Delta Dental of California

Combined Evidence of Coverage and Disclosure Form

SAN FRANCISCO HEALTH SERVICE SYSTEM

RETIREE

Group No: 01673

Effective Date: January 1, 2026

PENDING REGULATORY APPROVAL

Underwritten and administered by:
Delta Dental of California
560 Mission Street
Suite 1300
San Francisco, CA 94105

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Attachments: (The following documents are attached to this *EOC* and incorporated by reference into the Contract.)

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Introduction

This *Combined Evidence of Coverage and Disclosure Form* ("*EOC*") provides information about Your Delta Dental PPO™ Plan ("Plan") provided by Delta Dental of California ("Company"), on behalf of itself, and its affiliated companies. To offer these Benefits, the Contractholder has entered into a Group Dental Insurance Contract with Us.

This document, including the Contract and any attachments, provides the terms and conditions of Your coverage. Read this document carefully for an explanation of Your coverage, including the *Definitions* section for any terms with special or technical meanings.

This Combined EOC and disclosure form constitutes only a summary of the health plan. The health plan contract must be consulted to determine the exact terms and conditions of coverage.

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

PERSONS WITH SPECIAL HEALTHCARE NEEDS SHOULD READ THE SECTION ENTITLED "SPECIAL NEEDS".
Terms such as "**You**," "**Your**" and "**Yourself**" means the individuals who are covered. "**We**," "**Us**" and "**Our**" refers to the Company or Our Third Party Administrator.

Request Confidential Communications
You may request to receive communications about Your protected health information from Us at an alternate address or by an alternate method. If You would like to submit a new request for confidential communications or revise or cancel an existing one, contact Us via: email: departmentriskethicsandcompliance@delta.org, or mail: the address below or visit Our website deltadentalins.com/ccsf. Your request will be valid until You cancel the request or submit a new request.

Identification ("ID") Card
ID cards are not required to receive dental services. However, when You receive dental services, Your Enrollee ID number should be provided to Your Dentist. An ID card may be obtained by visiting Our website at deltadentalins.com/ccsf.

Contract
The Benefit explanations contained in this *EOC* and the attachments are subject to all provisions of the Contract. In the event there is a conflict between this *EOC* and the Contract, the Contract prevails. This document is not a Summary Plan Description under the Employee Retirement Income Security Act ("ERISA"*).*

Contact Us
For more information, visit Our website at deltadentalins.com/ccsf or call Our Customer Service Center at 888-335-8227 or You may submit an inquiry to:

Delta Dental of California
P.O. Box 997330
Sacramento, CA 95899-7330

Michael G. Hankinson, Esq.
Executive Vice President and Chief Legal Officer

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Definitions

Certain terms used throughout this document begin with capital letters. When these terms are capitalized, use the following definitions to understand their meanings as they pertain to Your Benefits and how Your dental coverage works.

Benefits: covered dental services as described under the Contract, this *EOC*, *Attachments A and B* and any other attachments.

Billed for the Charge: a bill that provides at a minimum, an accurate itemization of the premium amounts due, the due date(s), and the period of time covered by the premium(s).

Calendar Year: the 12 months of the year from January 1 through December 31.

Coinsurance: the amount You are responsible for paying as shown in *Attachment A*.

Contract: the agreement between Us and the Contractholder, including any attachments.

Contract Benefit Level: the percentage of the Maximum Allowance We will pay after any applicable Deductible has been satisfied as shown in *Attachment A*.

Contractholder: the organization named herein contracting with Us to obtain dental Benefits.

Contract Term: the period during which coverage is in effect whether on a Calendar Year or Contract Year basis.

Deductible: a dollar amount that You must pay for certain covered services before We pay.

Delta Dental PPO™ Dentist ("PPO Dentist"): a PPO Dentist agrees to accept the PPO Maximum Allowance as payment in full for covered Benefits and to adhere to Our administrative guidelines. You will enjoy the lowest out-of-pocket costs when obtaining treatment from a PPO Dentist.

Delta Dental Premier® Dentist ("Premier Dentist"): a Premier Dentist agrees to accept the Premier Maximum Allowance as payment in full for covered Benefits and to adhere to Our administrative guidelines. These Dentists have not agreed to accept the PPO Maximum Allowance as payment in full. As a result, You often experience higher out-of-pocket costs.

Dentist: a duly licensed Dentist legally entitled to practice dentistry at the time and in the state or jurisdiction in which services are performed.

Dependent ("Dependent Enrollee"): the Primary Enrollee's Dependent and any individual eligible to enroll for Benefits because of their relationship with the Primary Enrollee. And includes:

- the Spouse;
- dependent children from birth to age 26 regardless of marital status;
- as otherwise required by state or federal law.

Children include natural children, stepchildren, foster children, adopted children, children placed for adoption and children of a partner as recognized by the Contractholder.

Effective Date: the date the Contract begins or coverage begins.

Emergency Dental Condition: means dental symptoms and/or pain that are so severe that, without immediate attention by a Dentist, could reasonably result in any of the following:

- placing the patient's health in serious jeopardy;
- serious impairment to bodily functions;
- serious dysfunction of any bodily organ or part;
- death.

Emergency Dental Service: means a dental screening, examination and evaluation by a Dentist or, to the extent permitted by applicable law, by other appropriate licensed persons under the supervision of a Dentist, to determine if an

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Emergency Dental Condition exists and, if it does, the care, treatment and surgery if within the scope of that person's license necessary to relieve or eliminate the Emergency Dental Condition within the capability of the facility.

Enrollee: retiree ("Primary Enrollee") or a Dependent ("Dependent Enrollee") enrolled to receive Benefits.

Grace Period: a period at least 180 consecutive days beginning the day the Notice of State of Grace Period is dated.

Maximum Contract Allowance ("Maximum Allowance"): the reimbursement under Your Plan against which We calculate Our payment and Your financial obligation. Subject to adjustment for extreme difficulty or unusual circumstances, the Maximum Allowance for services provided:

- by a PPO Dentist is the lesser of the Dentist's Submitted Fee or the PPO Maximum Allowance.
- by a Premier Dentist is the lesser of the Dentist's Submitted Fee or the Premier Maximum Allowance.
- by a Non-Delta Dental Dentist is the lesser of the Dentist's Submitted Fee or the Program Allowance.

Non-Delta Dental Dentist or Non-participating Dentist ("Non-Delta Dental Dentist"): a Dentist who has not signed a contract with Us to provide Benefits as a PPO Dentist or Premier Dentist and does not adhere to Our administrative guidelines. These Dentists may balance bill up to their Submitted Fee.

Notice of End of Coverage: the notice sent to by Us notifying the recipient that Your coverage has been cancelled.

Notice of Start of Grace Period: The notice sent by Us that the plan will be terminated unless the premium amount due is received no later than the last day of the Grace Period.

Open Enrollment Period: the period the Contractholder has established for You to make changes in coverage selections for the next Contract Term.

Optional Services: services that are more expensive than the form of treatment provided under accepted dental practice standards. Optional Services also include the use of specialized techniques instead of standard procedures.

Plan: dental Benefits selected by the Contractholder and provided under the Contract, *EOC* and any attachments.

PPO Maximum Contract Allowance ("PPO Maximum Allowance"): the maximum fee for a covered service payable by Us to a PPO Dentist.

Premier Maximum Contract Allowance ("Premier Maximum Allowance"): the maximum fee for a covered service payable by Us to a Premier Dentist.

Premium: the amount the Contractholder or You, if applicable, pay for coverage and as stated in the *Group Information* section of the Contract.

Pre-Treatment Estimate: an estimation of the allowable Benefits for the services proposed, it is not a guarantee of payment. Refer to the Pre-Treatment Estimate section for additional information.

Procedure Code: the Current Dental Terminology© ("CDT") number assigned to a Single Procedure by the American Dental Association.

Program Allowance: the amount determined by an established level of all charges for services by Dentists with similar professional standing in the same geographical area. Program Allowances may be different based on the Dentist's contracting status.

Special Health Care Need: means a physical or mental impairment, limitation or condition that substantially interferes with Your ability to obtain Benefits. Examples of such a Special Health Care Need are 1) the inability to obtain access to Your Contract Dentist's facility because of a physical disability and 2) the inability to comply with the Contract Dentist's instructions during examination or treatment because of physical disability or mental incapacity.

Spouse: an individual who is a partner of the Primary Enrollee as:

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- Defined and as may be required to be treated as a Spouse by the laws of the state where the Contract is issued and delivered;
- Defined and as may be required to be treated as a Spouse by the laws of the state where the Primary Enrollee resides; or
- May be recognized by the Contractholder.

Submitted Fee: the amount the Dentist bills and submits for a specific procedure.

Eligibility and Enrollment – When Coverage Begins

Eligibility Requirements
The Contractholder is responsible for establishing eligibility and reporting enrollment to Us. We process enrollment as reported. You are eligible to enroll if You meet the eligibility requirements defined by the Contractholder.

Your Dependents are eligible to enroll on the same date You enroll. Later-acquired Dependents become eligible as soon as they acquire dependent status.

There is no coverage under this Plan for Dependents on active military duty.

Medicare eligibility will not affect Your eligibility or Your Dependent's eligibility, if applicable.

Overage Children
An overage Dependent child may be eligible if:

- The child is incapable of self-sustaining employment because of a physically or mentally disabling injury, illness or condition;
- The child is chiefly dependent on the Primary Enrollee for support; and
- Proof of disability is provided within 60 days of request. Proof of disability will not be required more than one (1) time per year following a two-year period after the Dependent reaches the limiting age. Eligibility will continue as long as the Dependent relies on the Primary Enrollee for support because of a physically or mentally disabling injury, illness or condition.

Enrollment Requirements
If the Contractholder is responsible for Your Premium, coverage will begin on the Contract's Effective Date.

If You are responsible for Your Premium,

- You must enroll within 31 days after the date You become eligible or during an Open Enrollment Period.
- All Dependents must be enrolled within 31 days after they become eligible or during an Open Enrollment Period or *Special Enrollment Period*.
- If You elect Dependent coverage, You must enroll all Your Dependent Enrollees for coverage.

  You:
  - Must pay Premiums in the manner elected by the Contractholder and approved by Us, and
  - May not drop coverage and may only make coverage changes during an Open Enrollment Period or *Special Enrollment Period* as a result of a qualifying status change.

A child who is eligible as a Primary Enrollee and a Dependent Enrollee can be insured as a Primary Enrollee or as a Dependent Enrollee but not both at the same time.

Special Enrollment Periods – Enrollment Changes
After Your Effective Date, You may change Your enrollment during an Open Enrollment Period or during a *Special Enrollment Period* as a result of a qualifying status change. Qualifying status changes include, but are not limited to, the following events:

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- Marital status Examples include, but are not limited to: marriage, divorce, legal separation, annulment or death;
- Number of Dependents (a child's birth, adoption of a child, placement of child for adoption, addition of a stepchild or foster child, child under legal guardianship or other court order or death of a child);
- Dependent child ceases to satisfy eligibility requirements;
- Employment status (change in Your or Your Dependent's employment status);
- Residence (You move);
- Court order requiring Dependent coverage;
- Loss of other group coverage;
- Any other current or future election changes permitted by Internal Revenue Code Section 125; or
- Any other changes specified by applicable law or regulation.

Continuation of Benefits

We will not pay for any services/treatment received after Your coverage ends. However, We will pay for covered services incurred while You were eligible if the procedures are completed within 31 days of the date Your coverage ends. A dental service is incurred for:

- an appliance (or change to an appliance), at the time the impression is made;
- a crown, bridge or cast restoration, at the time the tooth or teeth are prepared;
- root canal therapy, at the time the pulp chamber is opened; and
- all other dental services, at the time the service is performed, or the supply furnished.

Premiums

Subject to the terms and conditions of the Contract, We agree to provide the Benefits described in this *EOC* in consideration of the Contractholder's remittance of the Premium when due or if You are being billed directly, Your payment of the required Premium when due.

Cancellation, Rescission or Non-renewal of Coverage

We may cancel the Contract only:

- upon 180 days' written notice if Contractholder fails to pay premiums in the amount and as required by the Contract;
- upon 180 days' written notice if Contractholder fails to comply with material provisions relating to employer contribution or group participation rates by the Contractholder or employer of the Contract; or
- upon 180 days' written notice if We demonstrate that the Contractholder committed fraud or an intentional misrepresentation of material fact under the terms of the Contract.

Cancellation of Enrollment due to Non-Payment of Premium

Grace Period

We may cancel the Contract after written notice to the Contractholder if premiums, or a portion of premiums, are not paid by the due date after being billed for the charge. We will provide a Notice of Start of Grace Period to the Contractholder stating a payment delinquency has triggered a Grace Period of 180 days starting the day the Notice of Start of Grace Period is dated. The Contractholder will promptly send or make available a copy of this notice to You. Your coverage will continue in effect during day Grace Period.

You are financially responsible for any and all premiums, and any copayments, coinsurance, or deductible amounts, including those incurred for services received during the Grace Period.

A Notice of End of Coverage will be provided to the Contractholder for all cancellations after the date coverage has ended, but no later than five (5) calendar days after the date coverage has ended that includes the following statement: To learn about new coverage or whether Your coverage can be reinstated, contact Us at deltadentalins.com/ccsf. The

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Contractholder will promptly send or make available a copy of this notice to You. If You lose coverage, You may be financially responsible for the payment of claims incurred.

Cancellation of Enrollment for other than Non-Payment of Premium

For cancellations, rescission and non-renewals for other than for nonpayment of premium, We will provide the Contractholder with a Notice of Cancellation, Rescission or Nonrenewal. The Contractholder will promptly send or make available a copy of this notice to You. A Notice of End of Coverage will be provided to the Contractholder for all cancellations after the date coverage has ended, but no later than five (5) calendar days after the date coverage has ended that includes:

- The following statement: "To learn about new coverage or whether Your coverage can be reinstated, contact Us at deltadentalins.com/ccsf."
- Notice as to the availability of the right to request completion of covered services.

If the Contract is terminated for any cause, We are not required to preauthorize services beyond the termination date or to pay for services provided after the termination date, except for services begun while the Contract was in effect or if You have a cancellation grievance pending for reasons other than nonpayment of premium submitted prior to the effective date of Your cancellation, renewal or rescission. Please refer to the following *Grievance Regarding Cancellation, Rescission or Nonrenewal* section as well as the *Continuation of Benefits* sections.

RIGHT TO SUBMIT GRIEVANCE REGARDING CANCELLATION, RESCISSION, OR NONRENEWAL OF YOUR PLAN ENROLLMENT, SUBSCRIPTION OR CONTRACT

If You believe Your enrollment has been, or will be, improperly cancelled, rescinded or not renewed You have at least 180 days from the date of the notice You allege to be improper to submit a grievance to Us and/or the Department of Managed Health Care ("DMHC").

For grievances submitted prior to the effective date of the cancellation, rescission or non-renewal, for reasons other than nonpayment of premium, We will continue to provide coverage while the grievance is pending with Us or the DMHC. During the period of continued coverage, You are responsible for paying premiums and any and all copayments, coinsurance, or deductible amounts as required under Your coverage.

Reinstatement of Coverage

If it is determined the cancellation, rescission or nonrenewal, including a cancellation for nonpayment of premium, is improper, Your coverage may be reinstated retroactive to the date of cancellation, rescission or nonrenewal. The Contractholder or if You are responsible for paying Your premium may be responsible for the payment of any and all outstanding premium payments accrued from the effective date of the cancellation, rescission or nonrenewal before reinstatement. Any outstanding premium must be paid prior to reinstatement.

OPTION 1 – YOU MAY SUBMIT A GRIEVANCE TO YOUR PLAN.

You may submit online at deltadentalins.com/ccsf, or

Cancellation - Nonpayment: call 800-765-6003 or write to:
Delta Dental of California
Attn: Correspondence Department
P.O. Box 997330
Sacramento, CA 95899

Cancellation - Rescission or Nonrenewal: call 866-275-7061 or write to:
Delta Dental of California
P.O. Box 997330
Sacramento, CA 95899

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You may want to submit Your grievance to Us first if You believe Your cancellation, recession, or nonrenewal is the result of a mistake. Grievances should be submitted as soon as possible.

We will resolve Your grievance or provide a pending status within three (3) calendar days. If You do not receive a response from Us within three (3) calendar days, or if You are not satisfied in any way with Our response, You may submit a grievance to the DMHC as detailed under Option 2 below.

OPTION 2 – YOU MAY SUBMIT A GRIEVANCE DIRECTLY TO THE DMHC.

You may submit a grievance to the DMHC without first submitting it to Us or after you have received Our decision on Your grievance. Grievances may be submitted to the DMHC online at www.Healthhelp.ca.gov or by mailing your written grievance to:

Help Center
Department of Managed Health Care
980 Ninth Street, Suite 500
Sacramento, CA 95814-2725

You may contact the DMHC for more information on filing a grievance at:

Phone: 1-888-466-2219
TDD: 1-877-688-9891
Fax: 1-916-255-5241

How To Use This Plan

We will pay Benefits for the dental services described in *Attachment A* subject to the limitations and exclusions described in *Attachment B*. When Attachment C is included, please see additional Benefits, Limitations and Exclusions in the Attachment. All other Benefits, Limitations and Exclusions remain unchanged. We will pay Benefits only for covered services. Your Plan covers several categories of dental services when they are within the standards of generally accepted dental practice standards. Claims are processed in accordance with Our standard processing policies. We may use Dentists (dental consultants) to review treatment plans, diagnostic materials and/or prescribed treatments to determine generally accepted dental practices and to determine if treatment has a favorable prognosis. Limitations and exclusions will be applied for the period You are covered under any Delta Dental plan or prior dental care plan provided by the Contractholder. Additional eligibility periods, if any, are listed in *Attachment A*. If You receive dental services from a Dentist outside Your state of residence, the Dentist will be paid according to Our network payment provisions for Your state.

If a primary dental procedure includes component procedures that are performed at the same time as the primary procedure, the component procedures are considered to be part of the primary procedure for purposes of determining the Benefit payable, even when billed separately.

Coinsurance
We will pay a percentage of the applicable Maximum Allowance for covered services, as shown in *Attachment A and Attachment C,* and You are responsible for paying the balance which is referred to as Coinsurance. Coinsurance is part of Your out-of-pocket cost even after any Deductible has been met.

The amount of Your Coinsurance will depend on the type of service and the Dentist providing the service. Dentists are required to collect Coinsurance for covered services. Your Contractholder has chosen to require Coinsurances as a method of sharing the costs of providing dental Benefits between the Contractholder and You. If the Dentist discounts, waives or rebates any portion of the Coinsurance to You, We will be obligated to provide as Benefits only the applicable percentages of the Dentist's fees or allowances reduced by the amount of the fees or allowances that are discounted, waived or rebated.

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It is to Your advantage to select PPO Dentists because they have agreed to accept the PPO Maximum Allowance as payment in full for covered services, which typically results in lower out-of-pocket costs for You. Refer to the *Selecting Your Dentist* and *How Claims Are Paid* sections for more information.

Deductible
Your Plan features a Deductible. This is an amount You must pay out-of-pocket before Benefits are paid. The Deductible amounts are listed in *Attachment A*. Deductibles apply to all Benefits unless otherwise noted. Only the Dentist fees You pay for covered Benefits will count toward the Deductible.

Maximum Amount
A maximum amount is the maximum dollar amount We will pay toward the cost of dental care. You are responsible for paying costs above this amount. The maximum amount payable is shown in *Attachment A*. Maximums may apply on a Contract Term basis, yearly basis, a per services basis, or a lifetime basis.

Pre-Treatment Estimate
Pre-Treatment Estimate requests are not required; however, Your Dentist may file a claim form before beginning treatment showing the services to be provided to You. We will estimate the amount of Benefits payable for the listed services. By asking Your Dentist for a Pre-Treatment Estimate before You agree to receive any prescribed treatment, You will have an estimate up front of what We will pay and the difference You will need to pay. The Benefits will be processed according to the terms of the Plan when the treatment is actually performed. Pre-Treatment Estimates are valid for 365 days unless other services are received after the date of the Pre-Treatment Estimate, or until an earlier occurrence of any one of the following events:

- the date the Contract terminates;
- the date Benefits are changed if the services in the Pre-Treatment Estimate are part of a Benefit change;
- the date Your coverage ends; or
- the date the Dentist's agreement with Us ends.

A Pre-Treatment Estimate does not guarantee payment. It is an estimate of the amount We will pay when You are enrolled and meet all Plan requirements at the time the treatment is completed, and it may not consider any Deductibles.

Teledentistry

Teledentistry services are when a Dentist delivers dental services through telehealth or telecommunications to diagnose dental issues, offer dental care advice or determine appropriate dental treatment. It can be a convenient alternative option to an in-person dental appointment.

There are two types of Teledentistry services:

- **Synchronous** is real-time interaction such as a video call with Your PPO Dentist.
- **Asynchronous** is when a video or photo of Your dental issue is sent to Your PPO Dentist and a reply is sent later.

A Teledentistry appointment is covered as an oral exam service under the Diagnostic and Preventive procedure category as shown in *Attachment A*. It is also covered on the same basis and to the same extent that the Benefit is covered through in-person diagnosis, consultation or treatment and is inclusive in the overall patient management care and not a separately payable service. Although the fees for Teledentistry are included in the fees that may apply to other dental services received, there are no frequency limitations imposed for Teledentistry access.

Please note that not all PPO Dentists offer Teledentistry services and that not all dental conditions can be treated through Teledentistry visits. We recommend contacting Your Dentist and Delta Dental Customer Service for additional information.

If You are experiencing a life-threatening emergency, immediately call **911**.

Selecting Your Dentist – Free Choice of Dentist

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We will provide Your Plan with PPO Dentists and Premier Dentists at convenient locations. You may see any Dentist for Your covered treatment, whether the Dentist is a PPO Dentist, Premier Dentist or a Non-Delta Dental Dentist.

Remember, You enjoy the greatest Benefits—including out-of-pocket savings—when You choose a PPO Dentist. To take full advantage of Your Plan, We highly recommend You verify a Dentist's participation status with Your dental office before each appointment. Review the *How Claims Are Paid* section to understand the method of payments applicable to Your Dentist selection and how Your selection may impact Your out-of-pocket costs.

Locating a PPO Dentist
To locate a Delta Dental PPO Network Dentist, You may access information through Our website at deltadentalins.com/ccsf or contact Our Customer Service Center at 888-335-8227.

Emergency Treatment
Delta Dental PPO Dentists are available twenty-four hours a day, seven days a week to provide treatment if You believe You are experiencing an Emergency Dental Condition. However, if You are unable to reach a Delta Dental PPO Dentist, you may seek treatment from any dentist of your choice or you can call 911 (where available). Payment for Emergency Dental Services claims will be made subject to the provisions described below.

Continuity of Care
If You are a current Enrollee, You may have the right to obtain completion of care under the Contract with Your terminated Delta Dental Dentist for certain acute dental conditions, serious chronic dental conditions and other specified dental conditions. If You are a new Enrollee, You may have the right to completion of care under the Contract with Your Non-Delta Dental Dentist for certain specified dental conditions. You must make a specific request for this completion of care Benefit. To make a request, contact our Customer Service Center at 888-335-8227. You may also contact us to request a copy of Our Continuity of Care Policy. We are not required to continue care with the Dentist if You are not eligible under the Contract or if We cannot reach agreement with the Non-Delta Dental Dentist or the terminated Delta Dental Dentist on the terms regarding Enrollee care in accordance with California law.

Special Health Care Needs
If You believe You have a Special Health Care Need, You should contact Our Customer Service Center at 888-335-8227. We will confirm that a Special Health Care Need exists, and what arrangements can be made to assist You in obtaining such Benefits. We will not be responsible for the failure of any Contract Dentist to comply with any law or regulation concerning structural office requirements that apply to a Dentist treating persons with Special Health Care Needs.

Second Opinion
We obtain 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.

We will authorize such an examination prior to treatment when necessary to make a Benefits determination in response to a request for a Pre-treatment Estimate. We will also authorize a second opinion after treatment if You have a complaint regarding the quality of the care provided. We will notify You and the treating dentist when a second opinion is necessary and appropriate, and direct You to the Regional Consultant selected by Us to perform the clinical examination. When We authorize a second opinion through a Regional Consultant, We will pay for all charges.
You may otherwise obtain second opinions about treatment from any Dentist of Your choice. Claims for the examination may be submitted to Us for payment. We will pay such claims in accordance with the Benefits of this Plan.

Facilities
Many dental facilities provide Us with information about special features of their offices, including accessibility information for patients with mobility impairments. To obtain information regarding dental facility accessibility, call Customer Service Center at 888-335-8227 or visit Our website at deltadentalins.com/ccsf.

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How Claims are Paid

When seeking services from a Dentist, You are encouraged to verify the Dentist's network status with the Dentist or contact Our Customer Service Center at 888-335-8227 for assistance.

PPO Dentist – Payment for Services
Payment for covered services provided by a PPO Dentist is calculated based on the lesser of the Dentist's Submitted Fee or the PPO Maximum Allowance, unless stated otherwise in Attachment B. PPO Dentists have agreed to accept the PPO Maximum Allowance as payment in full for covered services.

The portion of the Maximum Allowance payable by Us is limited to the applicable Contract Benefit Levels shown in *Attachment A and Attachment C*. Our payment is sent directly to the PPO Dentist who submitted the claim. We will advise You of any charges not payable by Us for which You are responsible. These charges are Your share of the Maximum Allowance, and any cost sharing features such as deductibles, charges where the maximum has been exceeded, any limitations or exclusions, and/or charges for non-covered services. You are encouraged to visit a PPO Dentist to reduce out-of-pocket costs.

Premier Dentist – Payment for Services
Payment for covered services provided by a Premier Dentist is calculated based on the lesser of the Dentist's Submitted Fee or the Premier Maximum Allowance unless stated otherwise in Attachment B. A Premier Dentist is a contracted Dentist who is not contracted as a PPO Dentist and has not agreed to accept the PPO Maximum Allowance as payment in full for covered services. Rather, Premier Dentists have agreed to accept the Premier Maximum Allowance, which in most cases is higher than the PPO Maximum Allowance.

The portion of the Maximum Allowance payable by Us is limited to the applicable Contract Benefit Levels shown in *Attachment A and Attachment C*. Our payment is sent directly to the Premier Dentist who submitted the claim. We will advise You of any charges not payable by Us for which You are responsible. These charges are Your share of the Maximum Allowance, and any cost sharing features such as deductibles, charges where the maximum has been exceeded, any limitations or exclusions, and/or charges for non-covered services.

Under certain plan designs, regardless of whether You receive services from a PPO Dentist or a Premier Dentist, claims are paid based on the PPO Maximum Allowance. A Premier Dentist may bill the difference between the PPO Maximum Allowance and the Premier Maximum Allowance. In such instances, Your out-of-pocket expense will be higher than a visit to a PPO Dentist.

Non-Delta Dental Dentist - Payment for Services
Payment for covered services provided by a Non-Delta Dental Dentist is calculated based on the lesser of the Dentist's Submitted Fee or the Maximum Allowance unless stated otherwise in Attachment B. Because these Dentists are not contracted, We cannot limit the amount charged to You. Seeking treatment from a Non-Delta Dental Dentist will generally result in higher out-of-pocket costs to You.

The portion of the Maximum Allowance payable by Us is limited to the applicable Contract Benefit Levels shown in *Attachment A and Attachment C*. Non-Delta Dental Dentists have no agreement with Us and are free to bill You for any difference between what We pay and the Submitted Fee.

You may be required to pay the Dentist and then submit a claim to Us for reimbursement. When dental services are received from a Non-Delta Dental Dentist, Our payment is sent directly to You. An assignment of benefits to a Non-Delta Dental Dentist is not permitted under this Plan.

We will advise You of any charges not payable by Us for which You are responsible. These charges are Your share of the Maximum Allowance, and any cost sharing features such as deductibles, charges where the maximum has been exceeded, any limitations and exclusions, and/or charges for non-covered services.

If We fail to pay a Dentist, You will not be liable to that Dentist for any sums owed by Us.

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How to Submit a Claim
We do not require special claim forms. However, most dental offices have claim forms available. PPO and Premier Dentists will submit Your claims paperwork for You. Non-Delta Dental Dentists may also provide this service upon Your request. If You receive services from a Non-Delta Dental Dentist who does not provide this service, You can submit Your claim directly to Us. Your dental office should be able to assist You in filling out the claim form. Claims should be submitted to:

Delta Dental of California
P.O. Box 997330
Sacramento, CA 95899-7330

Claim Forms
When We receive notice of a claim that does not contain all necessary information or is not on an appropriate claim form, forms for filing will be sent to You along with a request for any missing information. If these forms are not provided within 15 days, You will meet Our requirements if We are given written proof of the nature and extent of the loss.

Proofs of Loss
Written proof of loss (claims forms or other evidence of the claim that is ordinarily required) must be furnished to Us within 12 months after the date of such loss. Failure to furnish such proof of loss within the time required will not invalidate or reduce any claim if not reasonably possible to give proof within such time. However, proof of loss must be furnished as soon as reasonably possible.

Time Payment for Claims
All Benefits will be paid promptly as they become payable. We will pay or deny a claim within 30 calendar days after receipt of proof of loss provided it contains all necessary information needed for payment of the claim.

Payment of Claims
All Benefits not paid to the Dentist will be payable to You as the Primary Enrollee, or Dependent Enrollee, or to the estate, or to an alternate recipient as directed by court order, except that if the person is a minor or otherwise not competent to give a valid release, Benefits may be payable to the parent, guardian, or to any relative by blood or connection by marriage of the individual who is considered by Us to be equitably entitled to the benefit.

Enrollee Claims Complaint Procedure
We will notify You or Your representative and Your Dentist if Benefits are denied for services, in whole or in part, stating the reason(s) for denial. You have up to 180 days after receiving a notice of denial to request a complaint or appeal by telephone or in writing, giving reasons why You believe the denial was wrong or the nature of Your complaint. You and Your Dentist may also ask Us to examine any additional information provided that may support Your request.

You or Your representative may file a grievance to express Your concern or complaint about perception of a decision, action, omission, policy or process of Ours or any PPO/Premier Dentist. The grievance may be submitted either in writing or by calling Our Customer Service Center at 888-335-8227. Submit a written complaint or appeal to:

Delta Dental of California
P.O. Box 997100
Sacramento, CA 95899

Requests may also be made online via Our website at deltadentalins.com/ccsf. We will send You a written acknowledgment within five (5) days of receipt of the appeal. We will make a full and fair review and may ask for more documents during this review if needed. The review will consider all comments, documents, records, or other information, regardless of whether such information was submitted or considered initially. If the review is of a denial based in whole or in part on lack of dental necessity, experimental treatment, or clinical judgment in applying the terms of

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the Plan, We will consult with a Dentist who has appropriate training and experience. The review will be conducted by a person who is neither the individual who made the claim denial that is subject to the review, nor the subordinate of such individual. We will send You a decision within 30 days after receipt of Your appeal. If the grievance involves severe pain and/or imminent and serious threat to a patient's dental health, We will provide You written notification regarding the disposition or pending status of the grievance within three (3) days.

You may file a complaint with the California Department of Managed Health Care ("Department") after You have completed Our grievance procedure or after You have been involved in Our grievance procedure for 30 days. You may file a complaint with the Department immediately if You believe You are experiencing an Emergency Dental Service, which is one involving severe pain and/or imminent and serious threat to the Your health.

The Department is responsible for regulating health care service plans. If You have a grievance against Your health plan, You should first telephone Us, Your plan, at 1-888-335-8227 and use Our grievance process above 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 Dental Service, 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 Dental Emergencies or urgent medical services. The Department also has a toll-free telephone number (1-888-466-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired. The Department's internet website www.dmhc.ca.gov has complaint forms, IMR application forms and instructions online.

If You believe You need further review of Your appeal, You may contact Your state regulatory agency if applicable. If the group health Plan is subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), You may contact the U.S. Department of Labor, Employee Benefits Security Administration ("EBSA") for further review of the claim or if You have questions about the rights under ERISA. You 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
Employee Benefits Security Administration ("EBSA")
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Coordination of Benefits
If You or Your Dependents are covered by any other dental plan and receive a service covered by this Plan and the other dental plan, Benefits will be coordinated. If this Plan is the "primary" plan, We will not reduce Benefits. If this Plan is the "secondary" plan, We may reduce Benefits so that the total Benefits paid or provided by all plans do not exceed 100% of total allowable expense.

But if this Plan is the "secondary" plan, We determine Benefits after those of the primary plan and will pay the lesser of the amount that We would pay in the absence of any other dental Benefit coverage or Your total out-of-pocket cost under the primary plan for Benefits covered under Your Plan.

In order to determine which plan is primary, We will use the following rules.

- The plan covering You as a Primary Enrollee is primary over a plan covering You as a Dependent.
- The plan covering You as a retiree is primary over a plan covering You as a Dependent; except that if You are also a Medicare beneficiary, and because of the rule established by Title XVIII of the Social Security Act and implementing regulations, Medicare is:
  - Secondary to the plan covering You as a Dependent; and
  - Primary to the plan covering You as other than a Dependent (i.e., a retired employee), then the Benefits of the plan covering You as a Dependent are determined before those of the plan covering You as other than a Dependent.

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- Except as stated above, when this Plan and another plan cover the same child as a Dependent of different persons, referred to as parents:
  - The Benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but
  - If both parents have the same birthday, the Benefits of the plan covering one parent longer are determined before those of the plan covering the other parent for a shorter period.
  - However, if the other plan has no birthday rule, but has a rule based on the gender of the parent, and as a result, the plans do not agree on the order of Benefits, the rule in the other plan determines the order of Benefits.
- In the case of a Dependent child of legally separated or divorced parents, the plan covering the child as a Dependent of the parent with legal custody or as a Dependent of the custodial parent's Spouse (i.e., stepparent) will be primary over the plan covering the child as a Dependent of the parent without legal custody.
- If there is a court decree establishing financial responsibility for the child's health care expenses, the Benefits of a plan covering the child as a Dependent of the parent with financial responsibility will be determined before the Benefits of any other policy covering the child as a Dependent child.
- If the specific terms of a court decree state that the parents will share joint custody without stating that one of the parents is responsible for the child's health care expenses, the plans covering the child will follow the order of Benefit determination rules outlined above.
- The Benefits of a plan covering You as an employee, if applicable, who is neither laid-off nor retired are determined before those of a plan covering You as a laid-off or retired employee. The same holds true if You are a Dependent of a Primary Enrollee as a retiree or an employee. If the other plan does not have this rule, and as a result, the plans do not agree on the order of Benefits, this rule is ignored.
- If Your coverage is provided under a right of continuation pursuant to federal or state law also is covered under another plan, the following will be the order of benefit determination.
  - First, the Benefits of a plan covering You as an employee, if applicable, or Primary Enrollee (or the Primary Enrollee's Dependent).
  - Second, the Benefits under the continuation coverage.

  If the other plan does not have the rule described above, and if, as a result, the plans do not agree on the order of Benefits, this rule is ignored.
- If none of the above rules determines the order of Benefits, the Benefits of the plan covering You as a retiree longer are determined before those of the plan covering You for the shorter term.
- When determination cannot be made in accordance with the rules above, the Benefits of a plan that is a medical plan covering dental as a Benefit will be primary to a standalone dental plan.

Renewal and Termination of Benefits

This Plan renews on the anniversary of the Contract unless We provide notice of a change in Premiums or Benefits and the Contractholder does not accept the change. Your Benefits will terminate:

- As of the date this Plan is terminated,
- You cease to be eligible under the terms of this Plan, or
- Your enrollment is canceled under the terms of this Plan.

We are not obligated to continue to provide Benefits to You or Your Dependents except for completion of dental treatment started when this Plan was in effect.

General Provisions

Conformity With Prevailing Laws

PENDING REGULATORY APPROVAL

All legal questions about the Contract will be governed by the state where the Contract was entered into and is to be performed. Any part of the Contract which conflicts with the laws of the state or federal law is hereby updated to conform to the minimum requirements of such laws.

Compliance with Administrative Simplification, Security and Privacy Regulations
The parties will comply in all respects with applicable federal, state and local laws and regulations relating to administrative simplification, security and privacy of individually identifiable information including executing any agreements as required by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). The parties agree that the Contract will incorporate terms as necessary and as applicable to execute the required agreements (i.e., business associate agreement) to comply with federal regulations issued under the HIPAA and Health Information Technology for Economic and Clinical Health ("HITECH") Act or to comply with any other enacted administrative simplifications, security or privacy laws or regulations.

Continued Coverage under USERRA
As required under the Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA"), if You are covered on the date Your USERRA leave of absence begins, You may continue dental coverage for Yourself and any Dependents, if applicable. Continuation of coverage under USERRA may not extend beyond the earlier of:

- Twenty-four (24) months, beginning on the date the leave of absence begins, or;
- The date You fail to return to work within the time required by USERRA.

For USERRA leave that extends beyond 31 days, the Premium for continuation of coverage will be the same as for COBRA coverage.

Continuation of Coverage Under COBRA
The federal Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") provides a way for You and Your Dependents, if applicable, who lose employer-sponsored group health plan coverage to continue coverage for a period of time. COBRA does not apply to all companies, only those that meet certain size guidelines. See Your Human Resources Department or website for complete information. We do not assume any of the obligations required by COBRA of the Contractholder or any employer (including the obligation to notify potential beneficiaries of their rights or options under COBRA).

Entire Contract
The Contract, including this *EOC*, and any attachments, is the entire agreement between the parties. No agent has authority to change or waive any of its provisions. Changes are not valid unless approved by one of Our executive officers.

No claims for loss incurred or disability commencing after three (3) years from the date of issue of the Contract will be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss existed prior to the Effective Date of the Contract.

Legal Actions
No action at law or in equity will be brought to recover on the Contract prior to expiration of 180 days after proof of loss has been filed in accordance with requirements of the Contract, nor will an action be brought at all unless brought within three (3) years from expiration of the time within which proof of loss is required by the Contract.

Misstatements on Application; Effect
In the absence of fraud or intentional misrepresentation of material fact in applying for or procuring coverage, all statements made by You or the Contractholder will be deemed representations and not warranties. No such statement will be used in defense to a claim, unless it is contained in a written application.

Organ and Tissue Donation
Donating organs 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 with Your physician. Organ donation begins at the hospital, when a patient

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is pronounced brain dead and identified as a potential organ donor. An organ procurement organization will become involved to coordinate the activities.

Public Policy Participation by Enrollees
Our Board of Directors includes Enrollees who participate in establishing Our public policy regarding Enrollees through periodic review of Our Quality Assessment program reports and communication from Enrollees. You may submit any suggestions regarding Our public policy in writing to: Customer Service department, P.O. Box 997330, Sacramento, CA 95899-7330.

Timely Access to Care
Contracted Dentists have agreed that waiting times for appointments for care will never be greater than the following time frames:

- For emergency care, 24 hours a day, 7 day days a week;
- For any urgent care, 72 hours for appointments consistent with Your individual needs;
- For any non-urgent care, 36 business days; and
- For any preventative services, 40 business days.

During non-business hours, You will have access to Your Dentist's answering machine, answering service, cell phone or pager for guidance on what to do and who to contact if the You are calling due to an emergency or urgent care situation. If You contact Our Plan's customer service phone number, a Customer Service Representative will answer the phone within 10 minutes during normal business hours.
Should You need interpretation services when scheduling an appointment with any of Our contracted Dentists, offices, please call 800-422-4234 for assistance.

Non-Discrimination
We comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity.
We:

- Provide free aids and services to people with disabilities to communicate effectively with Us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Delta Dental's Customer Service Center at 800-471-0236.

If you believe that Delta Dental has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance electronically online, over the phone with a Customer Service representative, or by mail.

Delta Dental
P.O. Box 997100
Sacramento, CA 95899
Telephone Number: 800-471-0236
Website Address: deltadentalins.com/ccsf

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

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U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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Attachment A
Description of Dental Benefits, Deductibles, Maximums and Contract Benefit Levels

Contractholder: San Francisco Health Service System **Group Number:** 01673

Effective Date: January 1, 2026

Deductible and maximum amounts will be determined on a Calendar Year basis per Enrollee unless otherwise stated and are subject to *Attachment B - Limitations and Exclusions*.

Description of Dental Benefits	
Dental Benefit **Benefit Category**	**Dental Benefit Description**
Exams Diagnostic and Preventive	evaluation to assess oral health
X-Rays Diagnostic and Preventive	radiographic imaging services to aid diagnosis
Prophylaxis Diagnostic and Preventive	services to remove plaque, tartar and stains from the tooth surface
Fluoride Diagnostic and Preventive	topical application of fluoride in the dental office
Space Maintainers Diagnostic and Preventive	oral appliance made to "maintain" the space created by the loss of a tooth
Sealants Basic	topically applied acrylic, plastic or composite materials used to seal developmental grooves and pits in permanent molars for the purpose of preventing decay
Minor Restorative Basic	amalgam (silver filling) and resin-based composite (tooth-colored filling) and prefabricated crowns for treatment of decay, failing restorations or fractures
Endodontics Major	treatment of diseases and injuries of the tooth pulp
Periodontics; Surgical Basic	surgical treatment of gums and bones supporting teeth
Periodontics; Non-Surgical Basic	non-surgical treatment of gums and bones supporting teeth
Periodontal Maintenance Major	a cleaning performed to maintain periodontal health after periodontal treatment
Denture Repair/Rebase/Reline Major	repair to partial or complete dentures, including rebase procedures and relining
Extractions Basic	removal of teeth
Surgical Extractions Basic	removal of teeth by opening the gums and removing bone
Other Oral Surgery Basic	oral surgery services with the exception of surgical and non-surgical extractions
Other Basic Services Basic	nitrous oxide
Palliative Treatment Diagnostic and Preventive	treatment to relieve pain
IV Sedation & General Anesthesia Basic	when administered by a Dentist for Oral Surgery or selected endodontic and periodontal surgical procedures

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Consultation	opinion or advice requested by a Dentist
Diagnostic and Preventive	
Major Restorative	treatment of decay and fracture when teeth cannot be restored with amalgam (silver filling) or resin-based composites (tooth-colored filling)
Major	
Prosthodontics; Removable	procedures for construction, modification and repair of partial or complete dentures
Major	
Prosthodontics; Fixed	procedures for construction, modification and repair of fixed bridges
Major	
Implants	procedures for the surgical placement and removal of endosteal, eposteal and transosteal implants and for implant supported prosthetics, including implant connecting bars, implant repairs and recementation. Implants are defined as prosthetic appliances placed into or on the bone of the maxilla or mandible (upper or lower jaw) to retain implant supported dental prosthesis
Major	
Orthodontic	procedures using appliances to treat malocclusion of teeth and/or jaws which significantly interferes with their function
Orthodontic	
Cone Beam CT	x-ray technique that captures multiple images of the head and neck from a variety of angles
Major	
Professional Visits	visit for observation or after regularly scheduled hours
Diagnostic and Preventive	
Resin-based Composites - Posterior	resin-based composite (tooth-colored fillings) in the rear of the mouth for treatment of decay, failing restorations or fractures
Basic	
Night Guards/Occlusal Guards	intraoral removable appliances provided for treatment of harmful oral habits
Basic	

Additional Benefits During Pregnancy
We will pay for additional Benefits to help improve oral health during pregnancy. The additional Benefits include one (1) additional oral exam and either one (1) additional routine cleaning; one (1) additional periodontal scaling and root planing per quadrant or one (1) additional periodontal maintenance procedure. Written confirmation of the pregnancy must be provided when the claim is submitted

Deductibles

If You obtain Benefits from any combination of PPO, Premier or Non-Delta Dental Dentists during a Calendar Year, the Deductible You pay will not exceed the Premier/Non-Delta Dental Dentist Deductible. You enjoy the greatest Benefits - including out-of-pocket savings—when You choose a PPO Dentist.

	PPO Dentists	**Premier and Non-Delta Dental Dentists**
Annual Deductible	None	$50 per Enrollee $100 per family
Deductibles waived for	Diagnostic & Preventive Benefits	

Maximums

	PPO Dentists	**Premier and Non-Delta Dental Dentists**
Annual Maximum	$1,250 per Enrollee	$1,250 per Enrollee
Annual Maximum waived for	Diagnostic & Preventive Benefits	

Contract Benefit Levels

Our reimbursement to Dentists is based on PPO Maximum Contract Allowance for PPO Dentists, Premier Maximum Contract Allowance for Premier Dentists and Program Allowance for Non-Delta Dental Dentists.

We will pay the Contract Benefit Level for the following Benefits.

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You are responsible for paying the balance not paid by Us which is referred to as Coinsurance. The amount of Coinsurance will depend on the Benefit category and the Dentist providing the service.			
Dental Benefit Category	**PPO Dentists**	**Premier Dentists**	**Non-Delta Dental Dentists**
Diagnostic and Preventive	100%	100%	80%
Basic	80%	80%	80%
Major	60%	50%	50%

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Attachment B
Limitations and Exclusions

Contractholder: San Francisco Health Service System **Group Number:** 01673

Contract Term: Calendar Year (unless otherwise specified)

Effective Date: January 1, 2026

Limitations

Limitations below with age limitations will be subject to exception based on medical necessity.

- Services that are more expensive than the form of treatment customarily provided under accepted dental practice standards are called "Optional Services". Optional Services also include the use of specialized techniques instead of standard procedures.

  Examples of Optional Services:
  - a crown where a filling would restore the tooth;
  - an inlay/onlay instead of an amalgam restoration;
  - porcelain, resin or similar materials for crowns placed on a maxillary second or third molar, or on any mandibular molar (an allowance will be made for a porcelain fused to high noble metal crown); or
  - an overdenture instead of a denture.

- Exam and cleaning limitations:
  - We will pay for oral examinations and cleanings (including scaling in presence of generalized moderate or severe gingival inflammation-full mouth, periodontal maintenance in the presence of inflamed gums or any combination thereof) no more than twice in a Calendar Year.
  - Full mouth debridement is not allowed when performed by the same Dentist/Dentist office on the same day as evaluation procedures.
  - A full mouth debridement is allowed once in a lifetime when You have no history of prophylaxis, scaling and root planing, periodontal surgery or periodontal maintenance procedures within three (3) years. When allowed a full mouth debridement counts toward the maintenance frequency in the year provided.
  - Note that periodontal maintenance, Procedure Codes that include periodontal maintenance is covered as a Major Benefit and full mouth debridement is covered as a Diagnostic and Preventive Benefit and that routine cleanings (including scaling in presence of generalized moderate or severe gingival inflammation-full mouth) are covered as a Diagnostic and Preventive Benefit. See note on additional Benefits during pregnancy.
  - Caries risk assessments are allowed once in 36 months.

- Image limitations:
  - We will limit the total reimbursable amount to the Dentist's Submitted Fee for a comprehensive series of radiographic images when the fees for any combination of intraoral images in a single treatment series meet or exceed the Submitted Fee for a comprehensive intraoral series.
  - If a panoramic image is taken in conjunction with a comprehensive intraoral series, We will limit reimbursement to the Dentist's Submitted Fee for the comprehensive intraoral series, and the fee for the panoramic image will be Your responsibility. Panoramic images are not considered part of a comprehensive intraoral series.
  - Benefits are limited to either one (1) comprehensive intraoral series or one (1) panoramic image once every 60 months.
  - Bitewing images are limited to two (2) times in a Calendar Year when provided to Enrollees under age 18 and one (1) time each Calendar Year for Enrollees age 18 and over. Bitewings of any type are disallowed within 12 months of a full mouth series unless warranted by special circumstances.
  - Bitewing images of any type are included in the fee of a comprehensive series when taken within six (6) months of the comprehensive images.
  - Bitewing images are limited to two (2) images for Dependent Enrollee children under age 10.
  - Image capture procedures are not separately billable services.

- Cone Beam CT capture and interpretation are covered not more than once in any 12 month period. Interpretation of a diagnostic image only is covered for cone beam services. Cone beam interpretation is a covered Benefit when provided by a different Dentist/Dentist office than the Dentist/Dentist office who provided the cone beam capture only services.

- Topical application of fluoride solutions is limited to twice in a Calendar Year.

- Application of caries arresting medicament is limited to twice per tooth per Calendar Year.

- Space maintainer limitations:

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- Space maintainers are limited to the initial appliance and are a Benefit for Dependent Enrollee children to age 13. A distal shoe space maintainer-fixed-unilateral is limited to Dependent Enrollee children eight (8) and younger. A separate/additional space maintainer can be allowed after the removal of a unilateral distal shoe.
- Recementation of space maintainer is limited to once per lifetime.
- The removal of a fixed space maintainer is included in the fee. An exception is made if the removal is performed by a different Dentist/Dentist office.

- Pulp vitality tests are allowed once per day when definitive treatment is not performed.

- Sealants are limited as follows:
  - for Dependent Enrollee children through age eight on permanent first molars and through age 15 on permanent second molars if the molars are without caries (decay) or restorations on the occlusal surface.
  - repair or replacement of a Sealant on any tooth within 24 months of its application is included in the fee for the original placement.

- Specialist Consultations are limited to two (2) per Calendar Year per Dentist and count toward the oral exam frequency. Screenings or assessments reported individually when covered are limited to only one (1) in a 12-month period and included if reported with any other examination on the same date of service and Dentist office.

- We will not cover replacement of an amalgam or resin-based composite restoration (filling) within 24 months of treatment if the service is provided by the same Dentist/Dentist office. Replacement restorations within 24 months are included in the fee for the original restoration.

- We will not cover replacement of prefabricated crowns within three (3) months of treatment if the service is provided by the same Dentist/Dentist office. Replacement restorations within three (3) months are included in the fee for the original restoration.

- Protective restorations (sedative fillings) are allowed once per tooth every 90days when definitive treatment is not performed on the same date of service.

- Therapeutic pulpotomy is limited to once in a 60-month period for baby (deciduous) teeth only and is considered palliative treatment for permanent teeth.

- Pulpal therapy (resorbable filling) is limited to once in a 60 month period. Retreatment of root canal therapy by the same Dentist/Dentist office within 24 months is considered part of the original procedure.

- Apexification is only benefited on permanent teeth with incomplete root canal development or for the repair of a perforation. Apexification visits have a lifetime limit per tooth of two (2) initial visits, two (2) interim visits and two (2) final visits for Dependent Enrollees.

- Retreatment of apical surgery by the same Dentist/Dentist office within 24 months is considered part of the original procedure.

- Palliative treatment is limited to three (3) visits in a six (6) month period and the fee includes all treatment provided other than required images or select Diagnostic procedures.

- Periodontal limitations:
  - Benefits for periodontal scaling and root planing in the same quadrant are limited to once in every 24-month period for an Enrollee age 15 and older.. See note on additional Benefits during pregnancy. In the absence of supporting documentation, no more than two quadrants of scaling and root planing will be covered on the same date of service.
  - Periodontal surgery in the same quadrant is limited to once in every 24-month period and includes any surgical re-entry or scaling and root planing performed within 24-months by the same Dentist/Dentist office.
  - Periodontal services, including bone replacement grafts, guided tissue regeneration, graft procedures and biological materials to aid in soft and osseous tissue regeneration are only covered for the treatment of natural teeth and are not covered when submitted in conjunction with extractions, periradicular surgery, ridge augmentation or implants. Guided tissue regenerations and/or bone grafts are not benefited in conjunction with soft tissue grafts in the same surgical area.
  - Periodontal surgery is subject to a 30 day wait following periodontal scaling and root planing in the same quadrant.
  - Cleanings (regular and periodontal) and full mouth debridement are subject to a 30 day wait following periodontal scaling and root planing if performed by the same Dentist office.

- Oral Surgery services are covered once in a lifetime except removal of cysts and lesions and incision and drainage procedures, which are covered once in the same day.

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- Frenulectomy and frenuloplasty are only considered in cases of ankyloglossia (tongue-tie) interfering with feeding or speech as diagnosed and documented by a physician, or the frenum is contributing to the presence of a large diastema(s).

- Crowns are covered not more often than once in any 60-month period except when We determine the existing crown is not satisfactory and cannot be made satisfactory because the tooth involved has experienced extensive loss or changes to tooth structure or supporting tissues.

- inlays/onlays are limited for Dependent Enrollee children to age 12 and older and are covered not more often than once in any 60-month period except when We determine the existing inlay/onlay is not satisfactory and cannot be made satisfactory because the tooth involved has experienced extensive loss or changes to tooth structure or supporting tissues.

- Core buildup, including any pins, are covered not more than once in any 60-month period.

- Post and core services are covered not more than once in any 60-month period.

- Crown repairs are covered not more than once in a six (6) month period. Crowns, inlays/onlays and fixed bridges include repairs for 24 months following installation.

- Denture Repairs are covered not more than once in any 24-month period except for fixed Denture Repairs which are covered not more than once in a six (6) month period.

- Prosthodontic appliances, implants and/or implant supported prosthetics that were provided by Us will be replaced only after 60 months have passed, except when We determine that there is such extensive loss of remaining teeth or change in supporting tissue that the existing fixed bridge or denture cannot be made satisfactory. Fixed prosthodontic appliances are limited to age 16 and older. Replacement of a prosthodontic appliance and/or implant supported prosthesis not provided by Us will be made if We determine it is unsatisfactory and cannot be made satisfactory. Diagnostic and treatment facilitating aids for implants are considered a part of, and included in, the fees for the definitive treatment. Our payment for implant removal is limited to one (1) for implant site per lifetime whether provided under Our plan or any other dental care plan.

- When a posterior fixed bridge and a removable partial denture are placed in the same arch in the same treatment episode, only the partial denture will be a Benefit.

- Recementation of crowns, inlays/onlays or bridges is included in the fee for the crown, inlay/onlay or bridge when performed by the same Dentist/Dentist office within six (6) months of the initial placement. After six (6) months, payment will be limited to one (1) recementation in a lifetime by the same Dentist/Dentist office.

- We limit payment for dentures to a standard partial or complete denture. A standard denture means a removable appliance to replace missing natural, permanent teeth that is made from acceptable materials by conventional means and includes routine post delivery care including any adjustments and relines for the first six (6) months after placement.
  - Denture rebase is limited to one (1) per arch in a 24-month period and includes any relining and adjustments for six (6) months following placement.
  - Dentures, removable partial dentures and relines include adjustments for six (6) months following installation. After the initial six (6) months of an adjustment or reline, adjustments are limited to once per arch in a six (6) month period and relining is limited to twice per arch in a 12-month period.

    Immediate dentures and immediate removable partial dentures include adjustments for three (3) months following installation. After the initial three (3) months of an adjustment or reline, adjustments are limited to once per arch in a six (6) month period and relining is limited to twice per arch in a 12-month period.

  - Tissue conditioning is limited to two (2) per arch in a 12-month period. Tissue conditioning is not allowed as a separate Benefit when performed on the same day as a denture, reline or rebase service.
  - Recementation of fixed partial dentures is limited to once in a six (6) month period.

- The fees for synchronous/asynchronous teledentistry services are considered inclusive in overall patient management and are not a separately payable service.

- Night Guard/Occlusal Guard limitations:
  - The replacement of appliances for Night Guard/Occlusal Guard Services is limited to once every 36 months. Adjustment of an occlusal guard is allowed once in 12-months following six (6) months from initial placement.

- General Anesthesia and intravenous moderate (conscious) sedation are a Benefit only when provided by a dentist in conjunction with covered oral surgery procedures or selected endodontic and periodontal surgical procedures or when necessary, due to concurrent medical conditions. Benefits are limited to one type of anesthesia per day.

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- Local anesthesia and regional/or trigeminal block anesthesia are not separately payable procedures.

Exclusions

Exclusions below with age limitations will be subject to exception based on medical necessity.

We do not pay Benefits for:

- Treatment of injuries or illness covered by workers' compensation or employers' liability laws; services received without cost from any federal, state or local agency, unless this exclusion is prohibited by law.
- Cosmetic surgery or procedures for purely cosmetic reasons.
- Maxillofacial prosthetics.
- Provisional and/or temporary restorations (except an interim removable partial denture to replace extracted anterior permanent teeth during the healing period for Dependent Enrollee children 16 years of age or under). Provisional and/or temporary restorations are not separately payable procedures and are included in the fee for completed service.
- Treatment to stabilize teeth, treatment to restore tooth structure lost from wear, erosion, or abrasion or treatment to rebuild or maintain chewing surfaces due to teeth out of alignment or occlusion. Examples include but are not limited to: equilibration, periodontal splinting and abfraction.
- Any Single Procedure provided prior to the date the Enrollee became eligible for Benefits under this Plan.
- Prescribed drugs, medication, pain killers, antimicrobial agents, or experimental/investigational procedures.
- Extra oral grafts (grafts of tissues obtained from extraoral sites of the Enrollee's own body to their oral tissues).
- Fixed bridges and removable partials for Dependent Enrollee children under age 16.
- Interim implants, endodontic endosseous implant and extraoral implants.
- Indirectly fabricated resin-based inlays/onlays.
- Charges by any hospital or other surgical or treatment facility and any additional fees charged by the Dentist for treatment in any such facility.
- Treatment by someone other than a Dentist or a person who by law may work under a Dentist's direct supervision.
- Charges incurred for oral hygiene instruction, a plaque control program, preventive control programs including home care times, dietary instruction, image duplications, cancer screening or tobacco counseling.
- Dental practice administrative services including, but not limited to, preparation of claims, any non-treatment phase of dentistry such as provision of an antiseptic environment, sterilization of equipment or infection control, or any ancillary materials used during the routine course of providing treatment such as cotton swabs, gauze, bibs, masks or relaxation techniques such as music.
- Procedures having a questionable prognosis based on a dental consultant's professional review of the submitted documentation.
- Any tax imposed (or incurred) by a government, state or other entity, in connection with any fees charged for Benefits provided under the Contract, will be the responsibility of the Enrollee and not a covered Benefit.
- Deductibles, amounts over plan maximums and/or any service not covered under this Plan.
- Services covered but exceed Benefit limitations or are not in accordance with processing policies in effect at the time the claim is processed.
- Services for Orthodontic treatment (treatment of malocclusion of teeth and/or jaws) except as provided under the Orthodontic Benefits section.
- Services for any disturbance of TMJ or associated musculature, nerves and other tissues except as provided under the TMJ Benefit section.

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- Missed and/or cancelled appointments.
- Actions taken to schedule and assure compliance with patient appointments are inclusive with office operations and are not a separately payable service.
- The fees for care coordination are considered inclusive in overall patient management and are not a separately payable service.
- Dental case management motivational interviewing and patient education to improve oral health literacy.
- Non-ionizing diagnostic procedure capable of quantifying, monitoring and recording changes in structure of enamel, dentin, and cementum.
- Extra-oral – 2D projection radiographic image and extra-oral posterior dental radiographic image.
- Diabetes testing.
- Corticotomy (specialized Oral Surgery procedure associated with Orthodontics).
- Antigen or antibody testing.
- Counseling for the control and prevention of adverse oral, behavioral and systemic health effects associated with high-risk substance use.
- Services or supplies for sleep apnea.
- Cone beam image capture only is not a covered Benefit.
- Photobiomodulation therapy.
- Duplication of a prosthetic device or appliance.

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Attachment C
Wellness Benefits

Contractholder: San Francisco Health Service System

Group Number: 01673 Effective Date: January 1, 2026

Wellness Benefits are available to help improve the oral health of Enrollees with certain Qualifying Medical Conditions.

Qualifying Medical Conditions
Enrollees with one or more of the following Qualifying Medical Conditions will receive Wellness Benefits: cardiovascular (heart) disease; diabetes; cerebrovascular disease (stroke); HIV/AIDS; rheumatoid arthritis; chronic kidney disease; Sjogren's syndrome; lupus; Parkinson's disease; amyotrophic lateral sclerosis; Huntington's disease; opioid misuse and addiction; joint replacement; and cancer.

Wellness Benefits
The information in the table below replaces the coverage for routine cleanings, periodontal maintenance and periodontal scaling and root planing described in Attachments A and B.

Service	PPO Providers' Contract Benefit Level	Premier and Non-Delta Dental Providers' Contract Benefit Level	Limitations
Routine Cleaning & Periodontal Maintenance[1]	100%	100%	any combination of four (4) each Calendar Year
Periodontal Scaling & Root Planing	100%	100%	once every Calendar Year per quadrant with no more than two (2) quadrants covered on the same date of service.

[1]If an Enrollee is eligible for a pregnancy benefit and is also eligible for the Wellness Benefit, then Wellness Benefits replace the additional pregnancy benefits described in Attachment B, except such Enrollees will be entitled to one additional oral exam each Calendar Year while pregnant provided that written confirmation of the pregnancy is submitted.

All other Benefits, Limitations and Exclusions remain unchanged.

Signing up for Wellness Benefits
1. Go to deltadentalins.com/ccsf.
2. Log in to your Online Services account. (If you don't have one, click Register.)
3. Click on the Optional Benefits tab in the left column.
4. Click on Opt In next to the name of the person you want to enroll. You can enroll yourself or a dependent child.
5. Complete and submit the form.

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HIPAA Notice of Privacy Practices

CONFIDENTIALITY OF YOUR HEALTH INFORMATION

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This notice is required by law to inform you of how Delta Dental and its affiliates ("Delta Dental") protect the confidentiality of your health care information in our possession. Protected Health Information (PHI) is defined as individually identifiable information regarding a patient's health care 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 Dental 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 follow the privacy practices described in this notice and federal and state privacy requirements that apply to our administration of your benefits. Delta Dental reserves the right to change our privacy practice effective for all PHI maintained. We will update this notice if there are material changes and redistribute it to you within 60 days of the change to our practices. We will also promptly post a revised notice on our website. A copy may be requested anytime by contacting the address or phone number at the end of this notice. You should receive a copy of this notice at the time of enrollment in a Delta Dental program and will be informed on how to obtain a copy at least every three years.

PERMITTED USES AND DISCLOSURES OF YOUR PHI

Uses and disclosures of your PHI for treatment, payment or health care operations
Your explicit authorization is not required to disclose information about yourself for purposes of health care treatment, payment of claims, billing of premiums, and other health care operations. If your benefit plan is sponsored by your employer or another party, we may provide PHI to your employer or plan sponsor to administer your benefits. As permitted by law, we may disclose PHI to third-party affiliates that perform services for Delta Dental to administer your benefits, and who have signed a contract agreeing to protect the confidentiality of your PHI, and have implemented privacy policies and procedures that comply with applicable federal and state law.

Some examples of disclosure and use for treatment, payment or operations include: 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. Some other examples are:

- Uses and/or disclosures of PHI in facilitating treatment. *For example, Delta Dental may use or disclose your PHI to determine eligibility for services requested by your provider.*
- Uses and/or disclosures of PHI for payment. *For example, Delta Dental 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 Dental may use and disclose your PHI to review the quality of care provided by our network of providers.*

Other permitted uses and disclosures without an authorization

We are permitted to disclose your PHI upon your request, or to 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 the law, and when otherwise required by law. Delta Dental may 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.

Some other examples include: to notify or assist in notifying a family member, another person, or a personal representative of your condition; to assist in disaster relief efforts; to report victims of abuse, neglect or domestic violence to appropriate authorities; 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, with certain restrictions, we are permitted to use and/or disclose your PHI for underwriting, provided it does not contain genetic information. Information can also be de-identified or summarized so it cannot be traced to you and, in selected instances, for research purposes with the proper oversight.

Disclosures Delta Dental makes with your authorization

Delta Dental will not use or disclose your PHI without your prior written authorization unless permitted by law. If you grant an authorization, you can later revoke that authorization, in writing, to stop the future use and disclosure. The authorization will be obtained from you by Delta Dental or by a person requesting your PHI from Delta Dental.

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 Delta Dental at the address at the bottom of this notice. You must include (1) your name, address, telephone number and identification number, and (2) the PHI you are requesting. Delta Dental may charge a reasonable fee for providing you copies of your PHI. Delta Dental 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 Dental 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 Dental 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 Delta Dental 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, however, you may not restrict our legal or permitted uses and disclosures of PHI. While we will consider your request, we are not legally required to accept those requests that we cannot reasonably implement or comply with during an emergency. If we accept your request, we will put our understanding in writing.

You have the right to correct or update your PHI.
You may request to make an amendment of PHI we maintain about you. 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 privacy office as noted below if you have questions about amending your PHI.

You have rights related to the use and disclosure of your PHI for marketing.
Delta Dental agrees to obtain your authorization for the use or disclosure of PHI for marketing when required by law. You have the opportunity to opt-out of marketing that is permitted by law without an authorization. Delta Dental does not use your PHI for fundraising purposes.

You have the right to request or receive confidential communications from us by alternative means or at a different address.
Alternate or confidential communication is available if disclosure of your PHI to the address on file could endanger you. You may be required to provide us with a statement of possible danger,

as well as specify a different address or another method of contact. Please make this request in writing to the address noted at the end of this notice.

You have the right to receive an accounting of certain disclosures we have made, if any, of your PHI.
You have a right to an accounting of disclosures with some restrictions. 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, certain law enforcement purposes or disclosures made as part of a limited data set. Please contact us at the number at the end of this notice 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 email.
A copy of this notice is posted on the Delta Dental website. You may also request an email copy or paper copy of this notice by calling our Customer Service number listed at the bottom of this notice.

You have the right to be notified following a breach of unsecured protected health information.

Delta Dental will notify you in writing, at the address on file, if we discover we compromised the privacy of your PHI.

COMPLAINTS

You may file a complaint with Delta Dental and/or with the U. S. Secretary of Health and Human Services if you believe Delta Dental has violated your privacy rights. Complaints to Delta Dental may be filed by notifying the contact below. We will not retaliate against you for filing a complaint.

CONTACTS

You may contact Delta Dental at 866-530-9675, or you may write to the address listed below for further information about the complaint process or any of the information contained in this notice.
Delta Dental
P.O. Box 997330
Sacramento, CA 95899-7330

This notice is effective on and after January 1, 2017.

Note: Delta Dental's privacy practices reflect applicable federal law as well as known state law and regulations. If applicable state law is more protective of information than the federal privacy laws, Delta Dental protects information in accordance with the state law.

Last Significant Changes to this notice:

- Clarified that Delta Dental does not use your PHI for fundraising purposes. Effective January 1, 2016
- Clarified that Delta Dental's privacy policy reflect federal and state requirements. – effective January 1, 2015
- Updated contact information (mailing address and phone number) – effective July 1, 2013
- Updated Delta Dental's duty to notify affected individuals if a breach of their unsecured PHI occurs – effective July 1, 2013
- Clarified that Delta Dental does not and will not sell your information without your express written authorization – effective July 1, 2013
- Clarified several instances where the law requires individual authorization to use and disclose information (e.g., fundraising and marketing as noted above) – effective July 1, 2013

DELTA DENTAL AND ITS AFFILIATES

Delta Dental of California offers and administers fee-for-service dental programs for groups headquartered in the state of California.

Delta Dental of New York offers and administers fee-for-service programs in New York.

Delta Dental of Pennsylvania and its affiliates offer and administer fee for-service dental programs in Delaware, Maryland, Pennsylvania, West Virginia and the District of Columbia.

Delta Dental of Pennsylvania's affiliates are Delta Dental of Delaware; Delta Dental of the District of Columbia and Delta Dental of West Virginia.

Delta Dental Insurance Company offers and administers fee-for-service dental programs to groups headquartered or located in Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas and Utah and vision programs to groups headquartered in West Virginia.

DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, ME, MI, NC, NH, OK, OR, RI, SC, SD, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN and WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

Dentegra Insurance Company.

Can you read this document? If not, we can have somebody help you read it. You may also be able to get this document written in your language. For free help, please call 1-866-530-9675 (TTY: 711).

¿Puede leer este documento? Si no, podemos hacer que alguien lo lea por usted. También puede obtener este documento escrito en su idioma. Para obtener ayuda gratuita, llame al 1-866-530-9675 (TTY: 711). (Spanish)

您能自行閱讀本文件嗎？如果不能，我們可請人幫助您閱讀。您還可以請人以您的語言撰寫本文件。如需免費幫助，請致電 1-866-530-9675 (TTY: 711)。(Chinese)

Bạn có đọc được tài liệu này không? Nếu không, chúng tôi sẽ cử một ai đó giúp bạn đọc. Bạn cũng có thể nhận được tài liệu này viết bằng ngôn ngữ của bạn. Để nhận được trợ giúp miễn phí, vui lòng gọi 1-866-530-9675 (TTY: 711). (Vietnamese)

이 문서를 읽으실 수 있습니까? 그렇지 않다면, 다른 사람이 대신 읽어드리도록 도와드릴 수 있습니다. 또한 이 문서를 귀하의 모국어로 번역해드릴 수 있습니다. 무료 지원을 요청하시려면, 1-866-530-9675 (TTY: 711)번으로 연락하십시오. (Korean)

Mababasa mo ba ang dokumentong ito? Kung hindi, mayroong makatutulong sa iyo na basahin ito. Maaaring makuha mo rin ang dokumentong ito nang nakasulat sa iyong wika. Para sa libreng tulong, pakitawagan ang 1-866-530-9675 (TTY: 711). (Tagalog)

Вы можете прочитать этот документ? Если нет, то вы можете попросить кого-нибудь в нашей компании помочь вам прочитать этот документ. Вы также можете получить этот документ на своем языке. Для получения бесплатной помощи, просьба звонить по номеру 1-866-530-9675 (TTY: 711). (Russian)

هل تستطيع قراءة هذا المستند؟ إذا كنت لا تستطيع, يمكننا أن نُوفّر لك من يساعدك في قراءتها. ربما يمكنك أيضًا الحصول على هذا المستند مكتوبًا بلغتك. للمساعدة المجانية اتصل بـ 1-866-530-9675 (TTY: 711). (Arabic)

Èske w ka li dokiman sa a? Si w pa kapab, nou ka fè yon moun ede w li l. Ou ka gen posiblite pou jwenn dokiman sa a tou ki ekri nan lang ou. Pou jwenn èd gratis, tanpri rele 1-866-530-9675 (TTY: 711). (Haitian Creole)

Pouvez-vous lire ce document ? Si ce n’est pas le cas, nous pouvons faire en sorte que quelqu’un vous aide à le lire. Vous pouvez également obtenir ce document écrit dans votre langue. Pour obtenir de l’assistance gratuitement, veuillez appeler le 1-866-530-9675 (TTY : 711). (French)

Możesz przeczytać ten dokument? Jeśli nie, możemy Ci w tym pomóc. Możesz także otrzymać ten dokument w swoim języku ojczystym. Po bezpłatną pomoc zadzwoń pod numer 1-866-530-9675 (TTY: 711). (Polish)

Você consegue ler este documento? Se não, podemos pedir para alguém ajudá-lo a ler. Você também pode receber este documento escrito em seu idioma. Para obter ajuda gratuita, ligue 1-866-530-9675 (TTS: 711). (Portuguese)

Non riesci a leggere questo documento? In tal caso, possiamo chiedere a qualcuno di aiutarti a farlo. Potresti anche essere in grado di ricevere questo documento scritto nella tua lingua. Per assistenza gratuita, chiama il numero 1-866-530-9675 (TTY: 711). (Italian)

この文書をお読みになれますか？お読みになれない場合には、読むためのお手伝いをさせていただけます。この文書をご希望の言語に訳したものをお送りできる場合もあります。無料のサポートについては、1-866-530-9675 (TTY: 711) までご連絡ください。 (Japanese)

Können Sie dieses Dokument lesen? Falls nicht, können wir Ihnen einen Mitarbeiter zur Verfügung stellen, der Sie dabei unterstützen wird. Möglicherweise können Sie dieses Dokument auch in Ihrer Sprache erhalten. Rufen Sie für kostenlose Hilfe bitte folgende Nummer an: 1-866-530-9675 (TTY: 711). (German)

آیا می توانید این متن را بخوانید؟ در صورتی که نمی توانید، ما قادریم از شخصی بخواهیا تا در خواندن این متن به شما کمک کند. همچنین ممکن است بتوانید این متن را به زبان خود دریافت کنید. برای کمک رایگان با این شماره تماس بگیرید: 1-866-530-9675 (TTY: 711). (Persian Farsi)

קענט איר לייענען דעם דאָזיקן דאָקומענט? אויב ניט, עמעצער דו קען אייך העלפן לייענען. איר קענט מעגליך אויך באקומען דעם דאָזיקן דאָקומענט אין אייער שפראך. פאר אומזיסטע הילף, ביטע קלינגט: 1-866-530-9675 (TTY: 711). (Yiddish)

Díísh yíníłta’go bíníghah? Doo bíníghahgóó éí nich’į’ yídóołtahígíí nihee hóló. Díí naaltsoos t’áá Diné bizaad k’ehjí ályaago ałdó’ nich’į’ ádoolnį́į́łgo bíighah. T’áá jíík’e shíká i’doolwoł nínízingo kojį’ béésh holdíílnih 1-866-530-9675 (TTY: 711). (Navajo)

LAP_DUAL #99505