

SCHEDULE OF BENEFITS

Indemnity Plan

Waiting Period for Type I Services:	None
Waiting Period for Type II Services:	None
Waiting Period for Type III Services:	12 months
Waiting Period for Type IV Services:	12 months
Dependent Age:	26
Dependent Maximum Age:	26
Annual Deductible	\$50 per person, Max 3 per family, Waived for Type I
Maximum Annual Payment	\$1,200

	In-Network	Out-of-Network
Type I - Diagnostic and Preventive Services	100%	80%
Type II - Basic Restorative Services	80%	60%
Type III - Major Services	50%	50%

	In-Network	Out-of-Network
Type IV – Orthodontia	50%	50%
Orthodontic Annual Maximum:	\$1,000	
Orthodontic Lifetime Maximum:	\$1,000	
Orthodontic care will be provided when in the opinion of the Orthodontic Consultant a satisfactory result can be achieved.		
Cross bite in permanent teeth will only be treated when, in the opinion of the Orthodontic Consultant, other conditions are present which would indicate that orthodontic treatment is necessary. Plan benefits shall cover 24 months of usual and customary Orthodontic Care. Treatment beyond said 24 months will not be covered.		

Note: When using an out-of-network provider, benefits are payable based on the Prevailing Fee.

DOMESTIC PARTNER RIDER

The Certificate issued by the Company to the Policyholder is hereby amended, effective upon receipt of this Rider, as follows:

The terms and conditions of that certain Certificate are hereby confirmed in their entirety with the exception that to the extent the terms and conditions of this Rider are in conflict with the terms and conditions of the Certificate, the terms of this Rider shall govern.

Domestic Partners

A domestic partner of the certificateholder is an Eligible Dependent if:

- 1) the domestic partner has lived with the certificateholder at the same regular residence and been each other's sole domestic partner continuously for a minimum of six (6) months and intends to continue such indefinitely;
- 2) is not legally married to anyone else;
- 3) is 18 years of age or older;
- 4) is not related to the certificateholder; and
- 5) is financially interdependent with certificateholder.

The domestic partner may be the same or opposite sex as the certificateholder.

It is agreed and acknowledged that this Rider shall be effective upon receipt by certificateholder.

Signed for CompBenefits Insurance Company



President