



**For
Employees and
Retirees of**

**THE
CALIFORNIA
STATE
UNIVERSITY
2003**

**Group
Number
4018/4918**

*Combined Evidence of Coverage
and Disclosure Form*

**DENTAL EXPENSE COVERAGE FOR
YOU AND YOUR DEPENDENTS**

This Booklet spells out the period to which each maximum applies.

**Comprehensive Dental
Expense Coverage — Basic Plan**

Deductible -----	\$50
Family Deductible Limit -----	\$150
Dental Calendar Year Maximum-----	\$1,500
Dental Orthodontic Lifetime Maximum -----	\$1,000

**Comprehensive Dental
Expense Coverage —
Enhanced Plan I and Enhanced Plan II**

Deductible -----	\$50
Family Deductible Limit -----	\$150
Dental Calendar Year Maximum-----	\$2,000
Dental Orthodontic Lifetime Maximum -----	\$1,000

This Combined Evidence of Coverage and Disclosure Form replaces any Combined Evidence of Coverage and Disclosure Form previously in effect under the group contract.

USING THIS BOOKLET

This booklet has been written with you in mind. It is designed to help you make the most of your Delta dental program. This Combined Evidence of Coverage/Disclosure Form discloses the terms and conditions of your coverage.

The Combined Evidence of Coverage/Disclosure Form should be read completely and carefully and individuals with special health care needs should read carefully those sections that apply to them (see CHOOSING YOUR DENTIST section). You have a right to review it prior to your enrollment.

Please read the "DEFINITIONS" section. It will explain to you any words which have special or technical meanings under your group Contract. A copy of the Contract will be furnished upon request.

Please read this summary of your dental Benefits carefully. Keep in mind that YOU means the ENROLLEES whom Delta covers. WE, US and OUR always refers to Delta Dental of California (Delta).

If you have any questions about your coverage that are not answered here, please check with your personnel office, or with Delta.

DELTA DENTAL OF CALIFORNIA

P.O. Box 997330
Sacramento, California 95899-7330

For claims, eligibility and benefits inquiries, or additional information, call Delta's Customer Service department toll-free at:
1-800-765-6003.

Or contact us on the Internet at:

e-mail: cms@delta.org
web site: www.deltadentalca.org

A STATEMENT DESCRIBING OUR POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

This Combined Evidence of Coverage and Disclosure Form constitutes only a summary of the dental plan. The dental Contract must be consulted to determine the exact terms and conditions of coverage.

TABLE OF CONTENTS

DEFINITIONS.....3

WHO IS COVERED?.....3

WHO ARE YOUR ELIGIBLE
DEPENDENTS?.....4

ENROLLING YOUR DEPENDENTS.....5

COVERAGE COSTS5

WHEN YOU ARE NO LONGER
COVERED5

CANCELING THIS PROGRAM6

YOUR BENEFITS6

LIMITATIONS.....7

EXCLUSIONS/SERVICES WE DO
NOT COVER9

DEDUCTIBLES9

COVERED FEES10

CHOOSING YOUR DENTIST10

CONTINUITY OF CARE11

PUBLIC POLICY PARTICIPATION
BY ENROLLEES11

SAVING MONEY ON YOUR
DENTAL BILLS11

YOUR FIRST APPOINTMENT11

PREDETERMINATIONS12

PAYMENT12

IF YOU HAVE QUESTIONS ABOUT
SERVICES FROM A DELTA DENTIST13

SECOND OPINIONS13

ORGAN AND TISSUE DONATION13

GRIEVANCE PROCEDURE AND
CLAIMS APPEAL13

IF YOU HAVE ADDITIONAL
COVERAGE.....15

OPTIONAL CONTINUATION OF
COVERAGE.....15

HIPAA NOTICE OF PRIVACY
PRACTICES17

DEFINITIONS

Certain words that you will see in this booklet have specific meanings. These definitions should make your dental program easier to understand.

Attending Dentist's Statement - a form used by your dentist to request payment for dental treatment or predetermination for proposed dental treatment.

Benefits - those dental services available under the Contract and which are described in this booklet.

Contract - the written agreement between your employer or sponsoring group and Delta to provide dental Benefits. The Contract, together with this booklet, forms the terms and conditions of the Benefits you are provided.

Covered Services - those dental services to which Delta will apply Benefit payments, according to the Contract.

Deductible - the amount you must pay for dental care each year before Delta's Benefits begin.

Delta Dentist - a Dentist who has signed an agreement with Delta or a Participating Plan, agreeing to provide services under the terms and conditions established by Delta or the Participating Plan.

Dependent - a Primary Enrollee's Dependent who is eligible to enroll for Benefits in accordance with the conditions of eligibility outlined in this booklet.

Effective Date - the date this program starts.

Enrollee - a Primary Enrollee or Dependent enrolled to receive Benefits or a person who chooses to pay for OPTIONAL CONTINUATION OF COVERAGE.

Maximum - the greatest dollar amount Delta will pay for covered procedures in any calendar year and lifetime for Orthodontic Benefits.

Participating Plan - Delta and any other member of the Delta Dental Plans Association with whom Delta contracts for assistance in administering your Benefits.

Premiums - the money paid to Delta each month for you and your Dependents' dental coverage.

Primary Enrollee - any group member or employee who is eligible to enroll for Benefits in accordance with the conditions of eligibility outlined in this booklet.

Single Procedure - a dental procedure to which Delta has assigned a separate procedure number; for example, a three-surface amalgam restoration of one permanent tooth (procedure 2160) or a complete upper denture, including adjustments for a six-month period following installation (procedure 5110).

Usual, Customary and Reasonable (UCR) -

A Usual fee is the amount which an individual dentist regularly charges and receives for a given service or the fee actually charged, whichever is less.

A Customary fee is within the range of usual fees charged and received for a particular service by dentists of similar training in the same geographic area.

A Reasonable fee schedule is reasonable if it is "usual" and "customary." Additionally, a specific fee to a specific patient is reasonable if it is justifiable considering special circumstances, or extraordinary difficulty, of the case in question.

WHO IS COVERED?

The current CSU/Delta contract is effective January 1, 2000. New employees who are eligible must enroll themselves and Dependents within 60 days of

employment. New Dependents should be enrolled as soon as they become Dependents, and they will then immediately be covered for dental Benefits on the first of the month following enrollment or attainment of Dependent status.

All eligible active employees who are appointed half-time or more for more than six months and who complete the enrollment process determined by the CSU Trustees are eligible for this Dental Care Program. Employees in certain academic year classifications may also be eligible if appointed for at least six weighted teaching units for at least one semester or two or more consecutive quarters. All retirees who are eligible to enroll as determined by the CSU Trustees are also eligible for this Dental Care Program.

Enrolled under the Basic Plan:

1. Public Safety (Unit 8)
2. E99's (except Teaching Associates)
3. Retirees (PERS and STRS)

Enrolled under the Enhanced Plan I:

1. CMA Operating Engineers (Unit 10)
2. Teaching Associates (E99)

Enrolled under the Enhanced Plan II:

1. CSEA (Units 2, 5, 7 and 9)
2. Faculty (Unit 3)
3. Academic Support (Unit 4)
4. Management Personnel Plan (M80)
5. Executives (M98)
6. Confidential employees (C99)
7. FERP Participants
8. Skilled Crafts (Unit 6)

If you are on an approved unpaid leave of absence, you will continue to be covered if you make applicable payments directly to Delta.

Family and Medical Leave Act (FMLA) of 1993

You can continue your coverage if you take a leave governed by the Family and Medical Leave Act of 1993. If you do not continue your coverage during the governed leave, upon your return to work, it will be reinstated at the same Benefit level you received before your leave.

Uniformed Services Employment and Re-employment Rights Act (USERRA) of 1994

You can continue coverage for up to 18 months, if you take a leave governed by the Uniformed Services Employment and Re-employment Rights Act of 1994. If you make this election, you must submit any Premiums necessary, which may include administrative costs, to your employer. If you do not continue your coverage during a military leave, upon your return, it will be reinstated at the same Benefit level you received before your leave and consistent with CSU military leave policy.

WHO ARE YOUR ELIGIBLE DEPENDENTS?

- Your legal spouse or qualified domestic partner (as described below);
- Your unmarried dependent children until their 23rd birthday, provided that they are dependent upon you for support and maintenance;
- An unmarried dependent child aged 23 or older who is incapable of self-support because of a physical or mental handicap that occurred before he or she turned 23, if the child is mostly dependent on you for support. Proof of this handicap must be given to Delta or your employer within 31 days, if it is requested. Proof will not be required more than once a year after the child has reached age 25.

“Dependent children” means recognized natural children, stepchildren, legally adopted children, children placed for adoption, foster children, children of a domestic partner and children who are economically dependent on you, as defined by the

Internal Revenue Service.

Dependent coverage is also extended to any child who is recognized under a Qualified Medical Child Support Order (QMCSO).

No Dependent in the military service is eligible.

A domestic partner is an individual with whom the insured person has completed a declaration of domestic partnership, registered that declaration of domestic partnership with the Secretary of State of California filed for public record if required by law, and submitted it to the employer. A domestic partner is subject to the same terms and conditions as any other dependent enrolled under this program.

ENROLLING YOUR DEPENDENTS

Your Dependents must be enrolled when you first become eligible or within 60 days after they become Dependents.

COVERAGE COSTS

Currently, your employer pays monthly Premiums for coverage of you and your enrolled Dependents.

The amount of Premiums may change at each renewal of the Contract between your employer and Delta. Premiums will not increase during the contract year unless new taxes or tax rates are imposed upon Delta for this program or unless there is an agreement between your employer and Delta to change the Premiums rate.

WHEN YOU ARE NO LONGER COVERED

If you stop working for your employer, your dental coverage will end at the earliest of the following, unless you qualify for and pay for OPTIONAL CONTINUATION OF COVERAGE.

1. When your employment terminates for reasons other than your retirement.
2. When you are no longer eligible.

3. If you choose to make direct payment while on leave and fail to make any required contribution, at the end of the period for which contribution was made.
4. When the group Contract terminates.

Ceasing active work will be considered to be immediate termination of employment, except that if you are absent from active work because of sickness, injury, or approved leave of absence, employment may be continued up to the limits specified in the group Contract. If you retire, you may be considered to continue for the purpose of any coverage available.

If you cease work for any reason, contact your Benefits Office immediately to find out what coverage, if any, can be continued so that you will be able to exercise any rights you may have under this program.

Dependent's Coverage Only:

A Dependent's coverage will terminate at the earliest of the following:

1. When such person ceases to meet the definition of a Dependent.
2. When a Dependent becomes covered as an employee.
3. When your employee coverage terminates.
4. Upon discontinuance of all Dependent coverage under the group Contract.

Dual coverage by the CSU plan and/or the State of California plan is prohibited. An employee or retiree who is also a family member of an employee or retiree may not be enrolled as both an employee or retiree and a family member. Employees or retirees may not enroll or be covered in more than one state-sponsored plan at the same time.

CANCELING THIS PROGRAM

Delta may cancel this program only on an anniversary date (period after the program first takes effect or at the end of each renewal period thereafter), or any time your group does not make payment as required by the Contract.

If you believe that this plan has been terminated or not renewed due to your health status or requirements for health care services (or that of your Dependents), you may request a review by the California Director of the Department of Managed Health Care.

If the Contract is terminated for any cause, Delta is not required to predetermine services beyond the termination date or to pay for services provided after the termination date, except for Single Procedures begun while the Contract was in effect which are otherwise Benefits under the Contract.

If this program is canceled, you and your Dependents have no right to renewal or reinstatement of your Benefits.

YOUR BENEFITS

Your dental program covers several categories of Benefits, when the services are provided by a licensed dentist, and when they are necessary and customary under the generally accepted standards of dental practice. After you have satisfied any Deductible requirements, Delta will provide payment for these services at the percentage indicated up to a Maximum of \$1,500 for each Enrollee in each calendar year in the Basic Plan and \$2,000 for each Enrollee in each calendar year in the Enhanced Plan I and Enhanced Plan II. (See Who is Covered to determine which plan you have.)

Payment for Orthodontic Benefits are limited to a lifetime maximum of \$1,000.

An agreement between your employer and Delta is required to change Benefits during the term of the contract.

The following Benefits are limited to the applicable percentages of dentist's fees or allowances specified below. You are required to pay the balance of any such fee or allowance, known as the "patient copayment." If the dentist discounts, waives or rebates any portion of the patient copayment to the Enrollee, Delta only provides as Benefits the applicable allowances reduced by the amount that such fees or allowances are discounted, waived or rebated.

I. **DIAGNOSTIC AND PREVENTIVE BENEFITS –**

**75% for the Basic Plan
100% for the Enhanced Plan I and
Enhanced Plan II –
No Deductible**

Diagnostic - oral examination, x-rays, diagnostic casts, examination of biopsied tissue, palliative (emergency) treatment of dental pain, consultation by a specialist.

Preventive - prophylaxis (cleaning), fluoride treatment, space maintainers.

II. **BASIC BENEFITS –**

**75% for the Basic Plan
80% for the Enhanced Plan I and
Enhanced Plan II –
Deductible Applies**

Oral surgery - extractions and certain other surgical procedures, including pre- and post-operative care.

Restorative - amalgam, silicate, plastic or resin restorations (fillings) for treatment of cavities (decay).

Endodontic - treatment of the tooth pulp.

Periodontic - treatment of gums and bones that support the teeth.

Injection of antibiotic drugs.

Repair or recementing of crowns, inlays, bridgework, or dentures; or relining of dentures.

Sealants - topically applied acrylic, plastic or composite material used to seal developmental grooves and pits in teeth for the purpose of preventing dental decay.

III. CROWNS, JACKETS, INLAYS, ONLAYS AND CAST RESTORATION BENEFITS –

50% for the Basic Plan and Enhanced Plan I

80% for the Enhanced Plan II – Deductible Applies

Crowns, Jackets, Inlays, Onlays and Cast Restorations are Benefits only if they are provided to treat cavities that cannot be directly restored with amalgam, synthetic, plastic or resin fillings.

IV. PROSTHODONTIC BENEFITS –

50% for the Basic Plan and Enhanced Plan I

80% for the Enhanced Plan II – Deductible Applies

Construction of fixed bridges, partial dentures and complete dentures are Benefits if provided to replace missing, natural teeth.

V. ORTHODONTIC BENEFITS – 50% - \$1,000 Lifetime Maximum

Procedures using appliances or surgery to straighten or realign teeth, which otherwise would not function properly.

LIMITATIONS

1. An oral examination is a Benefit only twice in a 12-month period while you are eligible under any Delta program. Oral examinations provided by a California dentist are Benefits only when the dentist is a Delta Dentist with an accepted fee on file with Delta.
2. Prophylaxes (cleanings), fluoride treatments or procedures that include cleanings are Benefits only twice in a 12-month period, while you are eligible under any Delta program.
3. Full-mouth x-rays are Benefits only once in a three-year period, while you are eligible under any Delta program.
4. Bitewing x-rays are provided on request by the dentist, but no more than twice in a 12-month period for children to age 18, and once in a 12-month period for adults age 18 and over while you are eligible under any Delta program.
5. Periodontal procedures that include cleanings are subject to the same limitations as other cleanings; i.e., cleanings of any kind are Benefits no more than twice in a 12-month period, while you are eligible under any Delta program.
6. Sealant Benefits include the application of sealants only to permanent first and second molars without caries (decay), without restoration and with the occlusal surface intact, for first molars up to age nine and second molars up to age 14. Sealant

Benefits do not include the repair or replacement of a sealant on any tooth within three years of its application.

7. Crowns, Jackets, Inlays, Onlays and Cast Restorations are Benefits on the same tooth only once every five years, while you are eligible under any Delta program, unless Delta determines that replacement is required because the restoration is unsatisfactory as a result of poor quality of care, or because the tooth involved has experienced extensive loss or changes to tooth structure or supporting tissues since the replacement of the restoration.
8. Prosthodontic appliances are Benefits only once every five years, while you are eligible under any Delta program, unless Delta determines that there has been such an extensive loss of remaining teeth or a change in supporting tissues that the existing appliance cannot be made satisfactory. Replacement of a prosthodontic appliance not provided under a Delta program will be made if it is unsatisfactory and cannot be made satisfactory.
9. Delta will pay the above percentage of the dentist's fee for a standard partial or complete denture up to a maximum fee allowance. This fee allowance is the fee that would satisfy the majority of Delta's Dentists. A standard partial or complete denture is one made from accepted materials and by conventional methods. The maximum fee allowance is revised periodically, as dental fees change. If your dentist's accepted fee on file with Delta for a partial or complete denture is higher than this maximum allowance, you must pay that portion of his or her fee that exceeds Delta's allowance in addition to your portion of the allowance.

10. Implants (appliances inserted into bone or soft tissue in the jaw, usually to anchor a denture) are not covered by your program. However, if implants are provided along with a covered prosthodontic appliance, Delta will allow the cost of a standard partial or complete denture toward the cost of the implants and the prosthodontic appliances when the prosthetic appliance is completed. If Delta makes such an allowance, we will not pay for any replacement for five years following the completion of the service.
11. If you select a more expensive plan of treatment than is customarily provided, or specialized techniques, an allowance will be made for the least expensive, professionally acceptable, alternative treatment plan. Delta will pay the applicable percentage of the lesser fee for the customary or standard treatment and you are responsible for the remainder of the dentist's fee.

For example: a crown where an amalgam filling would restore the tooth; or a precision denture where a standard denture would suffice.
12. If orthodontic treatment is begun before you become eligible for coverage, Delta's payments will begin with the first payment due to the dentist following your eligibility date.
13. Delta's payments will stop when the first payment is due to the dentist following either a loss of eligibility, or if treatment is ended for any reason before it is completed.
14. X-rays and extractions that might be necessary for orthodontic treatment are not covered by Orthodontic Benefits, but may be covered under Diagnostic and Preventive or Basic Benefits.

EXCLUSIONS/SERVICES WE DO NOT COVER

Delta covers a wide variety of dental care expenses, but there are some services for which we do not provide Benefits. It is important for you to know what these services are before you visit your dentist.

Delta does not provide benefits for:

1. Services for injuries covered by Workers' Compensation or Employer's Liability Laws.
2. Services which are provided to the Enrollee by any Federal or State Governmental Agency or are provided without cost to the Enrollee by any municipality, county or other political subdivision, except Medi-Cal benefits.
3. Services for cosmetic purposes or for conditions that are a result of hereditary or developmental defects, such as cleft palate, upper and lower jaw malformations, congenitally missing teeth and teeth that are discolored or lacking enamel.
4. Treatment which restores tooth structure that is worn; treatment which rebuilds or maintains chewing surfaces that are damaged because the teeth are out of alignment or occlusion; or treatment which stabilizes the teeth. Examples of such treatment are equilibration and periodontal splinting.
5. Any Single Procedure, bridge, denture or other prosthodontic service which was started before the Enrollee was covered by this program.
6. Prescribed drugs, or applied therapeutic drugs, premedication or analgesia.
7. Experimental procedures.
8. Cleanings, if an Enrollee has received two cleanings, covered by the program (Procedure Numbers 1110, 1120, 1201, 1205, 1203, 1204, 4910) in a 12-month period.
9. Charges by any hospital or other surgical or treatment facility and any additional fees charged by the Dentist for treatment in any such facility.
10. Anesthesia, except for general anesthesia given by a dentist for covered oral surgery procedures.
11. Grafting tissues from outside the mouth to tissues inside the mouth ("extraoral grafts").
12. Implants (materials implanted into or on bone or soft tissue) or the removal of implants, except as provided under item 3 of Prosthodontic Limitations.
13. Diagnosis or treatment by any method of any condition related to the temporomandibular (jaw) joints or associated muscles, nerves or tissues.
14. Replacement of existing restoration for any purpose other than restoring active tooth decay.
15. Charges for replacement or repair of an orthodontic appliance paid in part or in full by this program.
16. Intravenous sedation, occlusal guards and complete occlusal adjustment.

DEDUCTIBLES

You must pay the first \$50 of Covered Services for each Enrollee in your family in each calendar year except for Diagnostic and Preventive Benefits, up to a limit of \$150 per family.

Deductibles met during the last quarter of a calendar year, October, November and December, shall be credited toward the satisfaction of the next calendar year deductible.

COVERED FEES

It is to your advantage to select a dentist who is a Delta Dentist, since a lower percentage of the dentist's fees may be covered by this plan if you select a dentist who is not a Delta Dentist.

A list of Delta Dentists (see DEFINITIONS) is available in a directory at your group benefits office, or by calling 1-800-427-3237.

Payment to a Delta Dentist will be based on the applicable percentage of the lesser of the Fee Actually Charged, or the accepted Usual, Customary and Reasonable Fee that the dentist has on file with Delta.

Payment to a dentist outside of California who agrees to be bound by Delta's rules in the administration of the plan will be based on the applicable percentage of the lesser of the Fee Actually Charged or the Customary Fee for corresponding services for Delta Dentists in California.

Payment to a California dentist, or an out-of-state dentist, who is not a Delta Dentist will be based on the applicable percentage of the lesser of the Fee Actually Charged, or the fee which satisfies the majority of Delta's Dentists.

Payment to a dentist located outside the United States will be based on the applicable percentage of the lesser of the Fee Actually Charged, or the fee which satisfies the majority of Delta's dentists.

CHOOSING YOUR DENTIST

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF

PROVIDERS HEALTH CARE MAY BE OBTAINED.

More than 22,600 dentists in active practice in California are Delta Dentists. You are free to choose any dentist for treatment, but it is to your advantage to choose a Delta Dentist. This is because his or her fees are approved in advance by Delta. Delta Dentists have treatment forms on hand and will complete and submit the forms to Delta free of charge.

If you go to a non-Delta Dentist, Delta cannot assure you what percentage of the charged fee may be covered. Claims for services from non-Delta Dentists may be submitted to Delta at the address listed on page 1.

Dentists located outside the United States are not Delta Dentists. Claims submitted by out-of-country dentists are translated by Delta staff and the currency is converted to U.S. dollars. Claims submitted by out-of-country dentists for patients residing in California are referred to Delta's Quality Review department for processing. Delta may require a clinical examination to determine the quality of the services provided, and Delta may decline to reimburse you for Benefits if the services are found to be unsatisfactory.

A list of Delta Dentists can be obtained by calling 1-800-427-3237. This list will identify those dentists who can provide care for individuals who have mobility impairments or have special health care needs. You can obtain specific information about Delta Dentists by using our web site – www.deltadentalca.org or calling the Delta Customer Service department at the number shown on page 1. A printed list of the Delta Dentists in your area is also available by calling 1-800-427-3237.

Services may be obtained from any licensed dentist during normal office hours. Emergency services are available in most cases through an emergency telephone exchange maintained by the local dental

society which is listed in the local telephone directory.

Services from dental school clinics may be provided by students of dentistry or instructors who are not licensed by the state of California.

Delta shares the public and professional concern about the possible spread of HIV and other infectious diseases in the dental office. However, Delta cannot ensure your dentist's use of precautions against the spread of such diseases, or compel your dentist to be tested for HIV or to disclose test results to Delta, or to you. Delta informs its panel dentists about the need for clinical precautions as recommended by recognized health authorities on this issue. If you should have questions about your dentist's health status or use of recommended clinical precautions, you should discuss them with your dentist.

CONTINUITY OF CARE

If you are undergoing a course of treatment and your dentist no longer is a Delta Dentist, you may continue to receive treatment from that dentist.

PUBLIC POLICY PARTICIPATION BY ENROLLEES

Delta's Board of Directors includes Enrollees who participate in establishing Delta's public policy regarding Enrollees through periodic review of Delta's Quality Assessment program reports and communication from Enrollees. Enrollees may submit any suggestions regarding Delta's public policy in writing to: Delta Dental of California, Customer Service department, P.O. Box 997330, Sacramento, CA 95899-7330.

SAVING MONEY ON YOUR DENTAL BILLS

You can keep your dental expenses down by practicing the following:

1. Comparing the fees of different dentists;

2. Using a Delta Dentist;
3. Having your dentist obtain predetermination from Delta for any treatment over \$300;
4. Visiting your dentist regularly for checkups;
5. Following your dentist's advice about regular brushing and flossing;
6. Avoiding putting off treatment until you have a major problem; and
7. By learning the facts about overbilling. Under this program, you must pay the dentist your copayment share (see YOUR BENEFITS). You may hear of some dentists who offer to accept insurance payments as "full payment." You should know that these dentists may do so by overcharging your program and may do more work than you need, thereby increasing program costs. You can help keep your dental Benefits intact by avoiding such schemes.

YOUR FIRST APPOINTMENT

During your first appointment, be sure to give your dentist the following information:

1. Your Delta group number (on the front of this booklet);
4018/4918
2. The employer's name;
The California State University
3. Primary Enrollee's social security number (which must also be used by Dependents);
4. Primary Enrollee's date of birth;
5. Any other dental coverage you may have.

PREDETERMINATIONS

After an examination, your dentist will talk to you about treatment you may need. The cost of treatment is something you may want to consider. If the service is extensive and involves crowns or bridges, or if the service will cost more than \$300, we encourage you to ask your dentist to request a predetermination.

A predetermination does not guarantee payment. It is an estimate of the amount Delta will pay if you are eligible and meet all the requirements of your program at the time the treatment you have planned is completed.

In order to receive predetermination, your dentist must send an Attending Dentist's Statement to us listing the proposed treatment. Delta will send your dentist a Notice of Predetermination which estimates how much you will have to pay. After you review the estimate with your dentist and decide to go ahead with the treatment plan, your dentist returns the statement to us for payment when treatment has been completed.

Computations are estimates only and are based on what would be payable on the date the Notice of Predetermination is issued if the patient is eligible. Payment will depend on the patient's eligibility and the remaining annual maximum when completed services are submitted to Delta.

Predetermining treatment helps prevent any misunderstanding about your financial responsibilities. If you have any concerns about the predetermination, let us know before treatment begins so your questions can be answered before you incur any charges.

PAYMENT

Delta will pay Delta Dentists directly. Delta Dental of California's agreement with our Delta Dentists makes sure that you will not be responsible to the dentist for any money we owe. However, if for any reason we fail to pay a dentist who is not a Delta

Dentist, you may be liable for that portion of the cost. If you have selected a non-Delta Dentist, Delta will pay you. Payments made to you are not assignable (in other words, we will not grant requests to pay non-Delta Dentists directly).

Delta does not pay Delta Dentists any incentive as an inducement to deny, reduce, limit or delay any appropriate service. If you wish to know more about the method of reimbursement to Delta Dentists, you may call Delta's Customer Service department for more information.

Payment for any Single Procedure which is a Covered Service will only be made upon completion of that procedure. Delta does not make or prorate payments for treatment in progress or incomplete procedures. The date the procedure is completed governs the calculation of any Deductible (and determines when a charge is made against any Maximum) under your plan.

If there is a difference between what your dentist is charging you and what Delta says your portion should be, or if you are not satisfied with the dental work you have received, contact Delta's Customer Service department. We may be able to help you resolve the situation.

Delta may deny payment of any Attending Dentist's Statement for services submitted more than six months after the date the services were provided. If a claim is denied due to a Delta Dentist's failure to make a timely submission, you shall not be liable to that dentist for the amount which would have been payable by Delta (unless you failed to advise the dentist of your eligibility at the time of treatment).

The process Delta uses to determine or deny payment for services is distributed to all Delta Dentists. It describes in detail the dental procedures covered as Benefits, the conditions under which coverage is provided, and the limitations and exclusions applicable to the plan. Claims are reviewed for eligibility and are paid according to these processing policies. Those claims which

require additional review are evaluated by Delta's dentist consultants. If any claims are not covered, or if limitations or exclusions apply to services you have received from a Delta Dentist, you will be notified by an adjustment notice on the Notice of Payment or Action. You may contact Delta's Customer Service department for more information regarding Delta's processing policies.

IF YOU HAVE QUESTIONS ABOUT SERVICES FROM A DELTA DENTIST

If you have questions about the services you receive from a Delta Dentist, we recommend that you first discuss the matter with your dentist. If you continue to have concerns, call our Quality Review department at 1-800-765-6003. If appropriate, Delta can arrange for you to be examined by one of our consulting dentists in your area. If the consultant recommends the work be replaced or corrected, Delta will intervene with the original dentist to either have the services replaced or corrected at no additional cost to you or obtain a refund. In the latter case, you are free to choose another dentist to receive your full Benefit.

SECOND OPINIONS

Delta obtains second opinions through Regional Consultant members of its Quality Review Committee who conduct clinical examinations, prepare objective reports of dental conditions, and evaluate treatment that is proposed or has been provided.

Delta will authorize such an examination prior to treatment when necessary to make a Benefits determination in response to a request for a Predetermination of treatment cost by a dentist. Delta will also authorize a second opinion after treatment if an Enrollee has a complaint regarding the quality of care provided. Delta will notify the Enrollee and the treating dentist when a second opinion is necessary and appropriate, and direct the Enrollee to the Regional Consultant selected by Delta to perform the clinical examination. When

Delta authorizes a second opinion through a Regional Consultant, it will pay for all charges.

Enrollees may otherwise obtain second opinions about treatment from any dentist they choose, and claims for the examination may be submitted to Delta for payment. Delta will pay such claims in accordance with the Benefits of the program.

This is only a summary of Delta's policy on second opinions. A copy of Delta's formal policy is available from Delta's Customer Service department upon request.

ORGAN AND TISSUE DONATION

Donating organ and tissue provides many societal benefits. Organ and tissue donation allows recipients of transplants to go on to lead fuller and more meaningful lives. Currently, the need for organ transplants far exceeds availability. If you are interested in organ donation, please speak to your physician. Organ donation begins at the hospital when a patient is pronounced brain dead and identified as a potential organ donor. An organ procurement organization will become involved to coordinate the activities.

GRIEVANCE PROCEDURE AND CLAIMS APPEAL

If you have any questions about the services received from a Delta Dentist, we recommend that you first discuss the matter with your Dentist. If you continue to have concerns, you may call or write us. We will provide notifications if any dental services or claims are denied, in whole or part, stating the specific reason or reasons for denial. Any questions of ineligibility should first be handled directly between you and your group. If you have any question or complaint regarding the denial of dental services or claims, the policies, procedures and operations of Delta, or the quality of dental services performed by a Delta Dentist, you may call us toll-free at 1-800-765-6003, contact us on the Internet through e-mail: cms@delta.org or

through the web site: www.deltadentalca.org or write us at P.O. Box 997330, Sacramento, CA 95899-7330, Attention: Customer Service Department.

If your claim has been denied or modified, you may file a request for review (a grievance) with us within 180 days after receipt of the denial or modification. If in writing, the correspondence must include your group name and number, the Primary Enrollee's name and social security number, the inquirer's telephone number and any additional information that would support the claim for benefits. Your correspondence should also include a copy of the treatment form, Notice of Payment and any other relevant information. Upon request and free of charge, we will provide the Enrollee with copies of any pertinent documents that are relevant to the claim, a copy of any internal rule, guideline, protocol, and/or explanation of the scientific or clinical judgment if relied upon in denying or modifying the claim.

Our review will take into account all information, regardless of whether such information was submitted or considered initially. Certain cases may be referred to one of our regional consultants, to a review committee of the dental society or to the state dental association for evaluation. Our review shall be conducted by a person who is neither the individual who made the original claim denial, nor the subordinate of such individual, and we will not give deference to the initial decision. If the review of a claim denial is based in whole or in part on a lack of medical necessity, experimental treatment, or a clinical judgment in applying the terms of the contract terms, we shall consult with a dentist who has appropriate training and experience. The identity of such dental consultant is available upon request.

We will provide the Enrollee a written acknowledgement within five days of receipt of the request for review. We will make a written decision within 30 days of receipt, or inform the Enrollee of the pending status if more information or time is

needed to resolve the matter. We will respond, within three days of receipt, to complaints involving severe pain and imminent and serious threat to a patient's health. You may file a complaint with the Department of Managed Health Care after you have completed Delta's grievance procedure or after you have been involved in Delta's grievance procedure for 30 days. You may file a complaint with the Department immediately in an emergency situation, which is one involving severe pain and/or imminent and serious threat to the Enrollee's health.

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your plan at (1-800-765-6003) and use your plan's grievance process before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your Health Plan, or a grievance that has remained unresolved for more than 30 days, you may call the Department for assistance. You may also be eligible for an Independent Medical Review (IMR)*. If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a Health Plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number (1-888-HMO-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired. The Department's Internet Web site (<http://www.hmohelp.ca.gov>) has complaint forms, IMR application forms and instructions online.

* IMR has limited application to your dental program. You may request IMR only if your dental claim concerns a life-threatening or seriously debilitating condition(s) and is denied or modified because it was deemed an experimental procedure.

If the group health plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA), the Enrollee may contact the U.S. Department of Labor, Pension and Welfare Benefits Administration for further review of the claim or if the Enrollee has questions about the rights under ERISA. The Enrollee may also bring a civil action under section 502(a) of ERISA. The address of the U.S. Department of Labor is: U.S. Department of Labor, Pension and Welfare Benefits Administration 200 Constitution Avenue, N.W. Washington, D.C. 20210.

IF YOU HAVE ADDITIONAL COVERAGE

It is to your advantage to let your dentist and Delta know if you have dental coverage in addition to this Delta program. Most dental carriers cooperate with one another to avoid duplicate payments, but still allow you to make use of both programs - sometimes paying 100% of your dental bill. For example, you might have some fillings which cost \$100. If the primary carrier usually pays 80% for these services, it would pay \$80. The secondary carrier might usually pay 50% for this service. In this case, since payment is not to exceed the entire fee charged, the secondary carrier pays the remaining \$20 only. Since this method pays 100% of the bill, you have no out-of-pocket expense.

Be sure to advise your dentist of all programs under which you have dental coverage and have him or her complete the dual coverage portion of the Attending Dentist's Statement, so that you will receive all benefits to which you are entitled. For further information, contact the Delta Customer Service department at the number in the USING THIS BOOKLET section.

OPTIONAL CONTINUATION OF COVERAGE

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) requires that continued health care coverage be made available to "Qualified Beneficiaries" who lose health care

coverage under the group plan as a result of a "Qualifying Event." You or your Dependents may be entitled to continue coverage under this program, at the Qualified Beneficiary's expense, if certain conditions are met. The period of continued coverage depends on the Qualifying Event.

DEFINITIONS

The meaning of key terms used in this section are shown below.

Qualified Beneficiary means:

1. you and/or your Dependents who are enrolled in the Delta plan on the day before the Qualifying Event, or
2. a child who is born to or placed for adoption with you during the period of continued coverage, provided such child is enrolled within 30 days of birth or placement for adoption.

Qualifying Event means any of the following events which, except for the election of this continued coverage, would result in a loss of coverage under the dental plan:

- | | |
|----------|--|
| Event 1. | the termination of employment (other than termination for gross misconduct), or the reduction in work hours, by your employer; |
| Event 2. | your death; |
| Event 3. | your divorce or legal separation from your spouse or termination of domestic partnership; |
| Event 4. | your Dependents' loss of dependent status under the plan, and |
| Event 5. | as to your Dependents only, your entitlement to Medicare. |

You means the Primary Enrollee.

PERIODS OF CONTINUED COVERAGE

Qualified Beneficiaries may continue coverage for 18 months following the month in which Qualifying Event 1 occurs. This 18 month period can be extended for a total of 29 months, provided:

1. a determination is made under Title II or Title XVI of the Social Security Act that an individual is disabled on the date of the Qualifying Event or becomes disabled at any time during the first 60 days of continued coverage; and
2. notice of the determination is given to the employer during the initial 18 months of continued coverage and within 60 days of the date of the determination.

This period of coverage will end on the first day of the month that begins more than 30 days after the date of the final determination that the disabled individual is no longer disabled. You must notify the employer within 30 days of any such determination.

If, during the 18 months continuation period resulting from Qualifying Event 1, your Dependents, who are Qualified Beneficiaries, experience Qualifying Events 2, 3, 4, or 5, they may choose to extend coverage for up to a total of 36 months (inclusive of the period continued under Qualifying Event 1).

Your Dependents, who are Qualified Beneficiaries, may continue coverage for 36 months following the occurrence of Qualifying Events 2, 3, 4 or 5.

When an employer has filed for bankruptcy under Title II, United States Code, benefits may be substantially reduced or eliminated for retired employees and their Dependents, or the surviving spouse of a deceased retired employee. If this benefit reduction or elimination occurs within one

year before or one year after the filing, it is considered a Qualifying Event. If you are the retiree, and you have lost coverage because of this Qualifying Event, you may choose to continue coverage until your death. Your Dependents who have lost coverage because of this Qualifying Event may choose to continue coverage for up to 36 months following your death.

ELECTION OF CONTINUED COVERAGE

Your employer will provide a Qualified Beneficiary with the necessary benefits information, monthly Premiums charge, enrollment forms, and instructions to allow election of continued coverage.

A Qualified Beneficiary will then have 60 days to give the employer written notice of the election to continue coverage. Failure to provide this written notice of election to the employer within 60 days will result in the loss of the right to continue coverage.

A Qualified Beneficiary has 45 days from the written election of continued coverage to pay the initial Premiums to the employer, which includes the Premiums for each month since the loss of coverage. Failure to pay the required Premiums within the 45 days will result in the loss of the right to continue coverage, any Premiums received after that will be returned to the Qualified Beneficiary.

CONTINUED COVERAGE BENEFITS

The Benefits under the continued coverage will be the same as those provided to active employees and their Dependents who are still enrolled in the dental plan. If the employer changes the coverage for active employees, the continued coverage will change as well. Premiums will be adjusted to reflect the changes made.

TERMINATION OF CONTINUED COVERAGE

A Qualified Beneficiary's coverage will terminate

at the end of the month in which any of the following events first occurs:

1. the allowable number of consecutive months of continued coverage is reached;
2. failure to pay the required Premiums in a timely manner;
3. the employer ceases to provide any group dental plan to its employees;
4. the individual first obtains coverage for dental Benefits, after the date of the election of continued coverage, under another group health plan (as an employee or Dependent) which does not contain or apply any exclusion or limitation with respect to any pre-existing condition of such a person, if that pre-existing condition is covered under this program; or
5. entitlement to Medicare.

Once continued coverage ends, it cannot be reinstated.

HIPAA NOTICE OF PRIVACY PRACTICES

This notice is required by law to tell you how Delta and its affiliates ("Delta") protect the confidentiality of your health care information in our possession. Protected Health Information (PHI) is defined as any individually identifiable information regarding a patient's medical/dental history; mental or physical condition; or treatment. Some examples of PHI include your name, address, telephone and/or fax number, electronic mail address, social security number or other identification number, date of birth, date of treatment, treatment records, x-rays, enrollment and claims records. Delta receives PHI from you, your provider, your employer if the employer sponsors the dental program, a broker or other person involved in the administration of your program, or other persons listed in this notice. Delta receives, uses and discloses your PHI to

administer your benefit plan or as permitted or required by law. Any other disclosure of your PHI without your authorization is prohibited.

We must follow the privacy practices that are described in this notice, but also comply with any stricter requirements under federal or state law that may apply to Delta's administration of your benefits. However, we may change this notice and make the new notice effective for all of your PHI that we maintain. If we make any substantive changes to our privacy practices, we will promptly change this notice and redistribute to you within 60 days of the change to our practices. You may also request a copy of this notice from the privacy official at the plan headquarters that provides your benefits (refer to the Contact section at the end of this notice). You should receive a copy of this notice at the time of enrollment in a Delta program, and we will notify you of how you can receive a copy of this notice every three years.

Permitted Uses and Disclosures of Your PHI

We are permitted to use or disclose your PHI without your prior authorization for the following purposes. These permitted uses and/or disclosures include disclosures to you, uses and/or disclosures for purposes of health care treatment, payment of claims, billing of premiums, and other health care operations. If your benefit program is sponsored by your employer, we may provide PHI to your employer for purposes of administering your benefits unless otherwise prohibited by law. We may disclose PHI to third parties that perform services for Delta in the administration of your benefits. These parties are required by law to sign a contract agreeing to protect the confidentiality of your PHI. Your PHI may be disclosed to an affiliate that performs services for Delta in the administration of your benefits. These affiliates have implemented privacy policies and procedures and comply with applicable federal and state law.

We are also permitted to use and/or disclose your PHI to comply with a valid authorization, to notify

or assist in notifying a family member, another person, or a personal representative of your condition, to assist in disaster relief efforts, and to report victims of abuse, neglect, or domestic violence. Other permitted uses and/or disclosures are for purposes of health oversight by government agencies, judicial, administrative, or other law enforcement purposes, information about decedents to coroners, medical examiners and funeral directors, for research purposes, for organ donation purposes, to avert a serious threat to health or safety, for specialized government functions such as military and veterans activities, for workers compensation purposes, and for use in creating summary information that can no longer be traced to you. Additionally, with certain restrictions, we are permitted to use and/or disclose your PHI for fundraising and underwriting. We are also permitted to incidentally use and/or disclose your PHI during the course of a permitted use and/or disclosure, but we must attempt to keep incidental uses and/or disclosures to a minimum. We use administrative, technical, and physical safeguards to maintain the privacy of your PHI, and we must limit the use and/or disclosure of your PHI to the minimum amount necessary to accomplish the purpose of the use and/or disclosure.

Examples of Uses and Disclosures of Your PHI for Treatment, Payment or Healthcare Operations

Such activities may include but are not limited to: processing your claims, collecting enrollment information and premiums, reviewing the quality of health care you receive, providing customer service, resolving your grievances, and sharing payment information with other insurers. Additional examples include the following.

- Uses and/or disclosures of PHI in facilitating treatment.

For example, Delta may use or disclose your PHI to determine eligibility for services requested by your dentist.

- Uses and/or disclosures of PHI for payment.

For example, Delta may use and disclose your PHI to bill you or your plan sponsor.

- Uses and/or disclosures of PHI for health care operations.

For example, Delta may use and disclose your PHI to review the quality of care provided by our network of dentists.

Disclosures Delta Must Make Without an Authorization

We are required to disclose your PHI to you or your authorized personal representative (with certain exceptions), when required by the U. S. Secretary of Health and Human Services to investigate or determine our compliance with law, and when otherwise required by law. Delta must disclose your PHI without your prior authorization in response to the following:

- Court order;
- Order of a board, commission, or administrative agency for purposes of adjudication pursuant to its lawful authority;
- Subpoena in a civil action;
- Investigative subpoena of a government board, commission, or agency;
- Subpoena in an arbitration;
- Law enforcement search warrant; or
- Coroner's request during investigations

Disclosures Delta Makes With Your Authorization

Delta will not use or disclose your PHI without your prior authorization if the law requires your authorization. You can later revoke that authorization in writing to stop any future use and disclosure. The authorization will be obtained from you by Delta or by a person requesting your PHI from Delta.

Your Rights Regarding PHI

You have the right to request an inspection of and obtain a copy of your PHI. You may access your PHI by contacting the appropriate Delta plan office from those listed below. You must include (1) your name, address, telephone number and identification number and (2) the PHI you are requesting. Delta may charge a reasonable fee for providing you copies of your PHI. Delta will only maintain that PHI that we obtain or utilize in providing your health care benefits. Most PHI, such as treatment records or X-rays, is returned by Delta to the dentist after we have completed our review of that information. You may need to contact your health care provider to obtain PHI that Delta does not possess.

You may not inspect or copy PHI compiled in reasonable anticipation of, or use in, a civil, criminal, or administrative action or proceeding, or PHI that is otherwise not subject to disclosure under federal or state law. In some circumstances, you may have a right to have this decision reviewed. Please contact the appropriate privacy office as noted below if you have questions about access to your PHI.

You have the right to request a restriction of your PHI. You have the right to ask that we limit how we use and disclose your PHI. We will consider your request but are not legally required to accept it. If we accept your request, we will put any limits in writing and abide by them except in emergency situations. You may not limit the uses and disclosures that we are legally required or allowed to make.

You have the right to correct or update your PHI. This means that you may request an amendment of PHI about you for as long as we maintain this information. In certain cases we may deny your request for an amendment. If we deny your request for amendment, you have the right to file a statement of disagreement with us and we may prepare a rebuttal to your statement and will provide you with a copy of any such rebuttal. If

your PHI was sent to us by another, we may refer you to that person to amend your PHI. For example, we may refer you to your dentist to amend your treatment chart or to your employer, if applicable, to amend your enrollment information. Please contact the appropriate privacy office as noted below if you have questions about amending your PHI.

You have the right to request or receive confidential communications from us by alternative means or at a different address. We will agree to a reasonable request if you tell us that disclosure of your PHI could endanger you. You may be required to provide us with a statement of possible danger, a different address, another method of contact or information as to how payment will be handled. Please make this request in writing to the appropriate privacy office as noted below.

You have the right to receive an accounting of certain disclosures we have made, if any, of your PHI. This right does not apply to disclosures for purposes of treatment, payment, or health care operations or for information we disclosed after we received a valid authorization from you. Additionally, we do not need to account for disclosures made to you, to family members or friends involved in your care, or for notification purposes. We do not need to account for disclosures made for national security reasons or certain law enforcement purposes, disclosures made as part of a limited data set, incidental disclosures, or disclosures made prior to April 14, 2003. Please contact the appropriate privacy office as noted below if you would like to receive an accounting of disclosures or if you have questions about this right.

You have the right to get this notice by e-mail. You have the right to get a copy of this notice by e-mail. Even if you have agreed to receive notice via e-mail, you also have the right to request a paper copy of this notice.

Complaints

You may complain to us or to the U. S. Secretary of Health and Human Services if you believe that Delta has violated your privacy rights. You may file a complaint with us by notifying the appropriate privacy office as noted below. We will not retaliate against you for filing a complaint.

Contact

You may contact the appropriate Privacy Department at the addresses and telephone numbers listed below for further information about the complaint process or any of the information contained in this notice.

Subscriber Services
P.O. Box 997330
Sacramento, CA 95899-7330
1-877-335-8273

This notice is effective on and after April 14, 2003.