



Underwritten by  
Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza  
Omaha, Nebraska 68175

# **APPLICATION for INDIVIDUAL DENTAL INSURANCE**

## **MARYLAND**



Underwritten by  
Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza  
Omaha, Nebraska 68175

Monthly Rates (Issue Age 19-99)

MARYLAND		
ZIP Codes	Mutual Dental Preferred DNT2	Mutual Dental Protection DNT5
218,219	\$50.04	\$25.76
215,216	\$50.53	\$26.01
206,207,210-212,217	\$51.02	\$26.26
213,214	\$54.46	\$28.03
208,209	\$56.42	\$29.04

Rates Subject to Change.

*As of 10/01/2020*

Internal Tracking Code \_\_\_\_\_  
Group # (if applicable) \_\_\_\_\_



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Mutual of Omaha Insurance Company

3300 Mutual of Omaha Plaza  
Omaha, Nebraska 68175

## Application for Individual Dental Insurance

### A. Applicant Information

Name (First, Middle Initial, Last)		Phone Number Home _____ Cell _____	
Residence Address (Street, City, State, ZIP)		E-mail _____	
Mailing Address (Street, City, State, ZIP) (if different from residence address)		Deliver Policy to <input type="checkbox"/> Applicant <input type="checkbox"/> Producer	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth _____	Social Security Number _____	

### B. Plan Information

<b>Select Dental Benefit Plan</b> <input type="checkbox"/> Mutual Dental Preferred Annual Maximum \$1,500 <input type="checkbox"/> Mutual Dental Protection Annual Maximum \$1,000	Requested Effective Date _____  Monthly Premium Rate for Dental \$ _____
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### C. Existing Coverage Information

Are you covered by any other dental insurance? .....	<input type="checkbox"/> Y <input type="checkbox"/> N
<b>If Yes, answer the following about this existing coverage:</b>	
Name of dental carrier(s) _____	
Is the coverage you are applying for replacing existing dental insurance? .....	<input type="checkbox"/> Y <input type="checkbox"/> N

### D. Agreements

I represent the information above is true and complete to the best of my knowledge and belief. Any incorrect or misleading answers may void this application and any issued policy. I understand that no insurance shall take effect until a policy is issued and the first premium is received by Mutual of Omaha during my lifetime.


Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

 \_\_\_\_\_  
Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Signed at \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

I/We acknowledge that if the applicant is replacing coverage, I/We have provided a copy of the replacement notice, if applicable.

 \_\_\_\_\_  
Signature of Licensed Insurance Producer \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
Printed Name \_\_\_\_\_ Agent Writing Number \_\_\_\_\_ Comm. % Share \_\_\_\_\_%

 \_\_\_\_\_  
Signature of Licensed Insurance Producer \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_  
Printed Name \_\_\_\_\_ Agent Writing Number \_\_\_\_\_ Comm. % Share \_\_\_\_\_%



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# METHOD OF PAYMENT FORM

REQUIRED FORM – PLEASE RETURN 1 & 2

## Part I. Select Premium Payment Option

### Initial Premium Payment (Select option #1 or #2)

 **Initial premium amount** (based on age at application date).....

\$

1. Paper Check (submit signed check with application).....

☐

2. Automatic Bank Account Withdrawal.....

☐

### Ongoing Premium Payments (Select option #1a, #1b, or #2)

1. I want my payments automatically withdrawn from my bank

a. Choose the day payments will be deducted every month  
from your bank account.....

1<sup>st</sup> through the 28<sup>th</sup> or  
the last day of every month

OR

b. Choose the week and weekday that payments will be  
deducted every month from your bank account.....  
(For Example: 3rd Wednesday of every month)

Week (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, last)

Weekday (Mon, Tue, Wed,  
Thu, Fri) \_\_\_\_\_

2. I will mail my premium to the company every 3, 6, or 12 months.

(Monthly billing is not allowed. **Select** frequency of billing).....

every \_\_\_\_\_ months

Insert 3, 6, or 12

When choosing automatic bank account withdrawal, MONEY WILL BE WITHDRAWN FROM YOUR ACCOUNT IMMEDIATELY UPON POLICY APPROVAL AND ISSUE. The first withdrawal date may be different from the monthly date selected for ongoing premiums. Depending on the amount of time elapsed between the policy date and the date the policy is placed in force, the amount of the first ongoing withdrawal may exceed one modal premium and may occur on a date other than the policy date. The Proposed Insured(s) will not receive premium billing notices while on this premium payment option. We **CANNOT** establish electronic payments from foreign banks.

Each month, payments will be automatically deducted from the account below on the day selected above. If no date is selected, premiums will be deducted on the policy date (which is determined at the time the policy is issued and can be found within the policy). **Ongoing deductions will begin once the policy is issued. If the scheduled deduction date begins on a weekend or holiday, the payment will process on the following business day.**

## Part II. Payor Information

1. **Account Owner Name**, if different than applicant's.....

2. If premium is **NOT** paid by Proposed Insured/Insured (**includes spouse or joint-married account**), indicate the bank account owner's relationship to Proposed Insured/Insured by selecting one of the following.

Employer (3 app minimum/applicant must be retired.  
Refer to List-Bill guidelines. N/A for Direct-to-Consumer business)

☐

Living Trust

☐

Power of Attorney or legal guardian (documentation required)

☐

Business owned by applicant or applicant's spouse

☐

## Part III. Muti-Policy Discount

You may be eligible for a lower premium rate based on your answer to the statement in this section

Are you applying for or have you applied for a Medicare supplement policy with Mutual of Omaha Insurance Company or its affiliates within the last 30 days? .....

☐ Y ☐ N

Do you have a Medicare supplement policy with Mutual of Omaha Insurance Company or one of its affiliates that has been issued within the last 30 days?.....

☐ Y ☐ N



Part IV. Account Information

Complete the Following ONLY if Automated Bank Account Withdrawal is Chosen:  
This section is intended as authorization to debit your bank account.  
Complete bank account information below OR attach a copy of a voided check (Do NOT use a deposit slip)

Can attach voided check here

Applicant A

Account Type (check one): ☐ Checking ☐ Savings

Name of Financial Institution

Routing Number (9 digits on lower left side of check)

Account Number (Do NOT use Debit/Credit Card numbers)

Name as Shown on Account

- Payments cannot be postponed until a later date.
- Payment from a third party, including any foundation, will not be accepted, except in certain pre-approved situations.
- All refunds will be made to the applicant in the event of rejection, incomplete submission, overpayment, cancellation, etc.

Example:

Account Holder Name

Do NOT include the check # in the Routing or Account Number.

John Doe

Street Address

Town, City ZIP Code

Check #1234

Date: \_\_\_\_\_

Pay to: \_\_\_\_\_

Routing/Transfer Number

Account Number

Dollars

Financial Institution Name & Address

Memo \_\_\_\_\_

Signed By: \_\_\_\_\_

123456789

12345678

1234

I authorize Mutual of Omaha Insurance Company ("Mutual of Omaha") to withdraw funds from my account for the initial and/or monthly renewal premiums and understand that the amounts may differ. Premium shortages may result from a variety of causes, including underwriting adjustments. I authorize my financial institution to pay from my account to Mutual of Omaha any preauthorized bank account withdrawals. I agree that my financial institution shall be fully protected in honoring any such payment and that its rights and responsibilities regarding the payment shall be the same as if the payment were signed personally by me. I agree to notify the business in writing of any changes in my account information. This authorization will be effective until I give you at least three business days' notice to cancel. If notice is given verbally, Mutual of Omaha may require written confirmation from me within 14 days after my verbal notice.

Applicant A



Authorized Signature as Shown on Account

Date



**MUTUAL OF OMAHA INSURANCE COMPANY  
3300 MUTUAL OF OMAHA PLAZA  
OMAHA, NEBRASKA 68175  
(402) 342-7600**

**OUTLINE OF COVERAGE FOR POLICY SERIES DNT2**

**INDIVIDUAL DENTAL PREFERRED PROVIDER  
ORGANIZATION (PPO) INSURANCE**

**THE POLICY PROVIDES LIMITED BENEFIT DENTAL COVERAGE ONLY.  
BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES.**

**THIS IS NOT A MEDICARE SUPPLEMENT POLICY. IT IS NOT DESIGNED TO FILL THE “GAPS”  
OF MEDICARE. IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE MEDICARE  
SUPPLEMENT BUYER’S GUIDE AVAILABLE FROM US.**

**Read Your Policy Carefully** – This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

**Limited Benefit Dental-Only Insurance Coverage** – This policy is designed to provide you **ONLY** with limited benefit dental insurance coverage. Coverage is **NOT** provided for any other diseases or accidents.

**Benefits** – This is a Preferred Provider Organization (PPO) dental insurance policy that pays benefits for covered dental services provided by in-network and out-of-network dentists. It pays benefits for Diagnostic and Preventive Services, Basic Services, and Major Services. If you incur expense for a covered dental service, we will pay the coinsurance percentage of the allowed amount after you have satisfied the deductible and any applicable waiting period. Benefits payable are limited to any annual maximum benefit and lifetime maximum benefit.

Shown below is a brief summary of the dental benefits we will pay under this policy.

**DENTAL BENEFITS SUMMARY**

<b>DEDUCTIBLE</b>	<b>AMOUNT</b>
<b>Class I -- Diagnostic &amp; Preventive Services</b>	<b>None</b>
<b>Class II – Basic Services and Class III - Major Services Combined</b>	<b>\$50.00</b>
<b>COINSURANCE</b>	<b>PERCENTAGE PAYABLE</b>
<b>Class I – Diagnostic &amp; Preventive Services</b>	<b>100%</b>
<b>Class II – Basic Services</b>	<b>80%</b>
<b>Class III – Major Services</b>	<b>50%</b>
<b>WAITING PERIOD</b>	<b>TIME FRAME</b>
<b>Class I– Diagnostic &amp; Preventive Services</b>	<b>None</b>
<b>Class II– Basic Services</b>	<b>None</b>
<b>Class III– Major Services</b>	<b>1 Year</b>
<b>MAXIMUM BENEFIT</b>	<b>AMOUNT</b>
<b>Annual Maximum Benefit per Calendar Year</b>	<b>\$1,500.00</b>
<b>Implant Lifetime Maximum Benefit</b>	<b>\$3,000.00</b>

You may obtain dental care for covered dental services from any licensed dentist. No matter which dentist you choose, you will be eligible for some level of benefits for covered dental services. However, when you use an in-network dentist who participates in the PPO network, that dentist has agreed to provide dental care at negotiated fees. For in-network dentists, you will not be responsible for the difference between your dentist’s submitted amount and the scheduled fee amount that the dentist has contractually agreed to accept as payment in full. The PPO network used by this policy is DenteMax Plus.

If you select a dentist who does not participate in the PPO network, your out-of-pocket expenses may be greater. For out-of-network dentists, you will be responsible for the difference between your dentist's submitted amount and our payment. The amount we use to calculate our payment will be the lesser of the dentist's submitted amount or the 80th percentile amount for covered dental services as identified by the Dental Charges Database.

**Waiting Period** –Class III covered dental services are subject to the waiting period shown in the above Dental Benefits Summary chart. You must satisfy the waiting period before benefits are paid for these services. The waiting period begins on the policy effective date and is applied once during the lifetime of your policy. Any covered dental service received as the result of an emergency will not be subject to a waiting period.

**Exclusions** -- Your policy pays benefits only for covered dental services. We will not pay benefits for:

- (a) first installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth all of which were lost while the person was not covered;
- (b) services or treatment not prescribed by or under the direct supervision of a dentist;
- (c) services or treatment which is experimental or investigational;
- (d) services or treatment which is for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the provision of any law or regulation or any government unit. This exclusion applies whether or not you claim the benefits or compensation;
- (e) services or treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, Veterans Administration hospital or similar person or group;
- (f) services or treatment performed prior to the policy effective date;
- (g) services or treatment incurred after the termination date of your coverage unless otherwise indicated;
- (h) services or treatment which is not dentally appropriate or which does not meet generally accepted standards of dental practice;
- (i) services or treatment resulting from your failure to comply with professionally prescribed treatment;
- (j) telephone consultations;
- (k) any charges for failure to keep a scheduled appointment;
- (l) any services that are considered strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- (m) fluoride treatments;
- (n) services or treatment provided as a result of intentionally self-inflicted injury or illness;
- (o) office infection control charges;
- (p) charges for copies of your records, charts or x-rays, or any costs associated with forwarding/mailing copies of your records, charts or x-rays;
- (q) state, federal, or territorial taxes on dental services performed;
- (r) those charges submitted by a dentist, which are for the same services performed on the same date by another dentist;
- (s) those dental services provided free of charge by any governmental unit, except where this exclusion is prohibited by law;
- (t) those dental services for which you would have no obligation to pay in the absence of this or any similar insurance;
- (u) those dental services which are for specialized procedures and techniques;
- (v) those dental services performed by a dentist who is compensated by a facility for similar covered services performed for you on the same date;
- (w) duplicate, provisional and temporary devices, appliances, and services;
- (x) plaque control programs, oral hygiene instruction, and dietary instructions;
- (y) services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to:
  - 1. equilibration;
  - 2. periodontal splinting;
  - 3. full mouth rehabilitation and;
  - 4. restoration for misalignment of teeth;
- (z) gold foil restorations;
- (aa) services or treatment for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization;
- (bb) hospital costs or any additional fees that the dentist or hospital charges for treatment at the hospital (inpatient or outpatient);
- (cc) charges by the provider for completing dental forms;
- (dd) adjustment of a denture or bridgework which is made within 6 months after installation by the same dentist who installed it;
- (ee) use of material or home health aids to prevent decay, such as:
  - 1. toothpaste;
  - 2. fluoride gels;
  - 3. dental floss and;
  - 4. teeth whiteners;



- (ff) sealants;
- (gg) precision attachments, personalization, precious metal bases and other specialized techniques;
- (hh) replacement of dentures that have been:
  - 1. lost;
  - 2. stolen or;
  - 3. misplaced;
- (ii) repair of damaged orthodontic appliances;
- (jj) replacement of lost or missing appliances;
- (kk) fabrication of athletic mouth guard;
- (ll) internal bleaching;
- (mm) nitrous oxide;
- (nn) oral sedation;
- (oo) topical medicament carrier;
- (pp) orthodontic services, treatment or supplies, including braces and retainers;
- (qq) bone grafts when done in connection with:
  - 1. extractions;
  - 2. apicoectomies or;
  - 3. non-covered/non-eligible implants;
- (rr) tooth whitening;
- (ss) occlusal guards;
- (tt) space maintainers;
- (uu) services or treatment provided by a member of your immediate family;
- (vv) services or treatment received outside of the United States, its possessions or territories, Canada, or Mexico;
- (ww) services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMD, TMJD) and related disorders; or
- (xx) any claim, bill, or other demand or request for payment for health care services that the appropriate regulatory board determines was provided as a result of a prohibited referral.

**Multiple Procedure Limitations** – When two or more dental services are submitted and the dental services are considered part of the same service to one another, this policy will pay the most comprehensive service (the service that includes the other non-benefited service). When two or more dental services are submitted on the same day and the dental services are considered mutually exclusive (when one service contradicts the need for the other service), this policy will pay for the service that represents the final treatment.

**Guaranteed Renewable For Life** – The policy is guaranteed renewable for life. We cannot cancel your policy as long as you pay the required premium before the end of each grace period.

**Premiums Can Change** – We will not increase your policy's premium due to any change in your health. However, we can change premiums if we make the same change to all policies of this form issued to persons of the same class. We will give you at least 40 days advance notice required by your state prior to any such premium change.

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**MUTUAL OF OMAHA INSURANCE COMPANY  
3300 MUTUAL OF OMAHA PLAZA  
OMAHA, NEBRASKA 68175  
(402) 342-7600**

**OUTLINE OF COVERAGE FOR POLICY SERIES DNT5**

**INDIVIDUAL DENTAL PREFERRED PROVIDER  
ORGANIZATION (PPO) INSURANCE**

**THE POLICY PROVIDES LIMITED BENEFIT DENTAL COVERAGE ONLY.  
BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES.**

**THIS IS NOT A MEDICARE SUPPLEMENT POLICY. IT IS NOT DESIGNED TO FILL THE “GAPS”  
OF MEDICARE. IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE MEDICARE  
SUPPLEMENT BUYER’S GUIDE AVAILABLE FROM US.**

**Read Your Policy Carefully** – This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

**Limited Benefit Dental-Only Insurance Coverage** – This policy is designed to provide you **ONLY** with limited benefit dental insurance coverage. Coverage is **NOT** provided for any other diseases or accidents.

**Benefits** – This is a Preferred Provider Organization (PPO) dental insurance policy that pays benefits for covered dental services provided by in-network and out-of-network dentists. It pays benefits for Diagnostic and Preventive Services, Basic Services, and Major Services. If you incur expense for a covered dental service, we will pay the coinsurance percentage of the allowed amount after you have satisfied the deductible and any applicable waiting period. Benefits payable are limited to any annual maximum benefit and lifetime maximum benefit.

Shown below is a brief summary of the dental benefits we will pay under this policy.

**DENTAL BENEFITS SUMMARY**

<b>DEDUCTIBLE</b>	<b>AMOUNT</b>
<b>Class I -- Diagnostic &amp; Preventive Services, Class II – Basic Services and Class III – Major Services Combined</b>	<b>\$100.00</b>
<b>COINSURANCE</b>	<b>PERCENTAGE PAYABLE</b>
<b>Class I – Diagnostic &amp; Preventive Services</b>	<b>100%</b>
<b>Class II – Basic Services</b>	<b>50%</b>
<b>Class III – Major Services</b>	<b>50%</b>
<b>WAITING PERIOD</b>	<b>TIME FRAME</b>
<b>Class I– Diagnostic &amp; Preventive Services</b>	<b>None</b>
<b>Class II– Basic Services</b>	<b>None</b>
<b>Class III– Major Services</b>	<b>1 Year</b>
<b>MAXIMUM BENEFIT</b>	<b>AMOUNT</b>
<b>Annual Maximum Benefit per Calendar Year</b>	<b>\$1,000.00</b>
<b>Implant Lifetime Maximum Benefit</b>	<b>\$2,000.00</b>

You may obtain dental care for covered dental services from any licensed dentist. No matter which dentist you choose, you will be eligible for some level of benefits for covered dental services. However, when you use an in-network dentist who participates in the PPO network, that dentist has agreed to provide dental care at negotiated fees. For in-network dentists, you will not be responsible for the difference between your dentist’s submitted amount and the scheduled fee amount that the dentist has contractually agreed to accept as payment in full. The PPO network used by this policy is DenteMax Plus.

If you select a dentist who does not participate in the PPO network, your out-of-pocket expenses may be greater. For out-of-network dentists, you will be responsible for the difference between your dentist’s submitted amount and our payment. The amount we use to

calculate our payment will be the lesser of the dentist's submitted amount or an amount equal to the lowest prevailing scheduled fee used for in-network dentists in the geographic area.

**Waiting Period** – Class III covered dental services are subject to the waiting period shown in the above Dental Benefits Summary chart. You must satisfy the waiting period before benefits are paid for these services. The waiting period begins on the policy effective date and is applied once during the lifetime of your policy. Any covered dental service received as the result of an emergency will not be subject to a waiting period.

**Exclusions** -- Your policy pays benefits only for covered dental services. We will not pay benefits for:

- (a) first installation of a denture or fixed bridge, and any inlay and crown that serves as an abutment to replace congenitally missing teeth or to replace teeth all of which were lost while the person was not covered;
- (b) services or treatment not prescribed by or under the direct supervision of a dentist;
- (c) services or treatment which is experimental or investigational;
- (d) services or treatment which is for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the provision of any law or regulation or any government unit. This exclusion applies whether or not you claim the benefits or compensation;
- (e) services or treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, Veterans Administration hospital or similar person or group;
- (f) services or treatment performed prior to the policy effective date;
- (g) services or treatment incurred after the termination date of your coverage unless otherwise indicated;
- (h) services or treatment which is not dentally appropriate or which does not meet generally accepted standards of dental practice;
- (i) services or treatment resulting from your failure to comply with professionally prescribed treatment;
- (j) telephone consultations;
- (k) any charges for failure to keep a scheduled appointment;
- (l) any services that are considered strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- (m) fluoride treatments;
- (n) services or treatment provided as a result of intentionally self-inflicted injury or illness;
- (o) office infection control charges;
- (p) charges for copies of your records, charts or x-rays, or any costs associated with forwarding/mailing copies of your records, charts or x-rays;
- (q) state, federal, or territorial taxes on dental services performed;
- (r) those charges submitted by a dentist, which are for the same services performed on the same date by another dentist;
- (s) those dental services provided free of charge by any governmental unit, except where this exclusion is prohibited by law;
- (t) those dental services for which you would have no obligation to pay in the absence of this or any similar insurance;
- (u) those dental services which are for specialized procedures and techniques;
- (v) those dental services performed by a dentist who is compensated by a facility for similar covered services performed for you on the same date;
- (w) duplicate, provisional and temporary devices, appliances, and services;
- (x) plaque control programs, oral hygiene instruction, and dietary instructions;
- (y) services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to:
  - 1. equilibration;
  - 2. periodontal splinting;
  - 3. full mouth rehabilitation and;
  - 4. restoration for misalignment of teeth;
- (z) gold foil restorations;
- (aa) services or treatment for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization;
- (bb) hospital costs or any additional fees that the dentist or hospital charges for treatment at the hospital (inpatient or outpatient);
- (cc) charges by the provider for completing dental forms;
- (dd) adjustment of a denture or bridgework which is made within 6 months after installation by the same dentist who installed it;
- (ee) use of material or home health aids to prevent decay, such as:
  - 1. toothpaste;
  - 2. fluoride gels;
  - 3. dental floss and;
  - 4. teeth whiteners;
- (ff) sealants;
- (gg) precision attachments, personalization, precious metal bases and other specialized techniques;
- (hh) replacement of dentures that have been:

1. lost;
  2. stolen or;
  3. misplaced;
- (ii) repair of damaged orthodontic appliances;
  - (jj) replacement of lost or missing appliances;
  - (kk) fabrication of athletic mouth guard;
  - (ll) internal bleaching;
  - (mm) nitrous oxide;
  - (nn) oral sedation;
  - (oo) topical medicament carrier;
  - (pp) orthodontic services, treatment or supplies, including braces and retainers;
  - (qq) bone grafts when done in connection with:
    1. extractions;
    2. apicoectomies or;
    3. non-covered/non-eligible implants;
  - (rr) tooth whitening;
  - (ss) occlusal guards;
  - (tt) space maintainers;
  - (uu) services or treatment provided by a member of your immediate family;
  - (vv) services or treatment received outside of the United States, its possessions or territories, Canada, or Mexico;
  - (ww) services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMD, TMJD) and related disorders; or
  - (xx) any claim, bill, or other demand or request for payment for health care services that the appropriate regulatory board determines was provided as a result of a prohibited referral.

**Multiple Procedure Limitations** – When two or more dental services are submitted and the dental services are considered part of the same service to one another, this policy will pay the most comprehensive service (the service that includes the other non-benefited service). When two or more dental services are submitted on the same day and the dental services are considered mutually exclusive (when one service contradicts the need for the other service), this policy will pay for the service that represents the final treatment.

**Guaranteed Renewable For Life** – The policy is guaranteed renewable for life. We cannot cancel your policy as long as you pay the required premium before the end of each grace period.

**Premiums Can Change** – We will not increase your policy's premium due to any change in your health. However, we can change premiums if we make the same change to all policies of this form issued to persons of the same class. We will give you at least 40 days advance notice as required by your state prior to any such premium change.

