

**DELTA DENTAL OF MISSOURI
COVERAGE OF IN PROGRESS ORTHODONTIC SERVICES
RIDER TO MEMBERSHIP CERTIFICATE**

This Rider is issued by Delta Dental of Missouri (“DDMO”) for attachment to and inclusion as part of the Summary Plan Description (“SPD”), Number ASPD-PPO-DMDFD4-8, and Schedule of Benefits, and Membership Certificate (“Certificate”), Number MO-PPO-MC-08. The effective date of this Rider is 1/1/2018. Accordingly, all definitions, terms, limitations, exclusions and conditions of the SPD and Certificate apply to this Rider, unless superseded or modified by this Rider.

Coverage Of In Progress Orthodontic Services

A. Prior Coverage for Orthodontic Services.

Membership Benefits include orthodontic Dental Services provided to a Participant whose orthodontic treatment began prior to becoming a Participant when each of the requirements below are met.

1. Participant had prior coverage for orthodontic services.
2. Participant meets the criteria for coverage of orthodontic Dental Services, including any age limits.
3. After becoming a Participant, the orthodontic treatment continues and Participant incurs expenses under the payment plan entered into with the orthodontist for such treatment.
4. Proof of prior coverage and the total amount paid for orthodontic services before becoming a Participant is submitted to DDMO.

Membership Benefits are limited to the Orthodontic Lifetime Maximum shown in the Schedule of Benefits less the amount paid for orthodontic services under the Participant’s prior plan.

B. No Prior Coverage for Orthodontic Services.

If a Participant began orthodontic treatment prior to becoming a Participant, but does not meet all of the criteria in Section A (e.g., Participant did not have prior coverage for orthodontic services, Participant cannot provide proof of the amount paid under prior coverage, etc.), no Membership Benefits for orthodontic Dental Services are available during the first 12 months after becoming a Participant (“No Prior Coverage Penalty”).

Membership Benefits for orthodontic services begin after the expiration of the No Prior Coverage Penalty. Membership Benefits are limited to the Orthodontic Lifetime Maximum shown in the Schedule of Benefits less the amount paid by the Participant for orthodontic treatment under the payment plan entered into with the orthodontist for such treatment before becoming a Participant, as long as Participant meets the criteria for coverage of orthodontic Dental Services, including any age limits.