responsibility

You are responsible for the entire expense of:

- Cancelled or missed appointments

Neither you nor we are responsible for:

- Charges for which you have no legal obligation to pay
- Charges that would not be made if you did not have coverage

## Services subject to preauthorization

Our preauthorization is not required before you receive certain covered **eligible dental services**.

## Medical management

The benefits available to you under this **certificate** may be subject to retrospective reviews to determine when services should be covered by us. The purpose of these reviews is to promote the delivery of cost-effective dental care by reviewing the use of procedures and, where appropriate, the setting or place the services are performed. Covered **eligible dental services** must be **medically necessary** for benefits to be provided.

## Medical necessity

We **cover** benefits described in this **certificate** as long as the dental service, procedure, treatment, test, device, or supply (collectively, “service”) is **medically necessary**. The fact that a **provider** has furnished, prescribed, ordered, recommended, or approved the service does not make it **medically necessary** or mean that we have to cover it.

We may base our decision on a review of:

- Your dental records;
- Our dental policies and clinical guidelines;
- Dental opinions of a professional society, peer review committee or other groups of Physicians;
- Reports in peer-reviewed dental literature;
- Reports and guidelines published by nationally-recognized health care organizations that include supporting scientific data;
- Professional standards of safety and effectiveness, which are generally-recognized in the United States for diagnosis, care, or treatment;
- The opinion of **health care professionals** in the generally-recognized health specialty involved;
- The opinion of the attending **providers**, which have credence but do not overrule contrary opinions.

Services will be deemed **medically necessary** only if:

- They are clinically appropriate in terms of type, frequency, extent, site, and duration, and considered effective for Your illness, injury, or disease;
- They are provided in accordance with generally-accepted standards of dental practice;
- They are not primarily for the convenience of you, your family, or your **provider**;
- They are not more costly than an alternative service or sequence of services, that is at least as likely to produce equivalent therapeutic or diagnostic results.

See the **utilization review** and external **appeal** sections of this **certificate** for your right to an internal **appeal** and external **appeal** of our determination that a service is not **medically necessary**.

## Important telephone numbers and addresses

- Claims  
**Aetna**  
P.O. Box 14094  
Lexington, KY 40512-4094  
(Submit claim forms to this address)
- Complaints, grievances, and utilization review/appeals  
1-800-558-0860
- Member Services  
1-877-238-6200  
(Member Services Representatives are available Monday – Friday 8:00 a.m. – 6:00 p.m.)
- Our website  
[www.aetna.com](http://www.aetna.com)



## SECTION III: Access to care and transitional care

---

### Referral to a non-participating provider

If we determine that we do not have a **participating provider** that has the appropriate training and experience to treat your condition, we will approve a **referral** to an appropriate **non-participating provider**. Your **participating provider** or you must request prior approval of the **referral** to a specific **non-participating provider**. Approvals of **referrals** to **non-participating providers** will not be made for the convenience of you or another treating provider and may not necessarily be to the specific **non-participating provider** you requested. If we approve the **referral**, all services performed by the **non-participating provider** are subject to a treatment plan approved by us in consultation with your **PCD**, the **non-participating provider** and you. Covered **eligible dental services** rendered by the **non-participating provider** will be paid as if they were provided by a **participating provider**. You will only be responsible for any applicable in-network **cost-sharing**. In the event a **referral** is not approved, any services rendered by a **non-participating provider** will not be covered.

### When a specialist can be your primary care dentist

If you have a life-threatening condition or disease or a degenerative and disabling condition or disease that requires specialty care over a long period of time, you may ask that a specialist who is a **participating provider** be your **PCD**. We will consult with the specialist and your **PCD** and decide whether the specialist should be your **PCD**. Any **referral** will be pursuant to a treatment plan approved by us in consultation with your **PCD**, the specialist and you. We will not approve a non-participating specialist unless we determine that we do not have an appropriate provider in our network. If we approve a non-participating specialist, covered **eligible dental services** rendered by the non-participating specialist pursuant to the approved treatment plan will be paid as if they were provided by a **participating provider**. You will only be responsible for any applicable in-network **cost-sharing**.

### Standing referral to a participating specialist

If you need ongoing specialty care, you may receive a “standing referral” to a specialist who is a **participating provider**. This means that you will not need a new **referral** from your **PCD** every time you need to see that specialist. We will consult with the specialist and your **PCD** and decide whether you should have a standing referral. Any **referral** will be pursuant to a treatment plan approved by us in consultation with your **PCD**, the specialist and you. The treatment plan may limit the number of visits, or the period during which the visits are authorized and may require the specialist to provide your **PCD** with regular updates on the specialty care provided as well as all necessary medical information. We will not approve a standing referral to a non-participating specialist unless we determine that we do not have an appropriate provider in our network. If we approve a standing referral to a non-participating specialist, covered **eligible dental services** rendered by the non-participating specialist pursuant to the approved treatment plan will be paid as if they were provided by a **participating provider**. You will be responsible only for any applicable in-network **cost-sharing**.

### When your provider leaves the network

If you are in an ongoing course of treatment when your provider leaves our network, then you may be able to continue to receive covered **eligible dental services** for the ongoing treatment from the former **participating provider** for up to 90 days from the date your provider’s contractual obligation to provide services to you terminates.

In order for you to continue to receive covered **eligible dental services** for up to 90 days, the provider must agree to accept as payment the negotiated fee that was in effect just prior to the termination of our relationship with the provider. The provider must also agree to provide us necessary medical information related to your care and adhere to our policies and procedures, including those for assuring quality of care, obtaining preauthorization, referrals, and a treatment plan approved by us. If the provider agrees to these conditions, you will receive the covered **eligible dental services** as if they were being provided by a **participating provider**. You will be responsible only for any applicable in-network **cost-sharing**. Please note that if the provider was terminated by us due to fraud, imminent harm to patients or final disciplinary action by a state board or agency that impairs the provider's ability to practice, continued treatment with that provider is not available.

### **New members in a course of treatment**

If you are in an ongoing course of treatment with a **non-participating provider** when your coverage under this certificate becomes effective, you may be able to receive covered **eligible dental services** for the ongoing treatment from the **non-participating provider** for up to 60 days from the effective date of your coverage under this **certificate**. This course of treatment must be for a life-threatening disease or condition or a degenerative and disabling condition or disease.

In order for you to continue to receive covered **eligible dental services** for up to 60 days, the **non-participating provider** must agree to accept as payment our fees for such services. The provider must also agree to provide us necessary medical information related to your care and to adhere to our policies and procedures including those for assuring quality of care, obtaining preauthorization, referrals, and a treatment plan approved by us. If the provider agrees to these conditions, you will receive the covered **eligible dental services** as if they were being provided by a **participating provider**. You will only be responsible for any applicable in-network **cost-sharing**.

## SECTION IV: Cost-sharing expenses and allowed amount

---

### Copayments

Except where stated otherwise, you must pay the **copayments**, or fixed amounts, in the *Dental care* section of this **certificate** for covered in-network **eligible dental services**. However, when the **allowed amount** for a service is less than the **copayment**, you are responsible for the lesser amount.

The *Dental care* section shows you which **copayments** you need to pay for in-network specific **eligible dental services**.

### Dental emergency services maximum

The most the plan will pay for **eligible dental services** incurred by any one **member** for any one **dental emergency** is called the **dental emergency services maximum**.

### Your financial responsibility and determination of benefits provisions

Your financial responsibility for the cost of services is based on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment that occurs in more than one **Calendar Year**. Determinations regarding when benefits are covered are subject to the terms and conditions of the booklet-certificate.

### Dental Emergency

Coverage is also provided for a **dental emergency**. **Eligible dental services** include dental services provided for a **dental emergency**. Services and supplies provided for a **dental emergency** will be covered even if services and supplies are provided by an **non-participating provider**.

If you have a **dental emergency**, you may get treatment from any **dentist**. You should consider calling your dental **participating providers** who may be more familiar with your dental needs. If you can't reach your dental **participating providers** or are away from home, you may get treatment from any **dentist**. You may also call Member Services for help in finding a **dentist**.

The care provided must be a covered eligible dental service or supply. If you get treatment from an **non-participating provider**, the plan pays a benefit at the network level of coverage up to the **dental emergency services maximum**. To get the maximum level of benefits, services should be provided by your **participating providers**.

### Allowed amount

When you get **eligible dental services**:

- You pay your office visit **copayment**
- The *Dental care* section lists how much you pay and how much your plan pays. The **copayment** may vary by the type of expense. Your share is called **copayment**.

In-network **eligible dental services** are based on the **negotiated charge**.

### Important note – when you pay all

You pay the entire expense for an **eligible dental service**:

- When you get a dental care service or supply that is not **medically necessary**. See the *Medical necessity, Referral requirements* section.
- When you get an **eligible dental service** without a **referral** when your plan requires a **referral**. See the *Medical necessity, Referral requirements* section.

In all these cases, the **dental provider** may require you to pay the entire charge.

## SECTION V: Who is covered

---

### Who is covered under this certificate

You, the **subscriber** to whom this **certificate** is issued, are covered under this **certificate** if you live or work in the **service area**. **Members** of your family may also be covered depending on the type of coverage you selected.

Your coverage will be in effect as of the date you become eligible for dental benefits.

### Types of coverage

We offer the following types of coverage:

- Individual - If you selected individual coverage, then you are covered.
- Individual and **spouse** - If you selected individual and **spouse** coverage, then you and your **Spouse** are covered.
- Parent and **child(ren)** - If you selected parent and **child(ren)** coverage, then you and your **child** or **children**, as described below, are covered.
- Family - If you selected family coverage, then you and your **spouse** and your **child** or **children**, as described below, are covered.

### Children covered under this certificate

If you selected parent and **child(ren)** or family coverage, **children** covered under this **certificate** include your:

- Natural **children**
- Legally adopted **children**
- Step-**children**
- **Children** for whom you are the proposed adoptive parent without regard to financial dependence, residency with you, student status or employment
- Foster **children**
- **Children** you are responsible for under a qualified medical support order or court-order (whether or not the child resides with you)
- Grand**children** in your court-ordered custody
- A grand**child** whose parent is already covered as a **dependent** under this plan
- Any other **child** with whom you have a parent-child relationship

A proposed adopted **child** is eligible for coverage on the same basis as a natural **child** during any waiting period prior to the finalization of the **child's** adoption.

Coverage lasts until the end of the month in which the **child** turns 27 years of age.

Any unmarried **dependent child**, regardless of age, who is incapable of self-sustaining employment by reason of mental illness, developmental disability, mental retardation (as defined in the New York Mental Hygiene Law), or physical handicap and who became so incapable prior to attainment of the age at which the **child's** coverage would otherwise terminate and who is chiefly dependent upon you for support and maintenance, will remain covered while your insurance remains in force and your **child** remains in such condition.

You have 31 days from the date of your **child's** attainment of the termination age to submit an application to request that the **child** be included in your coverage and proof of the **child's** incapacity. We have the right to check whether a **child** is and continues to qualify under this section.

We have the right to request and be furnished with such proof as may be needed to determine eligibility status of a prospective or covered **subscriber** and all other prospective or covered **members** in relation to eligibility for coverage under this **certificate** at any time.

## When coverage begins

Coverage under this **certificate** will begin as follows:

As a **subscriber** you can enroll yourself and your **dependents**:

- At any time
- Once each **Calendar Year** during the annual enrollment period
- At other special times during the year (see the *Special enrollment periods* section below)

## Adding new dependents

You can add the following new **dependents** any time during the year:

- A **spouse** - If you marry, you can put your spouse on your plan.
  - We must receive your completed enrollment information not more than 31 days after the date of your marriage.
  - Ask the policyholder when benefits for your spouse will begin. It will be:
    - No later than the first day of the first calendar month after the date we receive your completed enrollment information and
    - Within 31 days of the date of your marriage.
- A domestic partner - If you enter a domestic partnership, you can enroll your domestic partner on your dental plan.
  - We must receive your completed enrollment information not more than 31 days after the date you file a Declaration of Domestic Partnership, or not later than 31 days after you provide documentation required by the policyholder.
  - Ask the policyholder when benefits for your domestic partner will begin. It will be either on the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information.
- A newborn or adopted child - If you have a newborn or adopted child and we receive the notice of such birth within 31 days thereafter, coverage for your newborn starts at the moment of birth; otherwise coverage begins on the date on which we receive notice.
  - To keep your newborn covered, we must receive your completed enrollment information within 31 days of birth.
  - Your adopted newborn child will be covered from the moment of birth if you take physical custody of the infant as soon as the infant is released from the hospital after birth and you file a petition pursuant to Section 115-c of the New York Domestic Relations Law within 31 days of the infant's birth; and provided further that no notice of revocation to the adoption has been filed pursuant to 115-b of the New York Domestic Relations Law, and consent to the adoption has not been revoked.
  - If you have individual or individual and spouse coverage, you must also notify us of your desire to switch to parent and child/children or family coverage and pay any additional Premium within 31 days of the birth or adoption in order for coverage to start at the moment of birth. Otherwise, coverage begins on the date on which we receive notice, provided that you pay any additional Premium when due.
- A stepchild - You may put a child of your **spouse** or domestic partner on your plan.
  - You must complete your enrollment information and send it to us within 31 days after the date of your marriage or your Declaration of Domestic Partnership with your stepchild's parent.

- Ask the policyholder when benefits for your stepchild will begin. It is either on the date of your marriage or the date your Declaration of Domestic Partnership is filed or the first day of the month following the date we receive your completed enrollment information. To keep your stepchild covered, we must receive your completed enrollment information within 31 days after the date of your marriage or your Declaration of Domestic Partnership.
- You must still enroll the stepchild within 31 days after the date of your marriage or your Declaration of Domestic Partnership even when coverage does not require payment of an additional **premium** contribution for the stepchild.
- If you miss this deadline, your stepchild will not have dental benefits after the first 31 days.
- If your coverage ends during this 31 day period, then your stepchild's coverage will end on the same date as your coverage. This applies even if the 31 day period has not ended.
- **Dependent** coverage due to a court order: If you must provide coverage to a **dependent** because of a court order, your **dependent** is covered on your dental plan for the first 31 days from the court order.
  - To keep your **dependent** covered, we must receive your completed enrollment information within 31 days of the court order.
  - You must still enroll the **dependent** within 31 days of the court order even when coverage does not require payment of an additional **premium** contribution for the **dependent**.
  - If you miss this deadline, your **dependent** will not have dental benefits after the first 31 days.
  - If your coverage ends during this 31 day period, then your **dependent's** coverage will end on the same date as your coverage. This applies even if the 31 day period has not ended.

### **Inform us of any changes**

It is important that you inform us of any changes that might affect your benefit status. This will help us effectively deliver your benefits. Please contact us as soon as possible with changes such as:

- Change of address or phone number
- Change in marital status
- Change of covered **dependent** status
- A covered **dependent** who enrolls in any other group dental plan

### **Late entrant rule**

The plan does not cover services and supplies given to a person age 5 or older if that person did not enroll in the plan during one of the following:

- The first 31 days the person is eligible for this coverage or
- Any period of open enrollment agreed to by the policyholder and us

This does not apply to charges incurred for any of the following:

- After the person has been covered by the plan for 12 months
- As a result of **injuries** sustained while covered by the plan
- For services listed as visits and exams, images and pathology in the *Dental care* section

## Special enrollment periods

You can enroll in these situations:

- When you did not enroll in this plan before because:
  - You were covered by another group dental plan, and now that other coverage has ended.
  - You had COBRA, and now that coverage has ended.
- You have added a dependent because of marriage, birth, adoption or foster care. See the *Adding dependents* section for more information.
- When a court orders that you cover a current **spouse**, domestic partner, or a minor child on your dental plan.

## Domestic partner coverage

This **certificate** covers domestic partners of **subscribers** as **spouses**. If you selected family coverage, **children** covered under this **certificate** also includes the **children** of your domestic partner. Proof of the domestic partnership and financial interdependence must be submitted in the form of:

- Registration as a domestic partnership indicating that neither individual has been registered as a **member** of another domestic partnership within the last six (6) months, where such registry exists; or:
- For partners residing where registration does not exist, by an alternative affidavit of domestic partnership.
  - The affidavit must be notarized and must contain the following:
    - The partners are both 18 years of age or older and are mentally competent to consent to contract;
    - The partners are not related by blood in a manner that would bar marriage under laws of the State of New York;
    - The partners have been living together on a continuous basis prior to the date of the application;
    - Neither individual has been registered as a **member** of another domestic partnership within the last six (6) months; and
  - Proof of cohabitation (e.g., a driver's license, tax return or other sufficient proof); and
  - Proof that the partners are financially interdependent. Two (2) or more of the following are collectively sufficient to establish financial interdependence:
    - A joint bank account;
    - A joint credit card or charge card;
    - Joint obligation on a loan;
    - Status as an authorized signatory on the partner's bank account, credit card or charge card;
    - Joint ownership of holdings or investments;
    - Joint ownership of residence;
    - Joint ownership of real estate other than residence;
    - Listing of both partners as tenants on the lease of the shared residence;
    - Shared rental payments of residence (need not be shared 50/50);
    - Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence;
    - A common household and shared household expenses, e.g., grocery bills, utility bills, telephone bills, etc. (need not be shared 50/50);
    - Shared household budget for purposes of receiving government benefits;
    - Status of one (1) as representative payee for the other's government benefits;
    - Joint ownership of major items of personal property (e.g., appliances, furniture);
    - Joint ownership of a motor vehicle;
    - Joint responsibility for child care (e.g., school documents, guardianship);
    - Shared child-care expenses, e.g., babysitting, day care, school bills (need not be shared 50/50);
    - Execution of wills naming each other as executor and/or beneficiary;
    - Designation as beneficiary under the other's life insurance policy;

- Designation as beneficiary under the other's retirement benefits account;
- Mutual grant of durable power of attorney;
- Mutual grant of authority to make health care decisions (e.g., health care power of attorney);
- Affidavit by creditor or other individual able to testify to partners' financial interdependence; or
- Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case.



## SECTION VI: Dental care

---

### In-network plan features

Office visit copayment	\$5 per visit
<b>Orthodontic expenses</b>	<b>Copayment</b>
Orthodontic screening exam (when no orthodontic treatment is performed)	\$30
Orthodontic diagnostic records	\$150
Comprehensive orthodontic treatment of adolescent and adult dentition	\$1,045
Orthodontic retention	\$275
Dental emergency maximum	\$100

## Dental care

This schedule applies to covered expenses provided by network providers.

Primary Care Services	Limitations	Copayment Amounts
Periodic oral evaluation - established patient	4 visits per year for all oral evaluations combined	\$0
Limited oral evaluation - problem focused		\$0
Oral evaluation for a patient under 3 years of age and counseling with primary caregiver		\$0
Comprehensive oral evaluation – new or established patient		\$0
Detailed and extensive oral evaluation – problem focused, by report		\$0
Re-evaluation - limited, problem focused		\$0
Comprehensive periodontal evaluation - new or established patient		\$0
Intraoral - complete series of radiographic images	1 set every 3 years	\$0
Intraoral - periapical image- first radiographic image		\$0
Intraoral- periapical each additional radiographic image		\$0
Intraoral - occlusal radiographic image		\$0
Extra-oral image- first radiographic image		\$0
Extra-oral posterior dental radiographic image		\$0
Bitewing - single radiographic image	1 set every year	\$0
Bitewings - 2 radiographic images		\$0
Bitewings - 3 radiographic images		\$0
Bitewings - 4 radiographic images		\$0
Vertical bitewings - 7 to 8 radiographic images	1 set every 3 years	\$0
Panoramic radiographic image	Frequency combined with Intraoral	\$0
Interpretation of diagnostic image by practitioner not associated with capture of the image, including report		\$0
Diagnostic casts		\$0
Accession of tissue, gross examination, preparation and transmission of written report		\$0

Accession of tissue, gross and microscopic examination, preparation and transmission of written report		\$0
Accession of tissue, gross and microscopic exam, including assessment of surgical margins for presence of disease, preparation & transmission of written report		\$0
Panoramic radiographic image - image capture only		\$0
Extra-oral posterior dental radiographic image - image capture only		\$0
Intraoral - occlusal radiographic image - image capture only		\$0
Intraoral - periapical radiographic image - image capture only		\$0
Intraoral - bitewing radiographic image - image capture only		\$0
Intraoral - complete series of radiographic images - image capture only		\$0
Prophylaxis – adult	2 visits per year	\$0
Prophylaxis – child	2 visits per year	\$0
Topical application of fluoride varnish if you are under age 16	1 treatment per year	\$0
Topical application of fluoride- excluding varnish if you are under age 16		\$0
Oral hygiene instruction		\$0
Sealant - per tooth, if you are under age 16	1 application every 3 years for permanent molars	\$10
Preventive resin restoration in a moderate to high risk caries patient – permanent tooth if you are under age 16	1 application every 3 years for permanent molars	\$10
Sealant repair - per tooth, if you are under age 16	For permanent bicuspids and molars combined frequency for all sealants	\$5
Interim caries arresting medicament application if you are under age 16	1 application every 3 years for permanent molars	\$10
Caries preventive medicament application - per tooth		\$8
Space maintainer - fixed - unilateral - per quadrant	Only when needed to preserve space resulting from premature loss of deciduous teeth; includes all adjustments within 6 months after installation	\$65

Space maintainer - fixed - bilateral - per quadrant	Only when needed to preserve space resulting from premature loss of deciduous teeth; includes all adjustments within 6 months after installation	
Mandibular		\$65
Maxillary		\$65
Space maintainer - removable - unilateral - per quadrant	Only when needed to preserve space resulting from premature loss of deciduous teeth; includes all adjustments within 6 months after installation	\$80
Space maintainer - removable - bilateral - per quadrant	Only when needed to preserve space resulting from premature loss of deciduous teeth; includes all adjustments within 6 months after installation	
Mandibular		\$57
Maxillary		\$57
Re-cement or re-bond space maintainer - maxillary		\$80
Re-cement or re-bond space maintainer - mandibular		\$80
Removal of fixed unilateral space maintainer - per quadrant		\$8
Removal of fixed bilateral space maintainer - maxillary		\$15
Removal of fixed bilateral space maintainer - mandibular		\$15
Distal shoe space maintainer– fixed – unilateral, per quadrant		\$72
Amalgam – 1 surface, primary or permanent		\$0
Amalgam – 2 surfaces, primary or permanent		\$0
Amalgam – 3 surfaces, primary or permanent		\$0
Amalgam – 4+ surfaces, primary or permanent		\$0
Resin-based composite – 1 surface, anterior		\$0
Resin-based composite – 2 surfaces, anterior		\$0
Resin-based composite – 3 surfaces, anterior		\$0
Resin-based composite – 4+ surfaces or involving incisal angle, anterior		\$0

Resin-based composite crown, anterior		\$60
Resin-based composite – 1 surface, posterior		\$0
Resin-based composite – 2 surfaces, posterior		\$0
Resin-based composite – 3 surfaces, posterior		\$0
Resin-based composite – 4+ surfaces, posterior		\$0
Inlay – metallic - 1 surface		\$220
Inlay – metallic - 2 surfaces		\$220
Inlay – metallic - 3 or more surfaces		\$220
Onlay – metallic - 2 surfaces		\$220
Onlay – metallic - 3 surfaces		\$220
Onlay - metallic – 4 or more surfaces		\$220
Inlay, porcelain/ceramic – 1 surface		\$220
Inlay, porcelain/ceramic – 2 surfaces		\$220
Inlay, porcelain/ceramic – 3 or more surfaces		\$220
Onlay, porcelain/ceramic – 2 surfaces		\$220
Onlay, porcelain/ceramic – 3 surfaces		\$220
Onlay, porcelain/ceramic – 4 or more surfaces		\$220
Inlay, resin based composite – 1 surface		\$220
Inlay, resin based composite – 2 surfaces		\$220
Inlay, resin based composite – 3 or more surfaces		\$220
Onlay, resin based composite – 2 surfaces		\$220
Onlay, resin based composite – 3 surfaces		\$220
Onlay, resin based composite – 4 or more surfaces		\$220
Crown – resin-based composite, indirect		\$260
Crown – 3/4 resin-based composite, indirect		\$200
Crown – resin with predominantly base metal		\$260
Crown – resin with noble metal		\$260
Crown – porcelain/ ceramic		\$260
Crown – porcelain fused to predominantly base metal		\$260
Crown – porcelain fused to noble metal		\$260
Crown – porcelain fused to titanium and titanium alloys		\$260
Crown – 3/4 cast predominantly base metal		\$250
Crown – 3/4 cast noble metal		\$250
Crown – 3/4 cast porcelain/ceramic		\$250

Crown – full cast predominantly base metal		\$260
Crown – full cast noble metal		\$260
Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration		\$15
Re-cement or re-bond indirectly fabricated or prefabricated post and core		\$8
Re-cement or re-bond crown		\$15
Reattachment of tooth fragment, incisal edge or cusp		\$0
Prefabricated porcelain/ceramic crown – primary tooth		\$63
Prefabricated stainless steel crown – primary tooth		\$45
Prefabricated stainless steel crown - permanent tooth		\$60
Protective restoration		\$8
Interim therapeutic restoration – primary dentition		\$4
Core buildup, including any pins		\$45
Pin retention – per tooth		\$6
Post & core in addition to crown, indirectly fabricated		\$80
Each additional indirectly fabricated post		\$80
Prefabricated post & core in addition to crown		\$71
Each additional prefabricated post		\$71
Additional procedures to construct new crown under existing partial denture framework		\$39
Resin infiltration of incipient smooth surface lesions if you are under age 16	1 application every 3 years	\$10
Pulp cap – direct-excluding final restoration		\$0
Pulp cap – indirect -excluding final restoration		\$0
Therapeutic pulpotomy -excluding final restoration		\$35
Pulpal debridement, primary and permanent teeth		\$10
Partial pulpotomy for apexogenesis – permanent tooth with incomplete root development		\$32
Pulpal therapy (resorbable filling) – anterior, primary tooth (excluding final restoration)		\$35
Pulpal therapy (resorbable filling) – posterior, primary tooth -(excluding final restoration)		\$35

Endodontic therapy, anterior tooth - (excluding final restoration)		\$120
Endodontic therapy, premolar tooth- (excluding final restoration)		\$140
Treatment of root canal obstruction; non-surgical access		\$120
Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth		\$70
Internal root repair of perforation defects		\$90
Surgical repair of root resorption - anterior		\$59
Surgical repair of root resorption - premolar		\$78
Surgical repair of root resorption - molar		\$98
Periodontal scaling and root planing, 4 or more teeth per quadrant	4 separate quadrants every 2 years	\$60
Periodontal scaling and root planing – 1-3 teeth per quadrant	4 per site every 2 years	\$36
Scaling in presence of generalized moderate or severe gingival inflammation– full mouth, after oral evaluation	2 treatments per year combined with prophylaxis	\$30
Full mouth debridement to enable comprehensive evaluation and diagnosis	1 per lifetime	\$60
Periodontal maintenance- following surgical therapy	2 per year	\$40
Unscheduled dressing change (by someone other than treating dentist or their staff)		\$10
Complete denture – maxillary	Relines/Rebases/Adjustments are not separately eligible within 6 months of placement of the denture	\$320
Complete denture – mandibular	Relines/Rebases/Adjustments are not separately eligible within 6 months of placement of the denture	\$320
Immediate denture – maxillary	Relines/rebases/adjustments are separately eligible within 6 months of placement of the immediate denture	\$330
Immediate denture – mandibular	Relines/rebases/adjustments are separately eligible within 6 months of placement of the immediate denture	\$330
Maxillary partial denture – resin base - (including any conventional clasps, rests and teeth)	Relines/rebases/adjustments are not separately eligible within 6 months of placement of the denture	\$300
Mandibular partial denture – resin base- (including any conventional clasps, rests and teeth)	Relines/rebases/adjustments are not separately eligible within 6 months of placement of the denture	\$300

Maxillary partial denture – cast metal framework with resin denture bases- (including any conventional clasps, retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are not separately eligible within 6 months of placement of the denture	\$400
Mandibular partial denture – cast metal framework with resin denture bases- (including any conventional clasps, retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are not separately eligible within 6 months of placement of the denture	\$400
Immediate maxillary partial denture – resin base-(including any conventional clasps, retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are separately eligible within 6 months of placement of the immediate denture	\$345
Immediate mandibular partial denture – resin base-(including any conventional clasps, retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are separately eligible within 6 months of placement of the immediate denture	\$345
Immediate maxillary partial denture – cast metal framework with resin denture bases- (including any conventional clasps, retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are separately eligible within 6 months of placement of the immediate denture	\$460
Immediate mandibular partial denture – cast metal framework with resin denture bases-(including any conventional clasps, retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are separately eligible within 6 months of placement of the immediate denture	\$460
Maxillary partial denture – flexible base - (including retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are not separately eligible within 6 months of placement of the immediate denture	\$360
Mandibular partial denture – flexible base- (including retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are not separately eligible within 6 months of placement of the immediate denture	\$360
Removable unilateral partial denture – one piece cast metal -(including retentive/clasping materials, rests and teeth)	Relines/rebases/adjustments are not separately eligible within 6 months of placement of the denture	\$360
Mandibular		\$360
Maxillary		\$360
Removable unilateral partial denture – one piece flexible base (including retentive/clasping materials, rests and teeth) – per quadrant		\$180



Removable unilateral partial denture – one piece resin (including retentive/clasping materials, rests and teeth) – per quadrant		\$150
Adjust complete denture – maxillary	Adjustment is not separately eligible within 6 months of placement of the denture	\$10
Adjust complete denture – mandibular	Adjustment is not separately eligible within 6 months of placement of the denture	\$10
Adjust partial denture – maxillary	Adjustment is not separately eligible within 6 months of placement of the denture	\$10
Adjust partial denture – mandibular	Adjustment is not separately eligible within 6 months of placement of the denture	\$10
Repair broken complete denture base, maxillary		\$30
Repair broken complete denture base, mandibular		\$30
Replace missing or broken teeth – complete denture (each tooth)		\$25
Repair resin denture base, maxillary		\$35
Repair resin denture base, mandibular		\$35
Repair cast framework, maxillary		\$35
Repair cast framework, mandibular		\$35
Repair or replace broken clasp - per tooth		\$35
Replace broken teeth – per tooth		\$35
Add tooth to existing partial denture		\$35
Add clasp to existing partial denture - per tooth		\$45
Replace all teeth and acrylic on cast metal framework (mandibular)		\$86
Replace all teeth and acrylic on cast metal framework (maxillary)		\$86
Rebase complete maxillary denture	Rebase is not separately eligible within 6 months of placement of the denture	\$86
Rebase complete mandibular denture	Rebase is not separately eligible within 6 months of placement of the denture	\$86
Rebase maxillary partial denture	Rebase is not separately eligible within 6 months of placement of the denture	\$86
Rebase mandibular partial denture	Rebase is not separately eligible within 6 months of placement of the denture	\$86
Reline complete maxillary denture (direct)	Rebase is not separately eligible within 6 months of placement of the denture	\$50

Reline complete mandibular denture (direct)	Rebase is not separately eligible within 6 months of placement of the denture	\$50
Reline maxillary partial denture (direct)	Rebase is not separately eligible within 6 months of placement of the denture	\$50
Reline mandibular partial denture (direct)	Rebase is not separately eligible within 6 months of placement of the denture	\$50
Reline complete maxillary denture (indirect)	Rebase is not separately eligible within 6 months of placement of the denture	\$95
Reline complete mandibular denture (indirect)	Rebase is not separately eligible within 6 months of placement of the denture	\$95
Reline maxillary partial denture (indirect)	Rebase is not separately eligible within 6 months of placement of the denture	\$95
Reline mandibular partial denture (indirect)	Rebase is not separately eligible within 6 months of placement of the denture	\$95
Interim partial denture (including retentive/clasping materials, rests, and teeth),-maxillary	Eligible when replacing anterior teeth	\$95
Interim partial denture (including retentive/clasping materials, rests, and teeth),-mandibular	Eligible when replacing anterior teeth	\$95
Tissue conditioning, maxillary	Tissue conditioning is not separately eligible within 6 months of placement of the denture	\$25
Tissue conditioning, mandibular	Tissue conditioning is not separately eligible within 6 months of placement of the denture	\$25
Abutment supported porcelain/ceramic crown		\$260
Abutment supported porcelain fused to metal crown (predominantly base metal)		\$260
Abutment supported porcelain fused to metal crown (noble metal)		\$260
Abutment supported cast metal crown (predominantly base metal)		\$260
Abutment supported cast metal crown (noble metal)		\$260
Implant supported porcelain/ceramic crown		\$260
Abutment supported retainer for porcelain/ceramic fixed partial denture		\$260

Abutment supported retainer for porcelain fused to metal fixed partial denture (predominantly base metal)		\$260
Abutment supported retainer for porcelain fused to metal fixed partial denture (noble metal)		\$260
Abutment supported retainer for cast metal fixed partial denture (predominantly base metal)		\$260
Abutment supported retainer for cast metal fixed partial denture (noble metal)		\$260
Implant supported retainer for ceramic fixed partial denture		\$260
Re-cement or re-bond implant/abutment supported crown		\$22
Re-cement or re-bond implant/abutment supported fixed partial denture		\$24
Implant /abutment supported removable denture for edentulous arch – maxillary		\$320
Implant /abutment supported removable denture for edentulous arch – mandibular		\$320
Implant /abutment supported removable denture for partially edentulous arch – maxillary		\$300
Implant /abutment supported removable denture for partially edentulous arch – mandibular		\$300
Implant /abutment supported fixed denture for edentulous arch – maxillary		\$300
Implant /abutment supported fixed denture for edentulous arch – mandibular		\$300
Implant /abutment supported fixed denture for partially edentulous arch – maxillary		\$400
Implant /abutment supported fixed denture for partially edentulous arch – mandibular		\$400
Implant supported crown – porcelain fused to predominantly base alloys		\$260
Implant supported crown – porcelain fused to noble alloys		\$260
Implant supported crown – porcelain fused to titanium and titanium alloys		\$260
Implant supported crown – predominantly base alloys		\$260
Implant supported crown – noble alloys		\$260
Implant supported crown – titanium and titanium alloys		\$260
Abutment supported crown – porcelain fused to titanium and titanium alloys		\$260

Implant supported retainer – porcelain fused to predominantly base alloys		\$260
Implant supported retainer for fixed partial denture – porcelain fused to noble alloys		\$260
Implant supported retainer – porcelain fused to titanium and titanium alloys		\$260
Implant supported retainer for metal fixed partial denture – predominantly base alloys		\$260
Implant supported retainer for metal fixed partial denture – noble alloys		\$260
Implant supported retainer for metal fixed partial denture – titanium and titanium alloys		\$260
Pontic – indirect resin based composite		\$260
Pontic – cast predominantly Base metal		\$260
Pontic – cast noble metal		\$260
Pontic – porcelain fused to predominantly base metal		\$260
Pontic – porcelain fused to noble metal		\$260
Pontic – porcelain fused to titanium and titanium alloys		\$260
Pontic – porcelain/ceramic		\$260
Pontic – resin with predominantly base metal		\$260
Pontic – resin with noble metal		\$260
Retainer – cast metal for resin-bonded fixed prosthesis		\$220
Retainer – porcelain/ceramic for resin-bonded fixed prosthesis		\$220
Resin retainer – for resin bonded fixed prosthesis		\$130
Retainer inlay – porcelain/ceramic, 2 surfaces		\$220
Retainer inlay – porcelain/ceramic, 3 or more surfaces		\$220
Retainer inlay – cast predominantly base metal, 2 surfaces		\$220
Retainer inlay – cast predominantly base metal, 3 or more surfaces		\$220
Retainer inlay – cast noble metal, 2 surfaces		\$240
Retainer inlay – cast noble metal, 3 or more surfaces		\$240
Retainer onlay – porcelain/ceramic, 2 surfaces		\$220
Retainer onlay – porcelain/ceramic, 3 or more surfaces		\$220
Retainer onlay – cast predominantly base metal, 2 surfaces		\$220

Retainer onlay – cast predominantly base metal, 3 or more surfaces		\$220
Retainer onlay – cast noble metal, 2 surfaces		\$240
Retainer onlay – cast noble metal, 3 or more surfaces		\$240
Retainer crown – indirect resin based composite		\$260
Retainer crown – resin with predominantly base metal		\$260
Retainer crown – resin with noble metal		\$260
Retainer crown – porcelain/ceramic		\$260
Retainer crown – porcelain fused to predominantly base metal		\$260
Retainer crown – porcelain fused to noble metal		\$260
Retainer crown – 3/4 cast predominantly base metal		\$260
Retainer crown – 3/4 cast noble metal		\$260
Retainer crown – 3/4 porcelain/ceramic		\$260
Retainer crown – full cast predominantly base metal		\$260
Retainer crown – full cast noble metal		\$260
Re-cement or re-bond fixed partial denture		\$20
Pediatric partial denture, fixed		\$95
Extract, coronal remnants – deciduous tooth		\$0
Extraction, erupted tooth or exposed root (elevation and/or forceps removal)		\$0
Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth and including elevation of mucoperiosteal flap if indicated		\$36
Removal of impacted tooth – soft tissue		\$60
Palliative (emergency) treatment of dental pain – minor procedure		\$10
Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician	For second opinions only	\$0
Consultation with a medical health care professional		\$0
Cleaning and inspection of removable complete denture, maxillary		\$25
Cleaning and inspection of removable complete denture, mandibular		\$25
Cleaning and inspection of removable partial denture, maxillary		\$25

Cleaning and inspection of removable partial denture, mandibular		\$25
Occlusal guard, by report	1 every 3 years	
Hard appliance, full arch		\$81
Soft appliance, full arch		\$70
Hard appliance, partial arch		\$42
Repair and/or relining of occlusal guard		\$18
Occlusal guard adjustment	Adjustments are not eligible within 6 months of the placement of the appliance	\$9
Full mouth rehabilitation, per unit (6 or more covered units of crowns and/or pontics under one treatment plan)		\$125

<b>Specialty Care Services</b>	<b>Limitations</b>	<b>Copayment Amounts</b>
Endodontic therapy, molar (excluding final restoration)		\$280
Retreatment of previous root canal therapy – anterior		\$220
Retreatment of previous root canal therapy – premolar		\$240
Retreatment of previous root canal therapy – molar		\$380
Apicoectomy – anterior		\$130
Apicoectomy – bicuspid (first root)		\$130
Apicoectomy – molar (first root)		\$150
Apicoectomy – each additional root		\$90
Surgical repair of root resorption - anterior		\$59
Surgical repair of root resorption - premolar		\$78
Surgical repair of root resorption - molar		\$98
Retrograde filling – per root		\$65
Root amputation – per root		\$80
Surgical exposure of root surface without apicoectomy or repair of root resorption - anterior		\$84
Surgical exposure of root surface without apicoectomy or repair of root resorption - premolar		\$112
Surgical exposure of root surface without apicoectomy or repair of root resorption - molar		\$140
Gingivectomy or gingivoplasty, 4 or more contiguous teeth or tooth bounded spaces per quadrant	1 per quadrant every 3 years	\$120
Gingivectomy or gingivoplasty, 1-3 contiguous teeth or tooth bounded spaces per quadrant	1 per quadrant every 3 years	\$40
Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth		\$16
Gingival flap procedure, including root planing, 4 or more contiguous teeth or tooth bounded spaces per quadrant	1 per quadrant every 3 years	\$140

Gingival flap procedure, including root planing, 1-3 contiguous teeth or tooth bounded spaces per quadrant	1 per quadrant every 3 years	\$84
Apically positioned flap		\$140
Clinical crown lengthening – hard tissue		\$195
Osseous surgery (including elevation of a full thickness flap and closure), 4 or more contiguous teeth or tooth bounded spaces per quadrant	1 per quadrant every 3 years	\$325
Osseous surgery (including elevation of a full thickness flap and closure), 1-3 contiguous teeth or tooth bounded spaces per quadrant	1 per quadrant every 3 years	\$195
Surgical revision procedure, per tooth		\$130
Pedicle soft tissue graft procedure		\$250
Autogenous connective tissue graft procedure (including donor and recipient surgical sites), first tooth, implant or edentulous tooth position		\$150
Non-autogenous connective tissue graft (including recipient site and donor material), first tooth, implant, or edentulous tooth position in graft		\$300
Combined connective tissue and double pedicle graft, per tooth		\$248
Free soft tissue graft procedure (including recipient and donor surgical sites), first tooth, implant, or edentulous tooth position in graft		\$106
Free soft tissue graft procedure (including recipient and donor surgical sites), each additional contiguous tooth, implant, or edentulous tooth position in same graft site		\$53
Autogenous connective tissue graft procedure (including donor and recipient surgical sites), each additional contiguous tooth, implant or edentulous tooth position in same graft site		\$83
Non-autogenous connective tissue graft procedure (including recipient surgical site and donor material), each additional contiguous tooth, implant or edentulous tooth position in same graft site		\$165
Add metal substructure to acrylic full denture (per arch)		\$30
Removal of impacted tooth – partially bony		\$72



Removal of impacted tooth – completely bony		\$110
Removal of impacted tooth – completely bony, with unusual surgical complications		\$110
Removal of residual tooth roots -cutting procedure		\$35
Coronectomy - intentional partial tooth removal		\$55
Exposure of an unerupted tooth		\$60
Mobilization of erupted or malpositioned tooth to aid eruption		\$70
Placement of device to facilitate eruption of impacted tooth		\$14
Incisional biopsy of oral tissue – hard (bone, tooth)		\$80
Incisional biopsy of oral tissue – soft		\$80
Exfoliative cytological sample collection		\$40
Alveoplasty in conjunction with extractions, 4 or more teeth or tooth spaces, per quadrant		\$35
Alveoplasty in conjunction with extractions, 1 to 3 teeth or tooth spaces, per quadrant		\$18
Alveoplasty not in conjunction with extractions, 4 or more teeth or tooth spaces, per quadrant		\$60
Alveoplasty not in conjunction with extractions, 1 to 3 teeth or tooth spaces, per quadrant		\$30
Incision and drainage of abscess – intraoral soft tissue		\$30
Incision and drainage of abscess – intraoral soft tissue - complicated		\$33
Buccal/ labial frenectomy (frenulectomy)		\$90
Lingual frenectomy (frenulectomy)		\$90
Frenuloplasty		\$95
Evaluation for deep sedation or general anesthesia		\$0
Deep sedation/general anesthesia, first 15 minutes		\$104
Deep sedation/general anesthesia – each 15 minute increment		\$83
Intravenous moderate (conscious) sedation/analgesia, first 15 minutes		\$104
Intravenous moderate (conscious) sedation/analgesia, each 15 minute increment		\$83

Infiltration of a sustained release therapeutic when provided as part of an eligible dental service		\$0
Occlusal adjustment – limited		\$10
Occlusal adjustment – complete		\$60

## **Additional eligible dental services**

---

We will provide additional **eligible dental services** if you and your covered dependent have at least one of the following conditions:

- Pregnancy
- Coronary artery disease/cardiovascular disease
- Cerebrovascular disease
- Diabetes

### **Additional eligible dental services:**

- Prophylaxis (cleaning)(one additional per Calendar Year)
- Scaling and root planing, (4 or more teeth), per quadrant
- Scaling and root planing (limited to 1-3 teeth), per quadrant
- Full mouth debridement
- Periodontal maintenance

### **Payment of benefits**

We will waive the **copayment** for the additional **eligible dental services** above.

## SECTION VII: Exclusions and rules

---

### Exclusions

No coverage is available under this **certificate** for the following:

#### Cosmetic services

We do not cover **cosmetic** services or surgery unless otherwise specified, except that **cosmetic** surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered **child** which has resulted in a functional defect . **Cosmetic** surgery does not include surgery determined to be **medically necessary**. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without dental information, any denial will not be subject to the **utilization review** process in the **utilization review** and external **appeal** sections of this **certificate** unless dental information is submitted.

#### Experimental or investigational treatment

We do not **cover** any dental care service, procedure, treatment, or device that is **experimental or investigational**. However, we will cover **experimental or investigational** treatments, including treatment for your rare disease or patient costs for your participation in a clinical trial, when our denial of services is overturned by an **external appeal agent** certified by the State. However, for clinical trials, we will not cover the costs of any **investigational** drugs or devices, non-dental services required for you to receive the treatment, the costs of managing the research, or costs that would not be covered under this **certificate** for non-investigational treatments. See the *Utilization review* and *External appeal* sections of this **certificate** for a further explanation of your **appeal** rights.

#### Felony participation

We do not cover any illness, treatment or dental condition due to your participation in a felony, riot or insurrection.

#### Government facility

We do not cover care or treatment provided in a **hospital** that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law.

#### Medical services

We do not cover medical services or dental services that are medical in nature, including any **hospital** charges or prescription drug charges.

#### Medically necessary

In general, we will not cover any dental service, procedure, treatment, test or device that we determine is not **medically necessary**. If an **external appeal agent** certified by the State overturns our denial, however, we will cover the service, procedure, treatment, test or device for which coverage has been denied, to the extent that such service, procedure, treatment, test or device is otherwise covered under the terms of this **certificate**.

#### Military service

We do not cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.

## Services not listed

We do not cover services that are not listed in this **certificate** as being covered.

## Services provided by a family member

We do not cover services performed by a member of the **member's** immediate family. "Immediate family" shall mean a child, spouse, mother, father, sister, or brother of you or your **spouse**.

## Workers' compensation

We do not cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

## Rules

Several rules apply to the dental benefits. Following these rules will help you use your plan to your advantage by avoiding expenses that are not covered by your plan.

### Alternate treatment rule

Sometimes there are several ways to treat a dental problem, all of which provide acceptable results.

If a charge is made for a non-eligible dental service or supply and an **eligible dental service** that would provide an acceptable result, then your plan will pay a benefit for the **eligible dental service** or supply.

If a charge is made for an **eligible dental service** but another **eligible dental service** that would provide an acceptable result is less expensive, the benefit will be for the least expensive **eligible dental service**.

The benefit will be based on the **participating provider's negotiated charge** for the **eligible dental service** or, in the case of a **non-participating provider**, on the **recognized charge**.

You should review the differences in the cost of alternate treatment with your dental **provider**. Of course, you and your dental **provider** can still choose the more costly treatment method. You are responsible for any charges in excess of what your plan will cover.

If we determine that an alternative procedure or treatment is more appropriate than the requested service, you may **appeal** our decision through an internal **appeal** or external **appeal**. See the **utilization review** and external **appeal** sections of this **certificate** for your right to an internal **appeal** and external **appeal**.

### Coverage for dental work begun before you are covered by the plan

Your plan does not cover dental work that began before you were **covered** by the plan. This means that the following dental work is not covered:

- An appliance, or modification of an appliance, if an impression for it was made before you were covered by the plan
- A crown, bridge, or cast or processed restoration, if a tooth was prepared for it before you were covered by the plan
- Root canal therapy, if the pulp chamber for it was opened before you were covered by the plan

## **Orthodontic treatment rule**

**Orthodontic treatment** is covered on the date active **orthodontic treatment** begins.

This benefit does not cover charges for the following:

- Replacement of broken appliances
- Re-treatment of orthodontic cases
- Changes in treatment necessitated by an accident
- Maxillofacial surgery
- Myofunctional therapy
- Treatment of cleft palate
- Treatment of micrognathia
- Treatment of macroglossia
- Lingually placed direct bonded appliances and arch wires (i.e. “invisible braces”)

The plan will not cover the charges for an orthodontic procedure if an active appliance for that procedure was installed before you were covered by the plan.

## **Orthodontic limitation for late enrollees**

The plan will not cover the charges for an orthodontic procedure for which an active appliance for that procedure has been installed within the 1 year period starting with the date you became covered by the plan. This limit applies only if you do not become enrolled in the plan within 31 days after you first become eligible.

## **Reimbursement Policies**

We have the right to apply **Aetna** reimbursement policies. Those policies may reduce the **negotiated charge**.

These policies take into account factors such as:

- The duration and complexity of a service
- When multiple procedures are billed at the same time, whether additional overhead is required
- Whether an assistant surgeon is necessary for the service
- If follow up care is included
- Whether other characteristics modify or make a particular service unique
- When a charge includes more than one claim line, whether any services described by a claim line are part of or incidental to the primary service provided and
- The educational level, licensure or length of training of the **provider**

**Aetna** reimbursement policies are based on our review of:

- The Centers for Medicare and Medicaid Services’ (CMS) National Correct Coding Initiative (NCCI) and other external materials that say what billing and coding practices are and are not appropriate
- Generally accepted standards of dental practice and
- The views of **providers** and **dentists** practicing in the relevant clinical areas

We use commercial software to administer some of these policies. Some policies are different for professional services than for facility services.

## **Replacement rule**

Some **eligible dental services** are subject to your plan's replacement rule. The replacement rule applies to replacements of, or additions to existing:

- Crowns
- Inlays
- Onlays
- Implants
- Veneers
- Complete dentures
- Removable partial dentures
- Fixed partial dentures (bridges)
- Other prosthetic services

These **eligible dental services** are covered only when you give us proof that:

- While you were covered by the plan:
  - You had a tooth (or teeth) extracted after the existing denture or bridge was installed.
  - As a result, you need to replace or add teeth to your denture or bridge.
- The present item cannot be made serviceable, and is:
  - A crown installed at least 5 years before its replacement.
  - An inlay, onlay, veneer, complete denture, removable partial denture, fixed partial denture (bridge), or other prosthetic item installed at least 5 years before its replacement.
- While you were covered by the plan:
  - You had a tooth (or teeth) extracted.
  - Your present denture is an immediate temporary one that replaces that tooth (or teeth).
  - A permanent denture is needed, and the temporary denture cannot be used as a permanent denture. Replacement must occur within 12 months from the date that the temporary denture was installed.

## **Tooth missing but not replaced rule**

The first installation of complete dentures, removable partial dentures, fixed partial dentures (bridges), and other prosthetic services will be covered if:

- The dentures, bridges or other prosthetic items are needed to replace one or more natural teeth that were removed while you were covered by the plan. (The extraction of a third molar tooth does not qualify.)
- The tooth that was removed was not an abutment to a removable or fixed partial denture installed during the prior 5 years.

Any such appliance or fixed bridge must include the replacement of an extracted tooth or teeth.

## **Treatment of temporomandibular joint dysfunction/disorder**

Treatment is covered as a Specialty Service. This includes treatments which alter the jaw, jaw joints, or bite relationships. The following are covered:

- Diagnosis
- Applicable therapy
- Non-invasive physical therapy
- Other surgical and non-surgical treatment

Not included are charges incurred for:

- **Orthodontic treatment**
- Crowns, bridges and dentures
- Treatment of periodontal disease
- Implants
- Root canal therapy



## SECTION VIII: Claim determinations

---

### Claims

A claim is a request that benefits or services be provided or paid according to the terms of this **certificate**. When you receive services from a **participating provider**, you will not need to submit a claim form. However, if you receive services from a **non-participating provider**, either you or the **provider** must file a claim form with us. If the **non-participating provider** is not willing to file the claim form, you will need to file it with us. See the *Coordination of benefits* section of this **certificate** for information on how we coordinate benefit payments when you also have coverage with another plan.

### Notice of claim

Claims for services must include all information designated by us as necessary to process the claim, including, but not limited to:

- **Member** identification number
- Name
- Date of birth
- Date of service
- Type of service
- The charge for each service
- Procedure code for the service as applicable
- Diagnosis code
- Name and address of the **provider** making the charge; and
- Supporting dental records, when necessary

A claim that fails to contain all necessary information will not be accepted and must be resubmitted with all necessary information. Claim forms are available from us by calling 1-877-238-6200, or visiting our website at [www.aetna.com](http://www.aetna.com). Completed claim forms should be sent to the address in the *How your coverage works* section of this **certificate**. You may also submit a claim to us electronically by visiting our website, [www.aetna.com](http://www.aetna.com).

### Timeframe for filing claims

Claims for services must be submitted to us for payment within 120 days after you receive the services for which payment is being requested. If it is not reasonably possible to submit a claim within the 120 day period, you must submit it as soon as reasonably possible.

### Claims for prohibited referrals

We are not required to pay any claim, bill or other demand or request by a **provider** for clinical laboratory services, pharmacy services, radiation therapy services, physical therapy services or x-ray or imaging services furnished pursuant to a referral prohibited by Section 238-a(1) of the New York Public Health Law.

## **Claim determinations**

Our claim determination procedure applies to all claims that do not relate to a **medical necessity** or **experimental or investigational** determination. For example, our claim determination procedure applies to contractual benefit denials. If you disagree with our claim determination, you may submit a **grievance** pursuant to the *Grievance procedures* section of this **certificate**.

For a description of the **utilization review** procedures and **appeal** process for **medical necessity** or **experimental or investigational** determinations, see the *Utilization review and External appeal* sections of this **certificate**.

## **Pre-service claim determinations**

A pre-service claim is a request that a service or treatment be approved before it has been received. If we have all the information necessary to make a determination regarding a pre-service claim (e.g., a covered benefit determination), we will make a determination and provide notice to you (or your authorized representative) within 15 days from receipt of the claim.

If we need additional information, we will request it within 15 days from receipt of the claim. You will have 45 calendar days to submit the information. If we receive the information within 45 days, we will make a determination and provide notice to you (or your authorized representative) in writing, within 15 days of our receipt of the information. If all necessary information is not received within 45 days, we will make a determination within 15 calendar days of the end of the 45-day period.

## **Urgent pre-service reviews**

With respect to urgent pre-service requests, if we have all information necessary to make a determination, we will make a determination and provide notice to you (or your authorized representative) by telephone, within 72 hours of receipt of the request. Written notice will follow within three (3) calendar days of the decision. If we need additional information, we will request it within 24 hours. You will then have 48 hours to submit the information. We will make a determination and provide notice to you (or your authorized representative) by telephone within 48 hours of the earlier of the receipt of the information or the end of the 48-hour period. Written notice will follow within three (3) calendar days of the decision.

## **Post-service claim determinations**

A post-service claim is a request for a service or treatment that you have already received. If we have all information necessary to make a determination regarding a post-service claim, we will make a determination and notify you (or your authorized representative) within 30 calendar days of the receipt of the claim if we deny the claim in whole or in part. If we need additional information, We will request it within 30 calendar days. You will then have 45 calendar days to provide the information.

We will make a determination and provide notice to you (or your authorized representative) in writing within 15 calendar days of the earlier of our receipt of the information or the end of the 45-day period if we deny the claim in whole or in part.

## SECTION IX: Grievance procedures

---

### Grievances

Our **grievance** procedure applies to any issue not relating to a **medical necessity** or **experimental or investigational** determination by us. For example, it applies to contractual benefit denials or issues or concerns you have regarding our administrative policies or access to **providers**.

### Filing a grievance

You can contact us by phone at 1-877-238-6200; or in writing to file a **grievance**. You may submit an oral **grievance** in connection with a denial of a covered benefit determination. We may require that you sign a written acknowledgement of your oral **grievance**, prepared by us. You or your authorized representative has up to 180 calendar days from when you received the decision you are asking us to review to file the **grievance**.

When we receive your **grievance**, we will mail an acknowledgment letter within 15 business days. The acknowledgment letter will include the name, address, and telephone number of the person handling your **grievance**, and indicate what additional information, if any, must be provided.

We keep all requests and discussions confidential and we will take no discriminatory action because of your issue. We have a process for both standard and expedited **grievances**, depending on the nature of your inquiry.

### Grievance determination

Qualified personnel will review your **grievance**, or if it is a clinical matter, a licensed, certified or registered **health care professional** will look into it. We will decide the **grievance** and notify you within the following timeframes:

Expedited/urgent **grievances**:

By phone, within the earlier of 48 hours of receipt of all necessary information or 72 hours of receipt of your grievance. Written notice will be provided within 72 hours of receipt of your **grievance**.

Pre-service **grievance**:

(A request for a service or treatment that has not yet been provided.)

In writing, within 15 calendar days of receipt of your **grievance**.

Post-service **grievances**:

(A claim for a service or treatment that has already been provided.)

In writing, within 30 calendar days of receipt of your **grievance**.

All other **grievances**:

(That are not in relation to a claim or request for a service or treatment.)

45 calendar days of receipt of all necessary information but no more than 60 calendar days of receipt of Your **grievance**.

## Grievance appeals

If you are not satisfied with the resolution of your **grievance**, you or your authorized representative may file an **appeal** by phone at 1-877-238-6200 or in writing. You have up to 60 business days from receipt of the **grievance** determination to file an **appeal**.

When we receive your **appeal**, we will mail an acknowledgment letter within 15 business days. The acknowledgement letter will include the name, address, and telephone number of the person handling Your **appeal** and indicate what additional information, if any, must be provided.

One or more qualified personnel at a higher level than the personnel that rendered the **grievance** determination will review it, or if it is a clinical matter, a clinical peer reviewer will look into it. We will decide the **appeal** and notify you in writing within the following timeframes:

<u>Expedited/urgent grievances:</u>	The earlier of two (2) business days of receipt of all necessary information or 72 hours of receipt of your <b>appeal</b> .
<u>Pre-service grievances:</u> (A request for a service or treatment that has not yet been provided.)	15 calendar days of receipt of your <b>appeal</b> .
<u>Post-service grievances:</u> (A claim for a service or treatment that has already been provided.)	30 calendar days of receipt of your <b>appeal</b> .
<u>All other grievances:</u> (That are not in relation to a claim or request for a service or treatment.)	30 business days of receipt of all necessary information to make a determination

## Assistance

If you remain dissatisfied with our **appeal** determination, or at any other time you are dissatisfied, you may:

Call the New York State Department of Financial Services at 1-800-342-3736 or write them at:

New York State Department of Financial Services  
Consumer Assistance Unit  
One Commerce Plaza  
Albany, NY 12257  
Website: [www.dfs.ny.gov](http://www.dfs.ny.gov)

If you need assistance filing a **grievance** or **appeal**, you may also contact the state independent Consumer Assistance Program at:

Community Health Advocates  
633 Third Ave., 10<sup>th</sup> Floor  
New York, NY 10017  
Or call toll free: 1-888-614-5400, or e-mail [cha@cssny.org](mailto:cha@cssny.org)  
Website: [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org)

## SECTION X: Utilization review

---

### Utilization review

We review **eligible dental services** to determine whether the services are or were **medically necessary** or **experimental or investigational** ("medically necessary"). This process is called **utilization review**. **Utilization review** includes review of activities after the service is performed (retrospective). Under this **certificate**, we only review activities after the service is performed. If you have any questions about the **utilization review** process, please call 1-877-238-6200. The toll-free telephone number is available at least 40 hours a week with an after-hours answering machine.

All determinations that **eligible dental services** are not **medically necessary** will be made by:

- Licensed **physicians**; or
- Licensed, certified, registered or credentialed **health care professionals** who are in the same profession and same or similar specialty as the **provider** who typically manages your dental condition or disease or provides the dental care service under review.

We do not compensate or provide financial incentives to our employees or reviewers for determining that services are not **medically necessary**. We have developed guidelines and protocols to assist us in this process. Specific guidelines and protocols are available for your review upon request. For more information, call 1-877-238-6200 or visit our website at [www.aetna.com](http://www.aetna.com).

### Preauthorization Reviews

**Non-Urgent Preauthorization Reviews:** If we have all the information necessary to make a determination regarding a preauthorization review, we will make a determination and provide notice to you (or your authorized representative) and your **provider**, by telephone and in writing, within three (3) business days of receipt of the request.

If we need additional information, we will request it within three (3) business days. You or your **provider** will then have 45 calendar days to submit the information. If we receive the requested information within 45 days, we will make a determination and provide notice to you (or your authorized representative) and your **provider**, by telephone and in writing, within three (3) business days of our receipt of the information. If all necessary information is not received within 45 days, we will make a determination within 15 calendar days of the earlier of the receipt of part of the requested information or the end of the 45- day period.

**Urgent Preauthorization Reviews:** With respect to urgent Preauthorization requests, if we have all information necessary to make a determination, we will make a determination and provide notice to you (or your authorized representative) and your **provider**, by telephone, within 72 hours of receipt of the request. Written notice will be provided within three (3) business days of receipt of the request. If we need additional information, we will request it within 24 hours. You or your **provider** will then have 48 hours to submit the information. We will make a determination and provide notice to you (or your authorized representative) and your **provider** by telephone within 48 hours of the earlier of our receipt of the information or the end of the 48-hour period. Written notification will be provided within the earlier of three (3) business days of our receipt of the information or three (3) calendar days after the verbal notification.

## Concurrent Reviews

**Non-Urgent Concurrent Reviews:** Utilization Review decisions for services during the course of care (concurrent reviews) will be made, and notice provided to you (or your authorized representative) and your **provider**, by telephone and in writing, within one (1) business day of receipt of all necessary information. If we need additional information, we will request it within one (1) business day. You or your **provider** will then have 45 calendar days to submit the information. We will make a determination and provide notice to you (or your authorized representative) and your **provider**, by telephone and in writing, within one (1) business day of our receipt of the information or, if we do not receive the information, within the earlier of 15 calendar days of receipt of part of the requested information or 15 calendar days of the end of the 45-day period.

**Urgent Concurrent Reviews:** For concurrent reviews that involve an extension of urgent care, if the request for coverage is made at least 24 hours prior to the expiration of a previously approved treatment, we will make a determination and provide notice to you (or your authorized representative) and your **provider** by telephone within 24 hours of receipt of the request. Written notice will be provided within one (1) business day of receipt of the request.

If the request for coverage is not made at least 24 hours prior to the expiration of a previously approved treatment and we have all the information necessary to make a determination, we will make a determination and provide written notice to you (or your authorized representative) and your **provider** within the earlier of 72 hours or of one (1) business day of receipt of the request. If we need additional information, we will request it within 24 hours. You or your **provider** will then have 48 hours to submit the information. We will make a determination and provide written notice to you (or your authorized representative) and your **provider** within the earlier of one (1) business day or 48 hours of our receipt of the information or, if we do not receive the information, within 48 hours of the end of the 48-hour period.

## Retrospective reviews

If we have all information necessary to make a determination regarding a retrospective claim, we will make a determination and notify you and your **provider** within 30 calendar days of the receipt of the request. If we need additional information, we will request it within 30 calendar days. You or your **provider** will then have 45 calendar days to provide the information.

We will make a determination and provide notice to you and your **provider** in writing within 15 calendar days of the earlier of our receipt of all or part of the requested information or the end of the 45-day period.

Once we have all the information to make a decision, our failure to make a **utilization review** determination within the applicable time frames set forth above will be deemed an adverse determination subject to an internal **appeal**.

## Reconsideration

If we did not attempt to consult with your **provider** who recommended the **covered eligible dental service** before making an adverse determination, the **provider** may request reconsideration by the same clinical peer reviewer who made the adverse determination or a designated clinical peer reviewer if the original clinical peer reviewer is unavailable. If the adverse determination is upheld, a notice of adverse determination will be given to you and your **provider**, by telephone and in writing.

## Utilization review internal appeals

You, your authorized representative, and, in retrospective review cases, your **provider**, may request an internal **appeal** of an adverse determination, either by phone or in writing. You have up to 180 calendar days after you receive notice of the adverse determination to file an **appeal**.

We will acknowledge your request for an internal **appeal** within 15 calendar days of receipt. This acknowledgment will, if necessary, inform you of any additional information needed before a decision can be made. The **appeal** will be decided by a clinical peer reviewer who is not subordinate to the clinical peer reviewer who made the initial adverse determination and who is:

- A **physician**; or
- A **health care professional** in the same or similar specialty as the **provider** who typically manages the disease or condition at issue.

### **Preauthorization appeal**

- If your **appeal** relates to a preauthorization request, we will decide the **appeal** within 30 calendar days of receipt of the **appeal** request.
- Written notice of the determination will be provided to you (or your authorized representative), and where appropriate, your **provider**, within two (2) business days after the determination is made, but no later than 30 calendar days after receipt of the appeal request.

### **Retrospective appeal**

- If your **appeal** relates to a retrospective claim, we will decide the **appeal** within 60 calendar days of receipt of the **appeal** request.
- Written notice of the determination will be provided to you (or your authorized representative), and where appropriate, your **provider**, within 2 business days after the determination is made, but no later than 60 calendar days after receipt of the **appeal** request.

### **Expedited appeal**

- An appeal of a review of continued or extended health care services, additional services rendered in the course of continued treatment, home health care services following discharge from an inpatient hospital admission, services in which a provider requests an immediate review, or any other urgent matter will be handled on an expedited basis.
- An expedited appeal is not available for retrospective reviews.
- For an expedited appeal, your provider will have reasonable access to the clinical peer reviewer assigned to the appeal within one (1) business day of receipt of the request for an appeal. Your provider and a clinical peer reviewer may exchange information by telephone or fax.
- An expedited appeal will be determined within the earlier of 72 hours of receipt of the appeal or two (2) business days of receipt of the information necessary to conduct the appeal.

If you are not satisfied with the resolution of your expedited appeal, you may file a standard internal appeal or an external appeal.

Our failure to render a determination of your appeal within 60 calendar days of receipt of the necessary information for a standard appeal or within two (2) business days of receipt of the necessary information for an expedited appeal will be deemed a reversal of the initial adverse determination.

### **Full and fair review of an appeal**

We will provide you, free of charge, with any new or additional evidence considered, relied upon, or generated by us or any new or additional rationale in connection with your appeal. The evidence or rationale will be provided as soon as possible and sufficiently in advance of the date on which the notice of final adverse determination is required to be provided to give you a reasonable opportunity to respond prior to that date.

## **Appeal assistance**

If you need assistance filing an **appeal**, you may contact the state independent Consumer Assistance Program at:

Community Health Advocates

633 Third Ave., 10<sup>th</sup> Floor

New York, NY 10017

Or call toll free: 1-888-614-5400, or email [cha@cssny.org](mailto:cha@cssny.org)

Website: [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org)



## Section XI: External appeal

---

### Your right to an external appeal

In some cases, you have a right to an external **appeal** of a denial of coverage. If we have denied coverage on the basis that a service is not **medically necessary** (including appropriateness, health care setting, level of care or effectiveness of a covered **eligible dental service**); or is an **experimental or investigational** treatment (including clinical trials and treatments for rare diseases); or is an out-of-network treatment, You or your authorized representative may appeal that decision to an **external appeal agent**, an independent third party certified by the State to conduct these **appeals**.

In order for you to be eligible for an external **appeal** you must meet the following two requirements:

- The service, procedure, or treatment must otherwise be a covered **eligible dental service** under this **certificate**; and
- In general, you must have received a final adverse determination through our internal **appeal** process. But, you can file an external **appeal** even though you have not received a final adverse determination through our internal **appeal** process if:
  - We agree in writing to waive the internal **appeal**. We are not required to agree to your request to waive the internal **appeal**; or
  - We fail to adhere to **utilization review** claim processing requirements (other than a minor violation that is not likely to cause prejudice or harm to you, and we demonstrate that the violation was for good cause or due to matters beyond our control and the violation occurred during an ongoing, good faith exchange of information between you and us).

### Your right to appeal a determination that an eligible dental service is not medically necessary

If we have denied coverage on the basis that the service is not **medically necessary**, you may **appeal** to an **external appeal agent** if you meet the requirements for an external **appeal** as described above.

### Your right to appeal a determination that an eligible dental service is experimental or investigational

If we have denied coverage on the basis that the **eligible dental service** is an **experimental or investigational** treatment (including clinical trials and treatments for rare diseases), you must satisfy the two requirements for an external **appeal** as described above and your attending **physician** must certify that your condition or disease is one for which:

- Standard health services are ineffective or medically inappropriate; or
- There does not exist a more beneficial standard service or procedure covered by us; or
- There exists a clinical trial or rare disease treatment (as defined by law).

In addition, your attending **physician** must have recommended one of the following:

- A service, procedure or treatment that 2 documents from available medical and scientific evidence indicate is likely to be more beneficial to you than any standard covered **eligible dental service** (only certain documents will be considered in support of this recommendation – your attending **physician** should contact the State for current information as to what documents will be considered or acceptable); or
- A clinical trial for which you are eligible (only certain clinical trials can be considered); or
- A rare disease treatment for which your attending **physician** certifies that there is no standard treatment that is likely to be more clinically beneficial to you than the requested service, the requested service is likely to benefit you in the treatment of your rare disease, and such benefit outweighs the risk of the service. In addition, your attending **physician** must certify that your condition is a rare disease that is currently or was previously subject to a research study by the National Institutes of Health Rare Disease Clinical Research Network or that it affects fewer than 200,000 U.S. residents per year.

For purposes of this section, your attending **physician** must be a licensed, board-certified or board eligible **physician** qualified to practice in the area appropriate to treat your condition or disease. In addition, for a rare disease treatment, the attending **physician** may not be your treating **physician**.

## The external appeal process

You have 4 months from receipt of a final adverse determination or from receipt of a waiver of the internal **appeal** process to file a written request for an external **appeal**. If you are filing an external **appeal** based on our failure to adhere to claim processing requirements, You have 4 months from such failure to file a written request for an external **appeal**.

We will provide an external **appeal** application with the final adverse determination issued through our internal **appeal** process or our written waiver of an internal **appeal**. You may also request an external **appeal** application from the New York State Department of Financial Services at 1-800-400-8882. Submit the completed application to the Department of Financial Services at the address indicated on the application. If you meet the criteria for an external **appeal**, the State will forward the request to a certified **external appeal agent**.

You can submit additional documentation with your external **appeal** request. If the **external appeal agent** determines that the information you submit represents a material change from the information on which we based our denial, the **external appeal agent** will share this information with us in order for us to exercise our right to reconsider our decision. If we choose to exercise this right, we will have 3 business days to amend or confirm our decision. Please note that in the case of an expedited external **appeal** (described below), we do not have a right to reconsider our decision.

In general, the **external appeal agent** must make a decision within 30 days of receipt of your completed application. The **external appeal agent** may request additional information from you, your **physician**, or us. If the **external appeal agent** requests additional information, it will have 5 additional business days to make its decision. The **external appeal agent** must notify you in writing of its decision within 2 business days.

If your attending physician certifies that a delay in providing the service that has been denied poses an imminent or serious threat to your health; or if your attending physician certifies that the standard external appeal time frame would seriously jeopardize your life, health or ability to regain maximum function; or if you received emergency services and have not been discharged from a facility and the denial concerns an admission, availability of care, or continued stay, you may request an expedited external **appeal**. In that case, the **external appeal agent** must make a decision within 72 hours of receipt of your completed application. Immediately after reaching a decision, the external appeal agent must notify you and us by telephone or facsimile of that decision. The **external appeal agent** must also notify you in writing of its decision.

If the **external appeal agent** overturns our decision that a service is not **medically necessary** or approves coverage of an **experimental or investigational** treatment or an out-of-network treatment, we will provide coverage subject to the other terms and conditions of this **certificate**. Please note that if the **external appeal agent** approves coverage of an **experimental or investigational** treatment that is part of a clinical trial, we will only cover the cost of services required to provide treatment to you according to the design of the trial. We will not be responsible for the costs of investigational drugs or devices, the costs of non-health care services, the costs of managing the research, or costs that would not be covered under this **certificate** for non-investigational treatments provided in the clinical trial.

The **external appeal agent's** decision is binding on both you and us. The **external appeal agent's** decision is admissible in any court proceeding.

## **Your responsibilities**

It is your responsibility to start the external **appeal** process. You may start the external **appeal** process by filing a completed application with the New York State Department of Financial Services. You may appoint a representative to assist you with your application; however, the Department of Financial Services may contact you and request that you confirm in writing that you have appointed the representative.

Under New York State law, your completed request for external **appeal** must be filed within 4 months of either the date upon which you receive a final adverse determination, or the date upon which you receive a written waiver of any internal **appeal**, or our failure to adhere to claim processing requirements. We have no authority to extend this deadline.

## SECTION XII: Coordination of benefits (COB)

---

This section applies when you also have group coverage with another plan that offers dental benefits. When you receive a covered **eligible dental service**, we will coordinate benefit payments with any payment made by another plan. The primary plan will pay its full benefits and the other plan may pay secondary benefits, if necessary, to cover some or all of the remaining expenses. This coordination prevents duplicate payments and overpayments.

### Definitions

Here are some definitions we use in this section. These terms will help you understand this COB section.

An “allowable expense” is:

- The necessary, reasonable, and customary item of expense for dental care, when the item is covered at least in part under any of the plans involved, except where a statute requires a different definition. When a plan provides benefits in the form of services, the reasonable cash value of each service will be considered as both an allowable expense and a benefit paid.

A “plan” is:

- Other group dental coverage with which we will coordinate benefits.
- The term “plan” includes:
  - Group dental benefits and blanket or group remittance dental benefits coverage, whether insured, self-insured, or self-funded. This includes group HMO and other prepaid group coverage, but does not include blanket school accident coverage or coverages issued to a substantially similar group (e.g., Girl Scouts, Boy Scouts) where the school or organization pays the premiums.
  - Dental benefits coverage, in group and individual automobile “no-fault” and traditional liability “fault” type contracts.
  - Dental benefits coverage of a governmental plan offered, required, or provided by law, except Medicaid or any other plan whose benefits are by law excess to any private benefits coverage.

A “Primary plan” is:

- One whose benefits must be determined without taking the existence of any other plan into consideration.
- A plan is primary if either:
  - The plan has no order of benefits rules or its rules differ from those required by regulation; or
  - All plans which cover the person use the order of benefits rules required by regulation and under those rules the plan determines its benefits first. More than one plan may be a primary plan (for example, two plans which have no order of benefit determination rules).

A “secondary plan” is:

- One which is not a primary plan.
- If a person is covered by more than one secondary plan, the order of benefit determination rules decide the order in which their benefits are determined in relation to each other.

## Rules to determine order of payment

The first of the rules listed in the paragraphs below that applies will determine which plan will be primary:

- If the other plan does not have a provision similar to this one, then the other plan will be primary.
- If the person receiving benefits is the **subscriber** and is only covered as a **dependent** under the other plan, this **certificate** will be primary.
- If a **child** is covered under the plans of both parents and the parents are not separated or divorced, the plan of the parent whose birthday falls earlier in the year shall be primary. If both parents have the same birthday, the plan which covered the parent longer will be primary. To determine whose birthday falls earlier in the year, only the month and day are considered. However, if the other plan does not have this birthday rule, but instead has a rule based on the sex of the parent and as a result the plans do not agree on which is primary, then the rule in the other plan will determine which plan is primary.
- If a **child** is covered by both parents' plans, the parents are separated or divorced, and there is no court decree between the parents that establishes financial responsibility for the **child's** dental care expenses:
  - The plan of the parent who has custody will be primary;
  - If the parent with custody has remarried, and the **child** is also covered as a **child** under the step-parent's plan, the plan of the parent with custody will pay first, the step-parent's plan will pay second, and the plan of the parent without custody will pay third; and
  - If a court decree between the parents says which parent is responsible for the **child's** dental care expenses, then that parent's plan will be primary if that plan has actual knowledge of the decree.
- If the person receiving services is covered under one plan as an active employee or **member** (i.e., not laid-off or retired), or as the **spouse** or **child** of such an active employee, and is also covered under another plan as a laid-off or retired employee or as the **spouse** or **child** of such a laid-off or retired employee, the plan that covers such person as an active employee or **spouse** or **child** of an active employee will be primary. If the other plan does not have this rule, and as a result the plans do not agree on which will be primary, this rule will be ignored.
- If none of the above rules determine which plan is primary, the plan that covered the person receiving services longer will be primary.

## Effects of coordination

When this plan is secondary, its benefits will be reduced so that the total benefits paid by the primary plan and this plan during a claim determination period will not exceed our maximum available benefit for each covered **eligible dental service**. Also, the amount we pay will not be more than the amount we would pay if we were primary. As each claim is submitted, we will determine our obligation to pay for allowable expenses based upon all claims that have been submitted up to that point in time during the claim determination period.

## Right to receive and release necessary information

We may release or receive information that we need to coordinate benefits. We do not need to tell anyone or receive consent to do this. We are not responsible to anyone for releasing or obtaining this information. You must give us any needed information for coordination purposes, in the time frame requested.

## Our right to recover overpayment

If we made a payment as a primary plan, you agree to pay us any amount by which we should have reduced our payment. Also, we may recover any overpayment from the primary plan or the **provider** receiving payment and you agree to sign all documents necessary to help us recover any overpayment.

## **Coordination with “always excess,” “always secondary,” or “non-complying” plans**

We will coordinate benefits with plans, whether insured or self-insured, that provide benefits that are stated to be always excess or always secondary or use order of benefit determination rules that are inconsistent with the rules described above in the following manner:

- If this **certificate** is primary, as defined in this section, we will pay benefits first.
- If this **certificate** is secondary, as defined in this section, we will pay only the amount we would pay as the secondary insurer.
- If we request information from a non-complying plan and do not receive it within 30 days, we will calculate the amount we should pay on the assumption that the non-complying plan and this **certificate** provide identical benefits. When the information is received, we will make any necessary adjustments.

## SECTION XIII: Termination of coverage

---

Coverage under this **certificate** will automatically be terminated on the first of the following to apply:

- The **group** and/or **subscriber** has failed to pay **premiums** within 30 days of when **premiums** are due. Coverage will terminate as of the last day for which **premiums** were paid.
- The date on which the **subscriber** ceases to meet the eligibility requirements as defined by the **group**.
- Upon the **subscriber's** death, coverage will terminate unless the **subscriber** has coverage for **dependents**. If the **subscriber** has coverage for **dependents**, then coverage will terminate as of the last day of the month for which the **premium** has been paid.
- For **spouses** in cases of divorce, the date of the divorce.
- For **children**, until the end of the month in which the **Child** turns 27 years of age.
- For all other **dependents**, the day the **dependent** ceases to be eligible.
- The end of the month during which the **group** or **subscriber** provides written notice to us requesting termination of coverage, or on such later date requested for such termination by the notice.
- If the **subscriber** has performed an act that constitutes fraud or made a misrepresentation of material fact in writing on his/her enrollment application, or in order to obtain coverage for a service, coverage will terminate immediately upon written notice of termination delivered by us to the **subscriber**. However, if the **subscriber** makes a misrepresentation of material fact in writing on his or her enrollment application we will rescind coverage if the facts misrepresented would have led us to refuse to issue the coverage. Rescission means that the termination of your coverage will have a retroactive effect of up to your enrollment under the **certificate**. If termination is a result of the **subscriber's** action, coverage will terminate for the **subscriber** and any **dependents**. If termination is a result of the **dependent's** action, coverage will terminate for the **dependent**.
- The date that the **group policy** is terminated. If we terminate and/or decide to stop offering a particular class of **group policies**, without regard to claims experience or health related status, to which this **certificate** belongs, we will provide the **group** and **subscribers** at least 30 days' prior written notice.
- The **group** has performed an act or practice that constitutes fraud or made a misrepresentation of material fact under the terms of the coverage.
- The **group** has failed to comply with a material plan provision relating to **group** participation rules. We will provide written notice to the **group** and **subscriber** at least 30 days prior to when the coverage will cease.
- The **group** ceases to meet the statutory requirements to be defined as a **group** for the purposes of obtaining coverage. We will provide written notice to the **group** and **subscriber** at least 30 days prior to when the coverage will cease.

No termination shall prejudice the right to a claim for benefits which arose prior to such termination.

See the *Continuation of coverage* section of this **certificate** for your right to continuation of this coverage under COBRA or USERRA.

## SECTION XIV: Extension of Benefits

---

Your dental coverage may end, whether due to termination of eligibility, or termination of the **certificate**, while you or your covered **dependent** are in the middle of treatment. The plan does not cover dental services that are given after your coverage terminates. There is an exception. The plan will cover the following services if they are ordered while you were covered by the plan, and installed within 30 days after your coverage ends:

- Inlays
- Onlays
- Crowns
- Removable bridges
- Cast or processed restorations
- Dentures
- Fixed partial dentures (bridges)
- Root canals

Ordered means:

- For a denture: The impressions from which the denture will be made were taken
- For a root canal: The pulp chamber was opened
- For any other item: The teeth which will serve as retainers or supports, or the teeth which are being restored:
  - Must have been fully prepared to receive the item
  - Impressions have been taken from which the item will be prepared

### How can you extend dental coverage for your disabled child beyond the plan age limits?

You have the right to extend dental coverage for your **dependent child** beyond the plan age limits. If your disabled **child**:

- Is not able to be self-sustaining employment because of mental, physical, or developmental disability, and
- Depends mainly (more than 50% of income) on you for support

The right to coverage will continue only as long as a **physician** certifies that your **child** still is disabled.

We may ask you to send us proof of the disability within 31 days of the date coverage would have ended. Before we extend coverage, we may ask that your **child** get a physical exam. We will pay for that exam.

We may ask you to send proof that your **child** is disabled after coverage is extended. We won't ask for this proof more than once a year. You must send it to us within 31 days of our request. If you don't, we can terminate coverage for your **dependent child**.

Your disabled **child's** coverage will end:

- On the date the **child** is no longer disabled and **dependent** upon you for support or
- As explained in the *Termination of coverage* section



## How can you extend coverage for a child in college on medical leave?

You have the right to extend coverage for your **dependent** college student who takes a **medically necessary** leave of absence from school. The right to coverage will be extended until the earlier of:

- One year after the leave of absence begins, or
- The date coverage would otherwise end

To extend coverage the leave of absence must:

- Begin while the **dependent child** is suffering from a serious **illness** or **injury**
- Cause the **dependent child** to lose status as a full-time student under the plan
- Be certified by the treating **physician** as **medically necessary** due to a serious **illness** or **injury**

We must receive documentation or certification of the **medical necessity** for a leave of absence:

- At least 30 days prior to the absence, if the medical reason for the absence and the absence are foreseeable, or
- 30 days after the start date of the medical leave of absence from school

The **physician** treating your **child** will be asked to keep us informed of any changes.

## SECTION XV: Continuation of coverage

---

### Continuation rights during active duty

Under the Uniformed Services Employment and Reemployment Rights Act (“USERRA”), most employer-sponsored group health plans must offer employees and their families the opportunity for a temporary continuation of health insurance coverage when their coverage would otherwise end due to service in the uniformed services or upon becoming eligible for medical and dental care under federal health insurance by reason of their service. Call or write your **group** to find out if you are entitled to temporary continuation of coverage under USERRA.

The **group** may charge up to 102% of the **group premium** for continued coverage. This does not apply if you or your **dependents** serve less than 31 days.

Continued coverage under this section will terminate at the earliest of the following:

- The 24-month period beginning on the date on which the absence begins; or
- The day after the date on which you or your **dependent** fail to apply for or return to a position of employment.

An exclusion or waiting period may not be imposed in connection with the reinstatement of coverage upon reemployment unless an exclusion or waiting period would have been imposed under the health plan had coverage not been terminated.

- This shall not apply to the coverage of any illness or injury determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, performance of service in the uniformed services.
- If you or your **dependent’s** coverage under a health plan is terminated by reason of the person having become eligible for federal health insurance for former members of the uniformed services and their **dependents**, but subsequently do not commence a period of active duty under the order to active duty that established such eligibility because the order is canceled before such active duty commences, any exclusion or waiting period in connection with the reinstatement of coverage shall apply to the continued employment in the same manner as if you or your **dependents** had become reemployed upon such termination of eligibility.

### Continuation of coverage for other reasons

Your coverage under this plan will continue if:

<p>Your employment ends because of <b>illness, injury</b>, sabbatical or other authorized leave as agreed to by the policyholder and us.</p>	<p>If <b>premium</b> payments are made for you, you may be able to continue to coverage under the plan as long as the policyholder and we agree to do so and as described below:</p> <ul style="list-style-type: none"><li>• Your coverage may continue, until stopped by the policyholder, but not beyond 36 months from the start of your absence.</li><li>• Your coverage will not continue beyond the end of the next month after the month in which your absence started.</li></ul>
--	--

<p>Your employment ends because of a temporary lay-off, temporary leave of absence, sabbatical, or other authorized leave as agreed to by the policyholder and us.</p>	<p>If <b>premium</b> payments are made for you, you may be able to continue to coverage under the plan as long as the policyholder and we agree to do so and as described below:</p> <ul style="list-style-type: none"> <li>• Your coverage may continue, until stopped by the policyholder but not beyond 36 months from the start of the absence.</li> <li>• Your coverage will not continue beyond the end of the next month after the month beyond the end of the pay period in which your absence started.</li> </ul>
<p>Your employment ends because:</p> <ul style="list-style-type: none"> <li>• Your job has been eliminated</li> <li>• You have been placed on severance, or</li> <li>• This plan allows former employees to continue their coverage.</li> </ul>	<p>You may be able to continue coverage. See the <i>Extension of benefits</i> section.</p>
<p>Your employment ends because of a paid or unpaid medical leave of absence</p>	<p>If <b>premium</b> payments are made for you, you may be able to continue to coverage under the plan as long as the policyholder and we agree to do so and as described below:</p> <ul style="list-style-type: none"> <li>• Your coverage may continue until stopped by the policyholder but not beyond 36 months from the start of the absence.</li> </ul>
<p>Your employment ends because of a leave of absence that is not a medical leave of absence</p>	<p>If <b>premium</b> payments are made for you, you may be able to continue to coverage under the plan as long as the policyholder and we agree to do so and as described below:</p> <ul style="list-style-type: none"> <li>• Your coverage may continue until stopped by the policyholder but not beyond 36 months from the start of the absence.</li> </ul>
<p>Your employment ends because of a military leave of absence.</p>	<p>If <b>premium</b> payments are made for you, you may be able to continue to coverage under the plan as long as the policyholder and we agree to do so and as described below:</p> <ul style="list-style-type: none"> <li>• Your coverage may continue until stopped by the policyholder but not beyond 36 months from the start of the absence.</li> </ul>

It is your policyholder’s responsibility to let us know when your employment ends. The limits above may be extended only if we and the policyholder agree in writing to extend them.

## SECTION XVI: General provisions

---

### Agreements between us and participating providers

Any agreement between us and **participating providers** may only be terminated by us or the **providers**. This **certificate** does not require any **provider** to accept a **member** as a patient. We do not guarantee a **member's** admission to any **participating provider** or any dental benefits program.

### Assignment

You cannot assign any benefits under this **certificate** to any person, corporation, or other organization. Any assignment of benefits by you will be void. Assignment means the transfer to another person or to an organization of your right to the services provided under this **certificate**. However, you may request us to make payment for services directly to your **provider** instead of you.

### Changes in this certificate

We may unilaterally change this **certificate** upon renewal, if we give the **group** 30 days' prior written notice.

### Choice of law

This **certificate** shall be governed by the laws of the State of New York.

### Clerical error

Clerical error, whether by the **group** or us, with respect to this **certificate**, or any other documentation issued by us in connection with this **certificate**, or in keeping any record pertaining to the coverage hereunder, will not modify or invalidate coverage otherwise validly in force or continue coverage otherwise validly terminated.

### Conformity with law

Any term of this **certificate** which is in conflict with New York State law or with any applicable federal law that imposes additional requirements from what is required under New York State law will be amended to conform with the minimum requirements of such law.

### Continuation of benefit limitations

Some of the benefits in this **certificate** may be limited to a specific number of visits, a benefit maximum, and/or subject to a **deductible**. You will not be entitled to any additional benefits if your coverage status should change during the year. For example, if your coverage status changes from covered family **member** to **subscriber**, all benefits previously utilized when you were a covered family **member** will be applied toward your new status as a **subscriber**.

### Enrollment ERISA

The **group** will develop and maintain complete and accurate payroll records, as well as any other records of the names, addresses, ages, and social security numbers of all **group members** covered under this **certificate**, and any other information required to confirm their eligibility for coverage.

The **group** will provide us with this information upon request. The **group** may also have additional responsibilities as the "plan administrator" as defined by the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. The "plan administrator" is the **group**, or a third party appointed by the **group**. We are not the ERISA plan administrator.

The **group** will provide us with the enrollment form including your name, address, age, and social security number and advise us in writing when you are to be added to or subtracted from our list of **members**, on a monthly basis, on or before the same date of the month as the effective date of the **group's policy** with us. If the **group** fails to so advise us, the **group** will be responsible for the cost of any claims paid by us as a result of such failure. In no event will retroactive additions to or deletions from coverage be made for periods in excess of thirty (30) days.

### **Entire agreement**

This **certificate**, including any endorsements, riders and the attached applications, if any, constitutes the entire **certificate**.

### **Financial sanctions exclusions**

If coverage provided under this booklet-certificate violates or will violate any economic or trade sanctions, the coverage will be invalid immediately. For example, we cannot pay for **eligible dental services** if it violates a financial sanction regulation. This includes sanctions related to a person or a country under sanction by the United States, unless it is allowed under a written license from the Office of Foreign Assets Control (OFAC). You can find out more by visiting <http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

### **Fraud and abusive billing**

We have processes to review claims before and after payment to detect fraud and abusive billing. **Members** seeking services from **non-participating providers** could be **balance billed** by the **non-participating provider** for those services that are determined to be not payable as a result of a reasonable belief of fraud or other intentional misconduct or abusive billing.

### **Furnishing information and audit**

The **group** and all **members** under this **certificate** will promptly furnish us with all information and records that we may require from time to time to perform our obligations under this **certificate**. You must provide us with certain information over the telephone for reasons such as the following:

- To determine the level of care you need;
- So that we may certify care authorized by your **provider**; or
- Make decisions regarding the **medical necessity** of your care

The **group** will, upon reasonable notice, make available to us, and we may audit and make copies of, any and all records relating to **group** enrollment at the **group's** New York office.

### **Digital identification cards**

Digital identification ("ID") cards are available to you for identification purposes only. Possession of any digital ID card confers no right to services or benefits under this **certificate**. To be entitled to such services or benefits, your **premiums** must be paid in full at the time that the services are sought to be received.

### **Effect of prior coverage - transferred business**

Prior coverage means:

- Any plan of group coverage that has been replaced by coverage under part or all of this plan.
- The plan must have been sponsored by the policyholder (e.g., transferred business).
- If you are eligible, the replacement can be complete, or in part for your eligible class. Any such plan is prior coverage if provided by another group contract or any benefit section of this plan.

If your coverage under any part of this plan replaces any prior coverage any benefits provided under such prior coverage may reduce benefits payable under this plan.

Dental coverage under this plan will continue uninterrupted for your **dependent** college student who takes a **medically necessary** leave of absence from school. See the *How can you extend coverage for a child in college on medical leave?* section.

### **Incontestability**

No statement made by you will be the basis for avoiding or reducing coverage unless it is in writing and signed by you. All statements contained in any such written instrument shall be deemed representations and not warranties.

### **Independent contractors**

**Participating providers** are independent contractors. They are not our agents or employees. We and our employees are not the agent or employee of any **participating provider**. We are not liable for any claim or demand on account of damages arising out of, or in any manner connected with, any injuries alleged to be suffered by you, your covered **spouse** or **children** while receiving care from any **participating provider** or in any **participating provider's** facility.

### **Material accessibility**

We will give the **group**, and the **group** will give you, **certificates**, riders and other necessary materials.

### **More information about your dental plan**

You can request additional information about your coverage under this **certificate**. Upon your request, we will provide the following information:

- A list of the names, business addresses and official positions of our board of directors, officers and members; and our most recent annual certified financial statement which includes a balance sheet and a summary of the receipts and disbursements.
- The information that we provide the State regarding our consumer complaints.
- A copy of our procedures for maintaining confidentiality of **member** information.
- A written description of our quality assurance program.
- A copy of our dental policy regarding an **experimental or investigational** drug, dental device or treatment in clinical trials.
- A copy of our clinical review criteria (e.g. **medical necessity** criteria), and where appropriate, other clinical information we may consider regarding a specific disease, course of treatment or **utilization review** guidelines.
- Written application procedures and minimum qualification requirements for **providers**.

### **Notice**

Any notice that we give you under this **certificate** will be mailed to your address as it appears in our records. You agree to provide us with notice of any change of your address. If you have to give us any notice, it should be sent by U.S. Mail, first class, postage prepaid to: **Aetna Life Insurance Company**, 151 Farmington Ave, Hartford, CT 06156.

### **Premium contribution**

This plan requires the policyholder to make **premium** contribution payments. If payments are made through a payroll deduction with the policyholder, the policyholder will forward your payment to us. We will not pay benefits under this booklet-certificate if **premium** contributions are not made. Any benefit payment denial is subject to our appeals procedure. See the *Claims determination and Grievance procedure*.

### **Payment of premiums**

The first **premium** payment for this policy is due on or before your **effective date of coverage**. Your next **premium** payment will be due the 1<sup>st</sup> of each month (“**premium** due date”). Each **premium** payment is to be paid to us on or before the **premium** due date.

### **Premium refund**

We will give any refund of **premiums**, if due, to the **group**.

### **Recovery of overpayments**

On occasion a payment will be made to you when you are not covered, for a service that is not covered, or which is more than is proper. When this happens we will explain the problem to you and you must return the amount of the overpayment to us within 60 days after receiving notification from us. However, we shall not initiate overpayment recovery efforts more than 24 months after the original payment was made unless we have a reasonable belief of fraud or other intentional misconduct.

### **Renewal date**

The renewal date for this **certificate** is the anniversary of the effective date of the **group policy** of each year. This **certificate** will automatically renew each year on the renewal date unless otherwise terminated by us, as permitted by this **certificate**, or by the **group** upon 30 days’ prior written notice to us.

### **Right to develop guidelines and administrative rules**

We may develop or adopt standards that describe in more detail when we will or will not make payments under this **certificate**. Those standards will not be contrary to the descriptions in this **certificate**. If you have a question about the standards that apply to a particular benefit, you may contact us and we will explain the standards or send you a copy of the standards. We may also develop administrative rules pertaining to enrollment and other administrative matters. We shall have all the powers necessary or appropriate to enable us to carry out our duties in connection with the administration of this **certificate**.

We review and evaluate new technology according to technology evaluation criteria developed by our dental directors and reviewed by a designated committee, which consists of **health care professionals** from various dental specialties. Conclusions of the committee are incorporated into our dental policies to establish decision protocols for determining whether a service is **medically necessary, experimental or investigational**, or included as a covered benefit.

### **Right to offset**

If we make a claim payment to you or on your behalf in error or you owe us any money, you must repay the amount you owe us. Except as otherwise required by law, if we owe you a payment for other claims received, we have the right to subtract any amount you owe us from any payment we owe you.

### **Severability**

The unenforceability or invalidity of any provision of this **certificate** shall not affect the validity and enforceability of the remainder of this **certificate**.

### **Significant change in circumstances**

If we are unable to arrange for covered **eligible dental services** as provided under this **certificate** as the result of events outside of our control, we will make a good faith effort to make alternative arrangements. These events would include a major disaster, epidemic, the complete or partial destruction of facilities, riot, civil insurrection, disability of a significant part of **participating providers'** personnel or similar causes. We will make reasonable attempts to arrange for covered **eligible dental services**. We and our **participating providers** will not be liable for delay, or failure to provide or arrange for covered **eligible dental services** if such failure or delay is caused by such an event.

### **Third party beneficiaries**

No third party beneficiaries are intended to be created by this **certificate** and nothing in the **certificate** shall confer upon any person or entity other than you or us any right, benefit, or remedy of any nature whatsoever under or by reason of this **certificate**. No other party can enforce this **certificate's** provisions or seek any remedy arising out of either our or your performance or failure to perform any portion of this **certificate**, or to bring an action or pursuit for the breach of any terms of this **certificate**.

### **Time to sue**

No action at law or in equity may be maintained against us prior to the expiration of 60 days after written submission of a claim has been furnished to us as required in this **certificate**. You must start any lawsuit against us under this **certificate** within 2 years from the date the claim was required to be filed.

### **Translation services**

Translation services are available under this **certificate** for non-English speaking **members**. Please contact us at 1-877-238-6200 to access these services.

### **Waiver**

The waiver by any party of any breach of any provision of this **certificate** will not be construed as a waiver of any subsequent breach of the same or any other provision. The failure to exercise any right hereunder will not operate as a waiver of such right.

### **Who may change this certificate**

This **certificate** may not be modified, amended, or changed, except in writing and signed by our President or a person designated by the President. No employee, agent, or other person is authorized to interpret, amend, modify, or otherwise change this **certificate** in a manner that expands or limits the scope of coverage, or the conditions of eligibility, enrollment, or participation, unless in writing and signed by the President or person designated by the President.

### **Who receives payment under this certificate**

Payments under this **certificate** for services provided by a **participating provider** will be made directly by us to the **provider**. If you receive services from a **non-participating provider**, We reserve the right to pay either the **subscriber** or the **provider** regardless of whether an assignment has been made.

### **Workers' compensation not affected**

The coverage provided under this **certificate** is not in lieu of and does not affect any requirements for coverage by workers' compensation insurance or law.



### **Your dental records and reports**

In order to provide your coverage under this **certificate**, it may be necessary for us to obtain your dental records and information from **providers** who treated you. Our actions to provide that coverage include processing your claims, reviewing **grievances, appeals**, or complaints involving your care, and quality assurance reviews of your care, whether based on a specific complaint or a routine audit of randomly selected cases. By accepting coverage under this **certificate**, except as prohibited by state or federal law, You automatically give us or our designee permission to obtain and use your dental records for those purposes and you authorize each and every **provider** who renders services to you to:

- Disclose all facts pertaining to your care, treatment, and physical condition to us or to a dental professional that we may engage to assist us in reviewing a treatment or claim, or in connection with a complaint or quality of care review;
- Render reports pertaining to your care, treatment, and physical condition to us, or to a dental professional that we may engage to assist us in reviewing a treatment or claim; and
- Permit copying of your dental records by us.

We agree to maintain your dental information in accordance with state and federal confidentiality requirements. However, to the extent permitted under state or federal law, you automatically give us permission to share your information with the New York State Department of Health, quality oversight organizations, and third parties with which we contract to assist us in administering this **certificate**, so long as they also agree to maintain the information in accordance with state and federal confidentiality requirements.

## Section XVII. Discount programs

---

### Discount arrangements

We can offer you discounts on health care related goods or services. Sometimes, other companies provide these discounted goods and services. These companies are called “third party service providers”. These third party service providers may pay us so that they can offer you their services.

Third party service providers are independent contractors. The third party service provider is responsible for the goods or services they deliver. We have the right to change or end the arrangements at any time.

These discount arrangements are not insurance. We don’t pay the third party service providers for the services they offer. You are responsible for paying for the discounted goods or services.

### Wellness and other incentives

#### Purpose

The purpose of this wellness program is to encourage you to take a more active role in managing your oral health and well-being.

#### Description

We provide benefits in connection with the use of or participation in any of the following wellness and health promotion actions and activities:

- A health risk assessment tool, which may include completing an online health risk assessment
- Designated online wellness activities, which may include completing an educational course or quiz on dental health or watching videos on dental health topics
- Designated healthy activities, which may include visiting a dentist 1-2 times a year for cleanings and brushing and flossing your teeth
- Self-management of chronic diseases, which may include managing diabetes, high blood pressure, and cardiovascular disease. Activities may include HBA1C testing, routine blood pressure testing, completing a smoking cessation course, or receiving smoking cessation counseling
- Programs that promote preventive dental care, such as using an electronic toothbrush for 1-2 minutes a day, visiting a mobile dental clinic, receiving care for routine dental check-ups

#### Eligibility

You, the subscriber, and each covered dependent can participate in the wellness program.

#### Participation

The preferred method for accessing the wellness program is through our website at [www.aetna.com](http://www.aetna.com). You need to have access to a computer with internet access in order to participate in the website program. However, if you do not have access to a computer, please call us at 1-877-238-6200 and we will provide you with information regarding how to participate without internet access.

## Rewards

Rewards for participation in a wellness program include:

- Full or partial reimbursement of the cost of participating in smoking cessation or weight management programs.
- Full or partial reimbursement of the cost of membership in a health club or fitness center.
- The waiver or reduction of copayments, deductibles or coinsurance.  
Contributions to a health reimbursement account ("HRA") or health savings account ("HSA").
- Monetary rewards in the form of cash, gift cards or gift certificates, so long as the recipient is encouraged to use the reward for a product or service that promotes good oral health, such as specialty toothbrushes, oral health supplies, or sugar-free gum.
- Merchandise, so long as the item is geared at promoting good oral health, such as specialty toothbrushes, oral health supplies, or sugar-free gum.

# Aetna Life Insurance Company

## Dental Amendment

---

**Policyholder:** Teachers' Association of Lindenhurst, Local 1660, AFT Welfare Trust Fund

**Group policy number:** 169621-A

**Amendment effective date:** July 1, 2021

Your group dental policy has changed. The booklet-certificate is amended to reflect this. The change is effective on the date shown above.

➤ The following is deleted from the ***Exclusions and rules*** section of your certificate:

### **Treatment of temporomandibular joint dysfunction/disorder**

Treatment is covered as a Specialty Service. This includes treatments which alter the jaw, jaw joints, or bite relationships. The following are covered:

- Diagnosis
- Applicable therapy
- Non-invasive physical therapy
- Other surgical and non-surgical treatment

Not included are charges incurred for:

- **Orthodontic treatment**
- Crowns, bridges and dentures
- Treatment of periodontal disease
- Implants
- Root canal therapy

This amendment makes no other changes to the group policy, booklet-certificate or schedule of benefits.



Dan Finke  
President

**Aetna Life Insurance Company**  
(A Stock Company)

Issue Date: July 1, 2021

## **Confidentiality Notice**

Aetna considers personal information to be confidential and has policies and procedures in place to protect it against unlawful use and disclosure. By "personal information," we mean information that relates to a member's physical or mental health or condition, the provision of health care to the member, or payment for the provision of health care or disability or life benefits to the member. Personal information does not include publicly available information or information that is available or reported in a summarized or aggregate fashion but does not identify the member.

When necessary or appropriate for your care or treatment, the operation of our health, disability or life insurance plans, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers), payors (health care provider organizations, employers who sponsor self-funded health plans or who share responsibility for the payment of benefits, and others who may be financially responsible for payment for the services or benefits you receive under your plan), other insurers, third party administrators, vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. In our health plans, participating network providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

Some of the ways in which personal information is used include claim payment; utilization review and management; medical necessity reviews; coordination of care and benefits; preventive health, early detection, vocational rehabilitation and disease and case management; quality assessment and improvement activities; auditing and anti-fraud activities; performance measurement and outcomes assessment; health, disability and life claims analysis and reporting; health services, disability and life research; data and information systems management; compliance with legal and regulatory requirements; formulary management; litigation proceedings; transfer of policies or contracts to and from other insurers, HMOs and third party administrators; underwriting activities; and due diligence activities in connection with the purchase or sale of some or all of our business. We consider these activities key for the operation of our health, disability and life plans. To the extent permitted by law, we use and disclose personal information as provided above without member consent. However, we recognize that many members do not want to receive unsolicited marketing materials unrelated to their health, disability and life benefits. We do not disclose personal information for these marketing purposes unless the member consents. We also have policies addressing circumstances in which members are unable to give consent.

To obtain a copy of our Notice of Privacy Practices, which describes in greater detail our practices concerning use and disclosure of personal information, please call the toll-free Member Services number on your ID card or visit our Internet site at [www.aetna.com](http://www.aetna.com).