

This is an outline of the limitations and exclusions for the plan listed above. It is designed for convenient reference. Consult the policy for a complete list of limitations and exclusions. Company does not provide coverage for:

Exclusions/Limitations:

- a. No pre-existing condition exclusions or limitations.
- b. Oral exams, prophylaxes (cleanings), and fluoride treatments (up to age 14) are payable twice per calendar year.
- c. People with specific at-risk health conditions may be eligible for additional prophylaxes or fluoride treatment. The patient should talk with his or her dentist about treatment.
- d. Bitewing X-rays are payable once per calendar year and full mouth X-rays are payable once in any five-year period.
- e. Sealants are payable only for the occlusal surface of first permanent molars to age nine and second permanent molars to age 14. The surface must be free from decay and restorations. Sealants are payable once per tooth per 36 months.
- f. Crowns, bridges, dentures and implants are payable once per tooth per five-year period
- g. RLHICA will not make payment for procedures to replace a missing tooth or teeth that were lost prior to becoming a Certificate Holder or Eligible Dependent under the Policy and all charges for the same will be your responsibility.

Billing and eligibility administration provided by Morgan-White Administrators, Inc.

Plans underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY.