

Subscription Certificate & Evidence of Coverage

Your Dental Plan & How To Use It



 **FIRST
COMMONWEALTH**
A Wholly Owned Subsidiary of Guardian

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The enclosed certificate is intended to explain the benefits provided by the Plan. It does not constitute the Policy Contract. Your rights and benefits are determined in accordance with the provisions of the Policy, and your insurance is effective only if you are eligible for insurance and remain insured in accordance with its terms.

Welcome to First Commonwealth

We at First Commonwealth are pleased that you have become a member of our dental plan. We encourage you to maintain your oral health by visiting your participating General Dentist on a regular basis.

To assist you in using your dental care coverage, we have made this booklet available to you. Please review it carefully and keep it with your other important documents. This booklet is issued in conjunction with a Group Master Policy which contains other details regarding your coverage. Your Group maintains a copy of the Group Master Policy. You may inspect it at any time at the Group's office during their normal business hours or, if you prefer you may contact First Commonwealth.

First Commonwealth
444 N. Wells Street, Suite 600
Chicago, IL 60610
Member Services: (866) 494-4542
www.firstcommonwealth.net

For Your Information

By acceptance of coverage under the terms of the Group Master Policy, Subscriber authorizes every provider rendering services hereunder to disclose all treatment facts pertaining to Subscriber and Dependents to us upon request.

Furthermore, you as the Subscriber represent to the best of your knowledge or information that information contained in any applications, forms or statements submitted to First Commonwealth shall be true, correct and complete and all rights to Plan Benefits are subject to the condition that all such information shall be true, correct and complete.

Please be aware that all rights of you and your enrolled Dependents to receive Plan Benefits are personal and may not be assigned to anyone else.

For Assistance Call (866) 494-4542

Our specially trained Member Services Representatives are available Monday through Friday, from 8:00 am to 7:00 pm (CST) to assist you. They can answer any questions you may have regarding how your dental plan works, assist in selecting or changing a General Dentist, assist in status changes and handle any inquiries or complaints you may have.

Your Effective Date of Coverage and Eligibility

Your Group determines the effective date of your coverage and who is eligible to participate. This is specified in the Group Application.

As the Subscriber, you may enroll yourself alone, or together with your spouse and/or eligible dependent children (subject to age limits under your Group's program). If you do not enroll your Dependent(s) on the date you enroll, you must wait to add them until the next Open Enrollment.

Dependents may be added, deleted, or you may change your coverage status on the date of the qualifying event, provided that First Commonwealth is notified in writing at least thirty one (31) days after the date of the qualifying event.

Children that are newly acquired Dependents through adoption or children placed for adoption may be enrolled on the date of the qualifying event, if First Commonwealth is given written notice within sixty (60) days of the qualifying event.

Qualifying Events

1. Marriage
2. Birth
3. Adoption
4. Children Placed for Adoption
5. Becoming a legal guardian of a child
6. Divorce
7. Death

Enrollment/Eligibility Period

Your enrollment in this Plan is for a minimum of twelve (12) consecutive months while eligible through your Group. Enrollment into this Plan or voluntary termination from this Plan will only be allowed during Open Enrollment periods which are determined by your Group and First Commonwealth. Persons not enrolled when first eligible may be enrolled only during your Group's next Open Enrollment period.

Choice of Participating Dental HMO Offices

You and your Dependents must select a participating General Dentist from the directory of General Dentists. Each member of your family may select a different dental location from the directory. Each dental office is privately owned and establishes their own policies, procedures and hours.

In order to obtain Plan Benefits, you must select a Participating Dental HMO Dentist and receive care from that dentist. **Care rendered by a non-participating dentist, or care rendered by a Specialist without obtaining prior written authorization for such care, is not a Plan Benefit.**

Dental HMO Quality Assessment

Participating General Dentists and Specialists must meet certain standards prior to acceptance in our network. Availability, access to care, license standing, professional liability insurance coverage, emergency care provisions, National Practitioner Data Bank ("NPDB") reports and State Board ("BODEX") histories are some of the factors considered in reviewing an application.

First Commonwealth periodically reviews the care provided through a peer review process. If you have any questions or concerns about the care you are receiving, you are encouraged to review them first with your Participating General Dentist or Specialist. Our Member Services Department is also available to answer any questions you may have or to discuss any concern you may have.

Changing Your Dental Office Selection

You may change your participating dental office at any time during the benefit year. A change can be made by calling our Member Services Department (866) 494-4542 with the change information. If First Commonwealth is notified by the 15th of the month the change will be effective the first of the following month. If you notify First Commonwealth after the 15th of the month, the change will be effective the first day of the second month following your request. You may call your new dental office to schedule an appointment after your request for a change has become effective.

Specialty Care Referrals

Certain Plan Benefits require the services of a specialist (i.e. some oral surgery, orthodontics, endodontics, periodontics and pedodontics). In those cases, your dental HMO general dentist will refer you to a participating specialist. **You will be provided with a copy of the referral form to present to the specialist at the time of your appointment.**

How To Make An Appointment

You may schedule appointments with your General Dentist by calling the selected office **after your effective date of coverage**. When you call to schedule your appointment, notify the office that you are a member of First Commonwealth's dental plan. Be aware that you, like all other patients at your dentist's office, may need to wait longer for appointments at peak times (e.g. evenings, weekends). If you are flexible on time and days, you should generally expect to receive a routine appointment within several weeks of calling.

Appointments You Cancel

The time set aside for you is very valuable to your dentist. **Therefore, if you cannot keep an appointment, notify the dental office at least 24 hours in advance.** A charge may be assessed for broken appointments with less than 24 hours notice. Frequent broken appointments can result in your inability to establish and maintain a satisfactory dentist-patient relationship and thereby jeopardize our ability to provide you with ongoing coverage.

Emergency Care

Emergency Care means the provision of dental care for the sudden and, at the time, unexpected onset of a dental condition which would lead a prudent layperson to believe that failure to receive immediate dental care would result in a serious problem to the teeth or would place the person's oral health in serious jeopardy.

In Area Emergency Care: If you are in the plan service area and need Emergency Care, you should call your General Dentist. All General Dentists are required to have arrangements for 24-hour Emergency Care. If your General Dentist is unable to make arrangements for Emergency Care, you should call our Member Services Department. If you are unable to reach First Commonwealth (e.g. you are calling during non-business hours), you should seek care from any licensed dentist to alleviate the emergency condition only.

Out of Area Emergency Care: If you are more than fifty miles from your General Dentist and need Emergency Care, you should seek care from any licensed dentist to alleviate the emergency condition only.

If you receive Emergency Care out of network: You must call First Commonwealth's Member Services Department within seventy-two (72) hours after Emergency Care is provided to you by a non-participating dentist. The Member Services Representative will direct you to submit the dentist's bill listing the Emergency Care services to First Commonwealth within thirty days. Upon review, you will be reimbursed within thirty days of First Commonwealth's receipt of all information relevant to your Emergency Care less any applicable Copayment. Your reimbursement will be in accordance with plan benefits needed for the relief of acute pain, swelling or trauma.

Follow-up Care: Follow-up care, if needed, should be rendered by your General Dentist.

Identification Cards

You will receive an identification card (one per household per provider selected). It identifies you as the Subscriber eligible for services and lists the number of family Dependents registered at the selected dental office. The identification card also contains the phone number for you to call to schedule an appointment or Emergency Care with your dentist.

The identification card serves as a reminder of the Plan Benefits under which you are enrolled and the Participating Dental HMO Office you have selected. **You do not need the card to schedule an appointment nor do you need more than one card per family.** The card is only issued for your convenience, and is not a guarantee of coverage.

The identification card contains the First Commonwealth Member Services Department phone number and the address to send any Emergency Care claim forms or other correspondence to First Commonwealth.

Your Payment Responsibilities (Copayment)

Copayments represent your portion of the total cost of Plan Benefits paid to the participating dental offices. You and your Dependents are responsible for paying the Copayment for the covered benefit at the time of service.

The coverage levels contained in the Schedule of Benefits section of this booklet are guaranteed under this contract. All coinsurance percentages are applied to an annual fee schedule that Participating Dental HMO offices have agreed to accept. Your portion of the cost, i.e., your Copayment is based on this fee schedule and will not vary, based on which Participating Dental HMO Office you choose or your dentist's customary charges for services rendered.

Compensation of Participating Dentist

A participating dentist receives a fixed payment for eligible members enrolled in the dentist's practice. Payment is made irrespective of the number of services rendered or eligible members seen. The total compensation that a participating dentist receives is equal to this fixed payment plus reimbursement for services actually rendered based on the annual fee schedule that participating dentists have agreed to accept.

Coordination of Benefits

The benefits of this dental plan may be coordinated with another dental plan according to the terms of your Group Master Policy.

Automatic Renewal of Coverage

Your coverage will automatically be renewed each year unless you notify your Group of your intent to terminate coverage no later than thirty-one days prior to the renewal date.

Refusing Treatment

A Member may decide to refuse a course of treatment recommended by their General Dentist or Specialist. Members can request and receive a second provider's opinion by contacting Member Services. If the recommended treatment is still refused, the General Dentist or Specialist will have no further responsibility to provide services for the condition involved and the Member may be required to select another General Dentist or Specialist.

Termination of Coverage

Plan Benefits may be terminated immediately for any of the following reasons:

1. Termination of the Group Master Policy.
2. Your (or your eligible enrolled Dependents) failure to meet the eligibility requirements.
3. A Member's failure to pay applicable Copayments when due.
4. Material misrepresentation (fraud) in obtaining coverage.
5. Permitting the use of your identification card by another person, or using another person's identification card to obtain care to which one is not entitled.
6. Failure to establish a satisfactory dentist/patient relationship with a First Commonwealth Dental HMO Dentist.
7. Failure of Group or individual member (if applicable) to pay a Premium in a timely manner.

Coverage for a Subscriber and his/her Dependents will terminate according to the terms of the Group Master Policy, except for any of the reasons (1- 7) above when termination is immediate. In the event coverage is terminated, the Member shall become liable for charges resulting from treatment received after termination.

Complaint Resolution Procedures

We, our staff, and affiliated dental HMO dentists are committed to providing quality dental services in a convenient and accessible fashion. It is our commitment to do that in a manner which continually meets our Members' expectations. The Complaint Resolution Procedure is as follows:

If you have questions, concerns, comments or complaints about services, personnel or facilities that cannot be resolved to your satisfaction after speaking directly with the dentist or other concerned party, please contact us in writing or by phone. Our internal service standards require, where possible, to resolve all Member's inquiries and concerns immediately. If however resolving the issue will require additional time, the Member will be given the best estimate of the amount of time needed for resolution.

If your complaint has not been resolved to your satisfaction, you have the right to appeal our decision. You may do so by submitting, in writing, the reasons why you disagree with our decision along with any additional information you wish us to consider. This appeal should be submitted no later than 30 days from the date of our original decision or from the date of the incident. You will receive an acknowledgement of our receipt of the appeal advising you of when to expect a written response.

The appeal will then be sent to the President for a final review and decision. The President, at his sole discretion, may advise you of a hearing date to review the complaint and consider all the facts. You must attend the hearing (up to three dates will be considered). If following the outcome of the appeal process you are still dissatisfied with the resolution, you may choose to notify the State of Illinois Department of Insurance at:

Consumer Service Department
Illinois Department of Insurance
320 West Washington
Springfield, IL 62767
or
Illinois Department of Insurance
100 West Randolph, Suite 15-100
Chicago, IL 60601-3251

Definitions

Copayment means your portion of the cost of services rendered that you pay the dentist directly at the time services are performed. Your copayment is based on a fee schedule that all participating dentists have agreed to accept and the applicable coinsurance rate determined from the Schedule of Benefits. Copayments are adjusted on January 1st each year based on adjustments in the fee schedule accepted by participating providers. All providers charge the same copayments (for the same services) based on the fee schedule in effect at the time services are rendered.

Dependent means your spouse (unless legally separated) and/or unmarried children up to the age of 20. Eligible children include natural or adopted children, children placed for adoption, stepchildren, and foster children for whom you or your spouse are the legal guardian. Eligibility may be extended up to the age of 26 to any of your children who are registered students in full-time attendance at an accredited school, college, or university. Eligibility will also be extended to any child past the age of 20 who is handicapped and dependent on you for support.

Emergency Care means the provision of dental care for the sudden and, at the time, unexpected onset of a dental condition which would lead a prudent layperson to believe that failure to receive immediate dental care would result in a serious problem to the teeth or would place the person's oral health in serious jeopardy.

Exclusion means any service which is not a Plan Benefit.

First Commonwealth means First Commonwealth Insurance Corporation, an Illinois domiciled Life, Accident and Health Insurance Company that is also licensed as a limited health services organization. First Commonwealth has entered into a Group Master Policy with your Group to provide eligible subscribers and dependents with the Plan Benefits described in this booklet.

General Dentist means a Participating Dental HMO general dentist that the Member selects from the dental HMO participating dentist list to provide or arrange for all dental care needs.

Group means your employer, labor union, trust, association, partnership, or other organization to which we issue a Group Master Policy, and through which you have become entitled to the Plan Benefits described in this brochure.

Group Master Policy means the contract issued to the Group that contains all the provisions of coverage.

Limitation means any restriction on a Plan Benefit.

Member means you or a covered dependent who is actually enrolled in the plan.

Participating Dental HMO Dentist means a general or specialty dentist who is under contract to First Commonwealth of Illinois, Inc., a Preferred Provider Administrator registered with the Illinois Department of Insurance. First Commonwealth of Illinois, Inc., through its contracts with dentists, arranges for all covered dental services pursuant to its contract with First Commonwealth and on file with the Illinois Department of Insurance. Participating dental HMO providers shall include any hygienists and technicians recognized under Illinois law to act with and assist the dentist.

Plan Benefit means those specific dental benefits and charges covered by us and described in this booklet.

Premium means the amount you the Subscriber, or by the Group (on your behalf), pays to us to maintain coverage according to the terms of the Group Master Policy. You agree to have any required contribution towards premium be collected by the Group and remitted to us.

Service Area means the geographic area in which we provide our dental HMO Plan Benefits.

Specialist means a Participating Dental HMO dentist who has satisfied the additional training requirements in a specific area of dentistry and obtained a separate license to practice in that specialty area. Examples of dental specialists include Oral Surgeons, Endodontists (root canals), Periodontists (gum surgery), Orthodontists (braces) and Pedodontists (special needs of children).

Subscriber means you, the eligible person from the Group that enrolls in the benefit plan.

SCHEDULE OF BENEFITS - PLAN 4000

The coverage shown below are applied to the First Commonwealth fee schedule that is in effect in your area from January 1st to December 31st each year. For services covered at 100%, you pay nothing except any applicable office visit copayment. For services covered at less than 100%, your Payment Responsibility is based on the First Commonwealth fee schedule in effect at that time and any applicable office visit copayment. A current schedule listing your Payment Responsibility for each covered service is available through your Group or by calling Member Services.

Office Visit Copayment: There is a \$5.00 office visit copayment due each time you visit your participating Dental HMO Dentist.

<u>Type of Service</u>	<u>Plan Covers</u>
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PREVENTIVE & DIAGNOSTIC SERVICES

Oral Examinations	100%
Initial, Periodic, Emergency & Limited Exams, Detailed & Extensive Oral Evaluation	
X-Rays	100%
Intraoral, Periapical, Occlusal, Bitewing & Panoramic	
Other Diagnostic Services	100%
Diagnostic Casts, Caries Indicators, Pulp Vitality Tests	
Routine Preventive Services	100%
Prophylaxis (cleaning), Fluoride Application, Nutritional Counseling, Oral Hygiene Instruction, Sealants	

MINOR SERVICES

Minor Restorative	80%
Amalgams, Direct Composite Resins, Sedative Fillings, Recementation of Crown & Inlays	
Endodontics	80%
Root Canal Therapy, Pulp Capping, Retrograde Filling, Pulpotomies, Apicoectomies, Apexification, Root Amputation, Hemisection, Canal Preparation for Posts, Pulpal Therapy	
Periodontics	80%
Gingival & Osseous Surgery, Gingival Flap Procedure, Gingivectomy, Bone & Tissue Grafts, Distal or Proximal Wedge, Crown Lengthening, Periodontal Maintenance Procedures, Periodontal Scaling & Root Planing, Gingival Curettage, Full Mouth Debridement	
Oral Surgery	80%
Surgical Extractions of Impacted Teeth, Alveoplasties, Frenectomies, Surgical Exposure to Aid Eruption, Removal of Residual Roots, Removal of Benign Odontogenic Cyst or Tumor	

MAJOR SERVICES

Removable Dentures **50%**

Complete, Immediate & Partial Dentures, Denture Adjustments Including Reline, Rebase & Repairs, Tissue Conditioning

Crown & Fixed Bridges **50%**

Inlays & Onlays (indirect laboratory fabricated metallic, resin & ceramic) & Crowns (indirect laboratory fabricated metallic, metallic/ceramic, metallic/resin), Pin Retention, Post & Core, Core Build-Ups, Repairs of Crown & Bridgework, Pre-Fabricated Crowns

OTHER SERVICES

Local Anesthesia **100%**

Miscellaneous **80%**

Space Maintainers, Occlusal Adjustments, Consultation, Desensitizing Medicaments, Treatment for Temporary Relief of Pain (emergency)

Cosmetic **50%**

Labial Veneers

General Anesthesia **50%**

For Oral Surgery When Medically Necessary

ORTHODONTICS

Class I or II Malocclusion \$1,000 savings*

* Your Payment Responsibility for Orthodontic Services is based on the First Commonwealth fee schedule in effect at the time treatment is initiated. Your Payment Responsibility represents a \$1,000 savings off the prevailing orthodontic fees in the community.

Procedures, services, or treatment not specifically listed in this Schedule of Benefits are excluded. Any non-covered service may be rendered by a General Dentist or Specialist for the usual fee upon agreement by the dentist and Member. Payment for non-covered services will be the sole responsibility of the Member.

Limitations

All time Limitations are determined from the date that service was last rendered.

1. Bitewing radiographs are covered every six (6) months, not to exceed twice in any calendar year. Full mouth radiographs (periapical series with bitewings or panoramic) are covered once every thirty-six (36) months.
2. Routine oral evaluations, prophylaxis, and fluoride treatments are covered once every six (6) months, not to exceed twice in any calendar year.
3. Sealants may only be applied to permanent posterior teeth for children through age 16 and are limited to one treatment every eighteen (18) months.
4. Periodontal scaling and root planing is covered once every twelve (12) months.
5. Periodontal maintenance procedures are covered once every six (6) months, not to exceed twice in any calendar year.
6. Denture relines will be limited to one (1) under this Plan every three (3) years.
7. Crowns, fixed bridgework, and/or removable prosthetic appliances, other than stainless steel crowns, are covered after five (5) years have elapsed from any prior placement, unless the prosthetic appliance becomes unsatisfactory due to illness, significant changes in the oral condition, or other causes not controlled by ordinary circumstances.
8. Crowns and inlays (cast restorations) are covered only if there is insufficient tooth structure to retain a direct filling.
9. When the Member is missing more than four (4) functionally unrestored teeth in an arch (excluding third molars), the replacement of these missing teeth with fixed bridgework is not covered.
10. This Plan provides for crowns, fixed bridgework, and removable prosthetic appliances using standard materials and procedures. The Member will be responsible for any additional charges resulting from any optional materials and/or procedures, including but not limited to:
 - a. High noble metal (gold) used in fixed or removable restorations/prosthetic appliances
 - b. Precision attachments/partials
 - c. Over dentures
 - d. Implants (placement or removal)
 - e. Personalization, customization, or characterization of any fixed or removable prosthetic appliance.
11. Use of nitrous oxide analgesia is at the discretion of the dentist and may not be available at all locations.
12. General anesthesia is limited to professional fees only, in instances where the health of the patient would be compromised if not administered and the patient requires a covered oral surgical service. Documentation from a medical physician must be provided in advance and all cases must be pre-approved by First Commonwealth. Patient comfort, convenience, or anxiety alone are not conditions for which general anesthesia will be covered.
13. Referrals for pedodontic specialty care are limited to:
 - a. Children through age five (5) for behavioral management issues, or
 - b. Children through age twelve (12) with severe or unusual dental problems or who are otherwise disabled, who, in the opinion of the First Commonwealth Dental Director, require the expertise of a specialist.

Exclusions

Your First Commonwealth plan does not provide coverage for the following:

1. Services rendered by other than the Member's Participating General Dentist and/or Specialist.
2. Dental services not listed on the Schedule of Benefits.
3. Charges for the use of any facility, equipment, and/or supplies provided outside the Participating Dental HMO Office.
4. Treatment in progress at the inception of this Plan, or dental treatment and expenses incurred prior to the Member's eligibility to receive Plan Benefits under this Plan, or after the termination of the Member's coverage.
5. Dental services rendered specifically for cosmetic purposes, except as may be indicated on the Schedule of Benefits.
6. Procedures, appliances, or restorations (including orthodontic treatment) to correct congenital or developmental malformations, including anodontia.
7. Plan Benefits are limited to procedures necessary to eliminate oral disease and replace missing natural teeth. Procedures, appliances, or restorations (other than fillings) that are necessary as part of full mouth reconstruction are not covered, including, but not limited to:
 - a. Increasing vertical dimension
 - b. Periodontal splinting
 - c. Gnathologic recordings
 - d. Equilibration
 - e. Treatment of TMJ disturbances or disorders
 - f. Realignment of teeth
 - g. Replacing or stabilizing tooth structure loss due to attrition
 - h. Orthodontic treatment
8. Experimental dental, surgical, or health care procedures.
9. Dental services which, in the opinion of the Participating General Dentist or Specialist, will not achieve a satisfactory result, cannot be performed because of the general health or physical limitations of the Member, or which are not normally indicated for the treatment of dental disease.
10. Duplication of any appliance or replacement of fixed or removable prosthetic restorations or appliances due to loss, theft, or damage.
11. Failure of prosthodontic, orthodontic, or any other appliances or services due to abuse and/or neglect by the Member.
12. Dental implant procedures and related dental services, including crowns and/or fixed bridgework supported by implants.
13. Interim crowns, bridges or dentures not incidental to an ongoing course of treatment.
14. Services which are covered under other non-dental insurance plans, which are covered through Worker's Compensation or Employer Liability Laws or for which coverage exists through any municipality, county, military or other political entity or which are covered by any medical policy. This Plan does not duplicate coverage for Dental services.
15. Treatment for or removal of malignancies, neoplasms, cysts, or genetic malformations, except as specifically listed on the Schedule of Benefits.
16. Diagnosis and services and/or procedures related to the treatment of temporomandibular joint (TMJ)-related disturbances/disorders.
17. Preventive control programs, including but not limited to, soft tissue management program.
18. Expenses relating to dental health record duplication and transfers.

19. The following Orthodontic services are excluded:
 - a. Lingual or clear bands/brackets
 - b. Interceptive orthodontic appliances and treatment
 - c. Replacement of appliances due to theft, loss, or breakage
 - d. Retreatment of orthodontic cases
 - e. Treatment in progress at inception of eligibility
 - f. Changes in treatment necessitated by an accident
 - g. Orthodontic treatment that involves:
 - i. maxillofacial surgery
 - ii. myofunctional therapy
 - iii. cleft palate
 - iv. micrognathia
 - v. macroglossia
 - vi. hormonal imbalances causing growth and development abnormalities
 - vii. treatment related to temporo-mandibular joint disturbances/ disorders

Orthodontic treatment is limited to one full course of twenty-four (24) continuous months of active treatment under this Plan using conventional metal bands/brackets.

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