### Dental Benefits Summary

<table>
<thead>
<tr>
<th></th>
<th>Passive PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
</tr>
<tr>
<td>Family</td>
<td>$150</td>
</tr>
<tr>
<td><strong>Preventive Services</strong></td>
<td>100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>80%</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>50%</td>
</tr>
<tr>
<td><strong>Annual Benefit Maximum</strong></td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Office Visit Copay</strong></td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td>50%</td>
</tr>
<tr>
<td><strong>Orthodontic Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Orthodontic Lifetime Maximum</strong></td>
<td>$1,500</td>
</tr>
</tbody>
</table>

*The deductible applies to: Basic & Major services only

**Orthodontia is covered only for children (appliance must be placed prior to age 20).*

### Partial List of Services

<table>
<thead>
<tr>
<th>Preventive Services</th>
<th>Passive PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oral examinations  (a)</td>
<td>100%</td>
</tr>
<tr>
<td>Cleanings (a) Adult/Child</td>
<td>100%</td>
</tr>
<tr>
<td>Fluoride (a)</td>
<td>100%</td>
</tr>
<tr>
<td>Sealants (permanent molars only) (a)</td>
<td>100%</td>
</tr>
<tr>
<td>Bitewing Images (a)</td>
<td>100%</td>
</tr>
<tr>
<td>Full mouth series Images (a)</td>
<td>100%</td>
</tr>
<tr>
<td>Space Maintainers</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Basic Services</th>
<th>Passive PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Root canal therapy</td>
<td>80%</td>
</tr>
<tr>
<td>Anterior teeth / Bicuspid teeth</td>
<td>80%</td>
</tr>
<tr>
<td>Root canal therapy, molar teeth</td>
<td>80%</td>
</tr>
<tr>
<td>Scaling and root planing (a)</td>
<td>80%</td>
</tr>
<tr>
<td>Gingivectomy (a)*</td>
<td>80%</td>
</tr>
<tr>
<td>Amalgam (silver) fillings</td>
<td>80%</td>
</tr>
<tr>
<td>Composite fillings (anterior teeth only)</td>
<td>80%</td>
</tr>
<tr>
<td>Stainless steel crowns</td>
<td>80%</td>
</tr>
<tr>
<td>Incision and drainage of abscess*</td>
<td>80%</td>
</tr>
<tr>
<td>Uncomplicated extractions</td>
<td>80%</td>
</tr>
<tr>
<td>Surgical removal of erupted tooth*</td>
<td>80%</td>
</tr>
<tr>
<td>Surgical removal of impacted tooth (soft tissue)*</td>
<td>80%</td>
</tr>
<tr>
<td>Osseous surgery (a)*</td>
<td>80%</td>
</tr>
<tr>
<td>Surgical removal of impacted tooth (partial bony/ full bony)*</td>
<td>80%</td>
</tr>
<tr>
<td>General anesthesia/intravenous sedation*</td>
<td>80%</td>
</tr>
<tr>
<td>Crown Lengthening</td>
<td>80%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Major Services</th>
<th>Passive PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inlays</td>
<td>50%</td>
</tr>
<tr>
<td>Onlays</td>
<td>50%</td>
</tr>
<tr>
<td>Crowns</td>
<td>50%</td>
</tr>
<tr>
<td>Full &amp; partial dentures</td>
<td>50%</td>
</tr>
<tr>
<td>Pontics</td>
<td>50%</td>
</tr>
<tr>
<td>Denture repairs</td>
<td>50%</td>
</tr>
<tr>
<td>Crown Build-Ups</td>
<td>50%</td>
</tr>
<tr>
<td>Implants</td>
<td>50%</td>
</tr>
</tbody>
</table>

*Certain services may be covered under the Medical Plan. Contact Member Services for more details.

(a) Frequency and/or age limitations may apply to these services. These limits are described in the booklet/certificate.
Other Important Information
This Aetna Dental® Preferred Provider Organization (PPO) benefits summary is provided by Aetna Life Insurance Company for some of the more frequently performed dental procedures. Under the Dental Preferred Provider Organization (PPO) plan, you may choose at the time of service either a PPO participating dentist or any nonparticipating dentist. With the PPO plan, savings are possible because the participating dentists have agreed to provide care for covered services at negotiated rates. Non-participating benefits are subject to recognized charge limits.

Emergency Dental Care
If you need emergency dental care for the palliative treatment (pain relieving, stabilizing) of a dental emergency, you are covered 24 hours a day, 7 days a week.

When emergency services are provided by a participating PPO dentist, your co-payment/coinsurance amount will be based on a negotiated fee schedule. When emergency services are provided by a non-participating dentist, you will be responsible for the difference between the plan payment and the dentist's usual charge. Refer to your plan documents for details. Subject to state requirements. Out-of-area emergency dental care may be reviewed by our dental consultants to verify appropriateness of treatment.

Partial List of Exclusions and Limitations* - Coverage is not provided for the following:

1. Services or supplies that are covered in whole or in part:
   (a) under any other part of this Dental Care Plan; or
   (b) under any other plan of group benefits provided by or through your employer.
2. Services and supplies to diagnose or treat a disease or injury that is not:
   (a) a non-occupational disease; or
   (b) a non-occupational injury.
3. Services not listed in the Dental Care Schedule that applies, unless otherwise specified in the Booklet-Certificate.
4. Those for replacement of a lost, missing or stolen appliance, and those for replacement of appliances that have been damaged due to abuse, misuse or neglect.
5. Those for plastic, reconstructive or cosmetic surgery, or other dental services or supplies, that are primarily intended to improve, alter or enhance appearance. This applies whether or not the services and supplies are for psychological or emotional reasons. Facings on molar crowns and pontics will always be considered cosmetic.
6. Those for or in connection with services, procedures, drugs or other supplies that are determined by Aetna to be experimental or still under clinical investigation by health professionals.
7. Those for space maintainers, except when needed to preserve space resulting from the premature loss of deciduous teeth.
8. Those for any of the following services (Does not apply to the DMO plan in TX):
   (a) an appliance or modification of one if an impression for it was made before the person became a covered person;
   (b) a crown, bridge, or cast or processed restoration if a tooth was prepared for it before the person became a covered person; or
   (c) root canal therapy if the pulp chamber for it was opened before the person became a covered person.
9. Services that Aetna defines as not necessary for the diagnosis, care or treatment of the condition involved. This applies even if they are prescribed, recommended or approved by the attending physician or dentist.
11. Those for space maintainers, except when needed to preserve space resulting from the premature loss of deciduous teeth.
12. Those for orthodontic treatment, unless otherwise specified in the Booklet-Certificate.
13. Those for general anesthesia and intravenous sedation, unless specifically covered. For plans that cover these services, they will not be eligible for benefits unless done in conjunction with another necessary covered service.
14. Those for treatment by other than a dentist, except that scaling or cleaning of teeth and topical application of fluoride may be done by a licensed dental hygienist. In this case, the treatment must be given under the supervision and guidance of a dentist.
15. Those in connection with a service given to a person age 5 or older if that person becomes a covered person other than:
   (a) during the first 31 days the person is eligible for this coverage, or
   (b) as prescribed for any period of open enrollment agreed to by the employer and Aetna. This does not apply to charges incurred:
      (i) after the end of the 12-month period starting on the date the person became a covered person; or
      (ii) as a result of accidental injuries sustained while the person was a covered person; or
      (iii) for a primary care service in the Dental Care Schedule that applies as shown under the headings Visits and Exams, and X-rays and Pathology.
Dental Benefits Summary

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16. Services given by a nonparticipating dental provider to the extent that the charges exceed the amount payable for the services shown in the Dental Care Schedule that applies.

17. Those for a crown, cast or processed restoration unless:
   (a) it is treatment for decay or traumatic injury, and teeth cannot be restored with a filling material; or
   (b) the tooth is an abutment to a covered partial denture or fixed bridge.

18. Those for pontics, crowns, cast or processed restorations made with high-noble metals, unless otherwise specified in the Booklet-Certificate.


20. Services needed solely in connection with non-covered services.

21. Services done where there is no evidence of pathology, dysfunction or disease other than covered preventive services.

Any exclusion above will not apply to the extent that coverage of the charges is required under any law that applies to the coverage.

*This is a partial list of exclusions and limitations, others may apply. Please check your plan booklet for details.

Your Dental Care Plan Coverage Is Subject to the Following Rules:

Replacement Rule
The replacement of; addition to; or modification of: existing dentures; crowns; casts or processed restorations; removable denture; fixed bridgework; or other prosthetic services is covered only if one of the following terms is met:

The replacement or addition of teeth is required to replace one or more teeth extracted after the existing denture or bridgework was installed. This coverage must have been in force for the covered person when the extraction took place.

The existing denture, crown; cast or processed restoration, removable denture, bridgework, or other prosthetic service cannot be made serviceable, and was installed at least 5 years before its replacement.

The existing denture is an immediate temporary one to replace one or more natural teeth extracted while the person is covered, and cannot be made permanent, and replacement by a permanent denture is required. The replacement must take place within 12 months from the date of initial installation of the immediate temporary denture.

The extraction of a third molar does not qualify. Any such appliance or fixed bridge must include the replacement of an extracted tooth or teeth.

Tooth Missing But Not Replaced Rule
Coverage for the first installation of removable dentures; fixed bridgework and other prosthetic services is subject to the requirements that such removable dentures; fixed bridgework and other prosthetic services are (i) needed to replace one or more natural teeth that were removed while this policy was in force for the covered person; and (ii) are not abutments to a partial denture; removable bridge; or fixed bridge installed during the prior 5 years.

Alternate Treatment Rule: If more than one service can be used to treat a covered person's dental condition, Aetna may decide to authorize coverage only for a less costly covered service provided that all of the following terms are met:
   (a) the service must be listed on the Dental Care Schedule;
   (b) the service selected must be deemed by the dental profession to be an appropriate method of treatment; and
   (c) the service selected must meet broadly accepted national standards of dental practice.

If treatment is being given by a participating dental provider and the covered person asks for a more costly covered service than that for which coverage is approved, the specific copayment for such service will consist of:
   (a) the copayment for the approved less costly service; plus
   (b) the difference in cost between the approved less costly service and the more costly covered service.

Reinstatement Rule: If your Employee and Dependents coverage terminates because your contributions are not paid when due, you may not be covered again for a period of two years from the date your coverage terminates. If you are in an eligible class, you may re-enroll yourself and your eligible dependents at the end of such two-year period. Your dental coverage will be effective as described in the Effective date of Coverage section of the Booklet-Certificate. Your dental coverage will be subject to any rules that apply to a person who enrolls after the first 31 days the person is eligible for the coverage.

Finding Participating Providers
Consult Aetna Dental's online provider search for the most current provider listings. Participating providers are independent contractors in private practice and are neither employees nor agents of Aetna Dental or its affiliates. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice. For the most current information, please contact the selected provider or Aetna Member Services at the toll-free number on your online ID card, or use our Internet-based provider search available at www.aetna.com.

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Specific products may not be available on both a self-funded and insured basis. The information in this document is subject to change without notice. In case of a conflict between your plan documents and this information, the plan documents will govern.

In the event of a problem with coverage, members should contact Member Services at the toll-free number on their online ID cards for information on how to utilize the grievance procedure when appropriate.
All member care and related decisions are the sole responsibility of participating providers. Aetna Dental does not provide health care services and, therefore, cannot guarantee any results or outcomes.

Dental plans are provided or administered by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc.

In Texas, the Dental Preferred Provider Organization (PPO) is known as the Participating Dental Network (PDN), and is administered by Aetna Life Insurance Company.

This material is for informational purposes only and is neither an offer of coverage nor dental advice. It contains only a partial, general description of plan or program benefits and does not constitute a contract. The availability of a plan or program may vary by geographic service area. Certain dental plans are available only for groups of a certain size in accordance with underwriting guidelines. Some benefits are subject to limitations or exclusions. Consult the plan documents (Schedule of Benefits, Certificate/Evidence of Coverage, Booklet, Booklet-Certificate, Group Agreement, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan.

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 877-238-6200.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705),
CRCordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).
TTY: 711

To access language services at no cost to you, call the number on your ID card. (English)

Për shërbime përkthimi falas për ju, telefononi në numrin që gjendet në kartën tuaj të identitëtit. (Albanian)

የቋንቋ በphelele w猎 hey qaym qade nere kartuq tue identineq. (Amharic)
Yuav kom tau kev pab txhais lus tsis muaj nqi them rau koj, hu tus naj npawb ntawm koj daim npav ID. (Hmong)

Inweta enyemaka asusu na awughi ugo obula, kpo3 nomba no na kaadi njirimara gj (Igbo)

Tapno maakses dagiti serbisio ti pagsasao nga awanan ti bayadna, awagan ti numero nga adda ayan ti ID kardmo. (Ilocano)

Untuk mengakses layanan bahasa tanpa dikenakan biaya, silakan hubungi nomor telepon di kartu asuransi Anda. (Indonesian)

Per accedere ai servizi linguistici senza alcun costo per lei, chiami il numero sulla tessera identificativa. (Italian)

無料の言語サービスは、IDカードにある番号にお電話ください。（Japanese）

무료 다국어 서비스를 이용하려면 보험 ID 카드에 수록된 번호로 전화해 주십시오。（Korean）

I nyu kosna mahola ni language services ngui nsaa wogui wo, sebel i nsinga i ye ntilga i kat yong matibla (Kru-Bassa)

(Using Dinka language)

بۆ دەسپێراگهیشتن بە خزمەتگوزاری زمان بەمی تێچوون بو تو، پەیوەندی بکه بە زەمارە سەر نای دەکەت (Kurdish)

免费的翻译服务，请拨打身份证上的号码。（Lao）

आपल्यािा नेशनल बैंक खाते यांना अंग्रेजी सेवांमध्ये बुना, आपण तुमच्या डायरेक्ट नंबरमध्ये फोन करू शकता。 (Marathi)

Nan bök jipaň kön kajin ilo an ejjelok wônean ñan kwe, kwôn kallok nômba eo ilo kaat in ID eo am. (Marshallese)

Pwehn alehdi sawas en lokaia kan ni sohte pweipwei, koahlih nempé nanamh doaropwe en ID. (Micronesian-Ponapean)

(Using Mon-Khmer, Cambodian)

T‘11 ni nizaad k‘ehj7 bee n7k1 a’dowoʃf doo b33h 717n7g00 naal’sos bee atah n7198go nanītin7g77 bee n44ho’d0lz7n7g77 4b4sh bee hane’7 bik1’7g77 1aj8’ h0lne’。（Navajo）

भाषासम्बन्धी सेवाहरूमाध्यम नेपाली पहिचान राख्न स्वतंत्र कार्डामा रहेको नम्बरमा कल गन्नहोस्। (Nepali)

Të kɔɔr yin ran de wëër de thokic ke cìn wëu ko keek tɛnɔŋ yin. Ke yin cɔl ran ye koc kuɔny nê nambà de abac t5 nê ID kard duɔ̈n de t|i7 nê nì njin de panakim k3u. (Nilotic-Dinka)

For tilgang til kostnadsfri språktjenester, ring nummeret på ID-kortet ditt. (Norwegian)

Um Schprooch Services zu griege mitaus Koscht, ruff die Nummer uff dei ID Kaart. (Pennsylvanian-Dutch)

(Using Persian Farsi)

براي دسترسی به خدمات زبان به طور رایگان، با شماره قید شده روی کارت شناسایی خود تماس بگیرید.

Aby uzyskać dostęp do bezpłatnych usług językowych, należy zadzwonić pod numer podany na karcie identyfikacyjnej. (Polish)

Para aceder aos serviços linguísticos gratuitamente, ligue para o número indicado no seu cartão de identificação. (Portuguese)
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Rice University

Effective Date: 07-01-2019

You can access dental benefits without cost to you, by calling the number on your ID card. (Punjabi)

Pentru a accesa gratuit serviciile de limbă, apelați numărul de pe cardul de membru. (Romanian)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону, приведенному на вашей идентификационной карте. (Russian)

Mō le mauaina o 'au'aunaga tau gagana e aunoa ma se tootagi, vala'au le numero i luga o lau pepe ID. (Samoan)

Za besplatno prevodilačke usluge pozovite broj naveden na Vašoj identifikacionoj kartici. (Serbo-Croatian)

Para acceder a los servicios lingüísticos sin costo alguno, llame al número que figura en su tarjeta de identificación. (Spanish)

Heeba a naasta nder ekkitol jaangirde woldeji walla yobugo, ewnu lamba je don windi ha do derowol maada. (Sudanic Fulfulde)

Kupata huduma za lugha bila malipo kwako, piga nambari iliyo kwenye kadi yako ya kitambulisho. (Swahili)

(Syriac-Assyrian)

Kupata huduma za lugha bila malipo kwako, piga nambari iliyo kwenye kadi yako ya kitambulisho. (Swahili)

Upang ma-access ang mga serbisyo sa wika nang walang bayad, tawagan ang numero sa iyong ID card. (Tagalog)

( Telugu)

Kapau 'oku ke fiema’u ta’etötöngi ‘a e ngaahi sévesi kotoa pê he ngaahi lea kotoa, telefoni ki he fika ‘oku hâ atu ‘i ho’o ID kaati. (Tongan)

Dil hizmetlerine ücretsiz olarak erişmek için kimlik kartınızda numarayi arayın. (Turkish)

Щоб безкоштовні отримати мовні послуги, задзвоніть за номером, вказанням на вашій ідентифікаційній картці. (Ukrainian)

( Urdu)

Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý vị. (Vietnamese)

( Yiddish)

Látí ràyësi áwọn isè èdè fun o lọfẹ, pe nòmbà tò wà lóri kààdì idánímọ re. (Yoruba)