Vigilant Group Benefits Trust
Group #'s – 09441-09442-09443-09444

Optional Orthodontic Benefits *- Available Only To A Participating Employer, With 10 Or More Enrolled Employees, Who Has Agreed To Provide Orthodontic Benefits And Agreed To Contribute The Appropriate Monthly Premium.*

The following has been added to your Benefits Booklet:

Reimbursement Levels for Allowable Benefits

In-Network – Delta Dental PPO™ Dentists

Orthodontic procedures 50%

Out-of-Network – Non-Delta Dental PPO Dentists

Orthodontic procedures 50%

Plan Maximum

Lifetime Orthodontic Maximum per person $1,000

All Enrolled Employees and Enrolled Dependents are eligible for Class I, Class II, Class III Covered Dental Benefits, Orthodontic Benefits, Temporomandibular Joint Benefits (TMJ), and Accidental Injury Benefits.

The annual Deductible is waived for:

- ◊ Class I Covered Dental Benefits.
- ◊ Orthodontic Benefits.
- ◊ Accidental Injury Benefits.

Class II Sedation

Limitations

- ♦ General Anesthesia is covered only in conjunction with certain covered oral surgery procedures, as determined by DDWA, or when medically necessary, for children through age six, or for a physically or developmentally disabled person, when in conjunction with Class I, II, III, TMJ or Orthodontic Covered Dental Benefits.

Orthodontic Benefits for Covered Adults and Children

Orthodontic treatment is the appliance therapy necessary for the correction of teeth or jaws that are positioned improperly.

The lifetime maximum amount payable by DDWA for Orthodontic benefits provided to an Enrolled Person shall be $1,000. Not more than $500 of the maximum, or one-half of DDWA's total responsibility shall be payable at the time of initial banding. The final payment of DDWA's responsibility shall be made during the 7th month following the initial banding.

Additionally, payment for Orthodontic benefits is based upon eligibility. If individuals become dis-enrolled prior to the payment of benefits, subsequent payment is not made.

Covered Dental Benefits

- ♦ Fixed or removable appliance therapy for the treatment of teeth or jaws.

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

Limitations

- Payment is limited to:
    - Completion of the treatment plan, or any treatment that is completed while you are eligible for the Orthodontic benefit, whichever occurs first.
    - Treatment received after coverage begins (claims must be timely submitted to DDWA). For orthodontia claims, the initial banding date is the treatment date considered in the timely filing.
- Treatment that began prior to the start of coverage will be prorated. Allowable payment will be calculated based on the balance of treatment costs remaining on the date of eligibility.
- In the event of termination of the treatment plan prior to completion of the case, or termination of this Plan, no subsequent payments will be made for treatment incurred after such termination date.

Exclusions

- Charges for replacement or repair of an appliance.
- Direct-to-consumer Orthodontics.
- Habit-breaking appliances which are, fixed or removable device(s) fabricated to help prevent potentially harmful oral health habits (e.g., chronic thumb sucking appliance, tongue thrusting appliance etc.).
- No benefits shall be provided for services considered inappropriate and unnecessary, as determined by DDWA.

Note: It is strongly recommended that you have your Dentist submit a **Pre-Treatment Cost Estimate,** including your Orthodontic treatment plan, be submitted to DDWA prior to the commencement of treatment. A **Pre-Treatment Cost Estimate** is not a guarantee of payment. See the "**Pre-Treatment Cost Estimate**" section for additional information.

Claim Forms

DDWA is not obligated to pay for treatment performed for which claim forms are submitted for payment more than six months after the date of such treatment. For orthodontia claims, the initial banding date, which is the date the appliance is placed, is the treatment date used to start this six-month period.