



## RAYANT DENTAL DISCOUNT PLAN TERMS AND LIMITATIONS

1. Eligible dependents under a family program include the participant's spouse and/or one or more of the participant's eligible child dependents. Eligible child dependents include natural born children or stepchildren of the participant or the participant's spouse, legally adopted children of the participant or the participant's spouse, a child for whom the participant or the participant's spouse has legal guardianship over and who is wholly dependent upon the participant or the participant's spouse for most of his/her support and maintenance, and the participant or the participant's spouse's foster children. Proof of support or adoption and all other matters pertaining to eligibility as a child dependent must be submitted to Rayant Dental Discount Plan when requested.
2. Eligible child dependents are covered through the end of the month in which they turn age 23.
3. A child otherwise defined above but who has obtained age 23 and who Rayant Dental Discount Plan determines is incapable of self-sustaining employment by reason of mental or physical handicap or developmental disability shall be considered a child under this program if he/she depends on the participant or the participant's spouse for support and maintenance and had the condition before attaining age 23. Proof of handicap must be submitted to Rayant Dental Discount Plan when requested.
4. Payment for the Rayant Dental Discount Plan is made on an annual basis. No mid term refunds or adjustments (i.e., family to single) will be allowed.
5. Negotiated charge levels are only available when services are rendered by a Rayant Dental Discount Plan participating PPO dentist.
6. The negotiated charge levels are subject to change in the future. Changes will occur no more than once during any twelve month period and participants will be notified 30 days in advance of any changes.
7. Services for which Rayant Dental Discount Plan has not negotiated a discounted charge with the PPO dentists may be billed at the Dentists usual charge.
8. No person, other than the participant and his/her eligible dependents is entitled to receive the negotiated charges under this program. This program is not transferable.
9. This program provides discounted charges for most Dental services when the participant uses a Rayant Dental Discount Plan PPO provider. The participant is responsible for paying all discounted charges. No payments will be made by Rayant Dental Discount Plan for services rendered under this program.