

Coverage for dental and vision benefits comes as a combined package. Covered persons cannot elect coverage for one benefit type without the other. Once elected, dental and vision coverage must be elected for a two-year period.

Benefit Description	Dental Plan
	Limits
Benefit Year	July 1 through June 30
<u>Benefit Percentage</u> Type I - Preventive Dental Services Type II - Minor Restorative Dental Services Type III - Major Restorative Dental Services Type IV - Orthodontic Services (for Dependent children under age 24 only)	100% 75% 75% 50%
Maximum Benefit Paid per Covered Person per Benefit Year for Types I, II & III Dental Services Claims for Type I Preventive Dental Services incurred by covered persons under age 18 are not subject to the Benefit Year dollar maximum.	\$1,000
Lifetime Maximum Benefit Paid per Dependent Child for Type IV Orthodontic Services	\$1,760

Benefit Description	Vision Plan
	Limits
Benefit Year	July 1 through June 30
Vision Examinations	\$15 co-payment per exam*, then 100% <small>*Eligible charges for routine vision exams for covered persons under age 18 will be paid at 100% and no co-payment shall apply.</small>
<u>Other Vision Services</u> Eyeglass Frames Eyeglass Lenses, Including Eyeglass Lens Add-Ons Such As Tinting, Ultraviolet Coatings, Scratch-Resistant Coatings, and Anti-Reflective Coatings Contact Lenses	100% 100% 100%
Maximum Benefit Paid per Covered Person per Benefit Year for All Eligible Other Vision Services	\$250

Special Provision for Injuries Arising Out of Automobile Accidents
<p>Motor Vehicle Exclusion (Michigan Residents Only) BENEFITS ARE NOT PAYABLE UNDER THIS PLAN FOR INJURIES RECEIVED IN AN ACCIDENT INVOLVING A MOTOR VEHICLE AS DEFINED IN THE PLAN. It is your responsibility to obtain proper motor vehicle insurance that will give you and your family benefits. If you fail to maintain your motor vehicle insurance, you will not have any coverage for auto-related injuries. This exclusion shall not apply to a covered person who is a Michigan resident involved in an accident outside the state of Michigan for which Michigan no-fault coverage is not legally available. However, this exclusion shall apply if a covered person is injured while in his or her own uninsured motor vehicle for which a Michigan no-fault policy is legally required and would have provided coverage, had such a policy been in effect.</p> <p>Coordination with Other Coverage for Injuries Arising out of Automobile Accidents (Non-Michigan Residents Only) In the event that a covered person is injured in an accident involving an automobile, this Plan shall be the primary plan for purposes of paying benefits and the covered person's automobile insurance shall pay as secondary.</p>