

Disclosure

Disclosure Regarding Dental Coverage Reimbursement Rates

After the Policy Year Deductible is satisfied, your policy pays a percent of actual charges (based on the number of years the policy has been in force), not to exceed Reasonable and Customary Charges for Covered Expenses up to the Policy Year Maximum Benefit.

This disclosure form provides you with information regarding the Reasonable and Customary Charge determination.

The Reasonable and Customary Charge is determined by taking a sample of fees (actual charge data) submitted on actual claims from licensed dentists in a specific geographic area (determined by the first three digits of the US ZIP code) and then determining the benefit by selecting a percentile of those fees.

The Reasonable and Customary Charge determination is updated twice a year.