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This Certificate is a summary of the Benefits available under the Group Contract between Willamette Dental Insurance, Inc. and the Group. For complete details on Benefits and other Contract provisions including; but not limited to; the exclusions and limitations; please refer to the Contract on file with your Group. To the extent any information in this Certificate is inconsistent with the terms and provisions of the Contract; the terms and provisions of the Contract shall control.

DEFINITIONS

The following defined terms are used throughout this Certificate:

Benefits means services performed by a provider that are covered under the Contract; and any payments by the Company for a Member for services or supplies covered under the Contract.

Calendar Year means January 1 through December 31.

Company means Willamette Dental Insurance, Inc.

Co-pay and Co-payment means the dollar amount that will be the Member's responsibility to pay for certain services to be provided under the Contract.

Dependent means a person listed on the Member's enrollment application as a Dependent of the Member; who is eligible for Dependent coverage under the terms of the Contract; and whose enrollment application for coverage has been accepted by the Company; and for whom the applicable Premium for coverage has been paid.

Dental Emergency means the sudden and unexpected onset of a condition; or exacerbation of an existing condition; requiring necessary care to control pain; swelling; or bleeding in or around the teeth and gums. Such emergency care must be provided within forty-eight (48) hours following the onset of the emergency; and includes treatment for acute infection; pain; swelling; bleeding; or injury to natural teeth and oral structures. The emergency care does not include follow-up care such as; but not limited to; crowns; root canal therapy; or prosthetic Benefits. For the purpose of Benefit determination, consideration will be given by the Company to the symptoms of the condition; and the actions that would have been taken by a prudent person under such circumstances.

Group means the employer (including approved affiliates and subsidiaries) for which coverage under the Contract is approved in writing by the Company.

Group Representative means the employer; or a person who has been designated by the Group to act as its agent. The agent will remit the Premium to the Company; as well as; give and receive any notices under the Contract.

Investigational Service or Supply means a service or supply (including; but not limited to; equipment, drugs; devices; and other items) that is determined by the Company to meet any one of the following:

- Any service or supply classified by the Company as experimental or investigational. The terms experimental and investigational shall mean the following: (1) services or supplies which are under continued scientific testing and research because they have not yet been proven to show a demonstrable benefit for a particular illness; (2) disease or condition; or (3) to

- be safe and efficacious. The Company in its sole discretion; shall make all determinations of which services and supplies will be considered to be experimental or investigational. In determining whether services or supplies are experimental or investigational; the Company will consider the following: (4) whether the services or supplies are in general use in the dental community in the State of Oregon; (5) whether the services or supplies are under continued scientific testing and research; (6) whether the services or supplies show a demonstrable benefit for a particular illness; disease or condition; and (7) whether the services or supplies are proven to be safe and efficacious. Upon written request, the Company shall provide to a Member all documentation in the Company's possession; and used by the Company in connection with determining whether a service or supply is experimental or investigational.
- Any service or supply that is on an investigational protocol; unless approved in writing in advance by the Company.

Licensed Dentist means a licensed doctor of dental surgery (D.D.S.) or a licensed doctor of medical dentistry (D.M.D.).

Member means an active or retired individual employee of the Group; who is eligible for coverage under the terms of the Contract; provided the following conditions are met; (1) The enrollment application for coverage has been accepted by the Company; and (2) The applicable Premium for coverage has been paid.

Necessary Service or Supply means that the service or supply meets all of the following criteria as determined by the Participating Dentist:

- It is required to diagnose or treat the Member's condition.
- It is consistent with the symptoms or diagnosis and treatment of the condition.
- It is the most appropriate level of service that is essential to the Member's needs.
- It is not an Investigational Service or Supply.
- It is not primarily for the convenience of the Member or the Participating Provider.

Participating Dentist means a Licensed Dentist who is employed by or is under contract with Willamette Dental Group, P.C.; or any of its affiliates; to provide dental services.

Participating Provider means a dental services provider that has contracted in writing with the Company to accept payment from Members. To look solely to the

Company according to the terms of the Contract; for any dental services rendered to a Member who has previously paid; or on whose behalf prepayment has been made to the Company for such dental services.

Premium means the total money to be paid to the Company each month as consideration for the Benefits offered by the Contract.

Specialist means a Licensed Dentist who has completed additional training in one or more areas of dental treatment; and who provides services to the Member upon referral by the Participating Dentist.

Willamette Dental Group, P.C. means the Oregon corporation that has signed a dental services provider agreement with the Company; to act as a Participating Provider for the Company; for purposes of providing dental services on behalf of the Company; to Members according to the terms of the Contract.

MEMBER ELIGIBILITY FOR COVERAGE

Eligibility for coverage under this Contract is as follows:

- a) the Member must be and remain: (1) an active full-time employee of the Group; and (2) regularly working at least 20 hours each week. A Member becomes eligible for coverage under this Contract on the later of the Contract effective date, and the first day of the calendar month following or coinciding with ninety (90) consecutive days of continuous full-time employment.
- b) the Member retired under the Employer-sponsored retirement plan. A Member becomes eligible for coverage under this Contract on the later of the effective day of the Contract, and the first day of the calendar month following or coinciding with the date of retirement.

DEPENDENT* ELIGIBILITY FOR COVERAGE

1. To be eligible for coverage as a Dependent, the Dependent must be one of the following (proof of dependency may be required periodically by the Company):

*A Dependent who is a member in military service is not eligible.

- a. The Member's legal spouse (for information on domestic partner coverage, see the attached Domestic Partner Rider).
- b. The Dependents listed in the items below will be covered from birth through age 18 (or to age 23 if a registered student in full-time attendance at an accredited educational institution including college, university or vocational school; or if the Member is required to provide dental insurance by a court administrative order);
 - I. the Member's unmarried child; including a natural child, adopted child, child legally placed for adoption or stepchild;
 - II. a covered Dependent's natural newborn child if the following requirements are met:
 - 1) the Member is legally designated by the court as legal custodian and/or guardian within 31 days of the date of birth, with the expectation that such child will continuously reside in the Member's household for at

- 2) least one year (such child must remain in the Member's household to continue coverage under this Plan); and
 - 3) the Member must provide the main support for the covered Dependent and the covered Dependent's natural newborn child.
 - III. a Member's grandchild (other than a natural newborn child mentioned in item II. above), unmarried brother, sister, niece or nephew if the Member is legally designated by the court as legal custodian and/or guardian with the expectation that the child will continuously reside in the Member's household for at least one year (such child must remain in the Member's household to continue coverage under this Plan.
 - IV. any other child for whom the Member is legally designated by the court as the legal custodian and/or guardian.
2. A child legally placed for adoption will be considered an eligible Dependent; if the child has been placed with the Member for the purpose of adoption under the laws of the state in which the Member resides; and the Member has assumed a legal obligation for total or partial support of the child in anticipation of adoption.
 3. A child for whom the Member is legally designated by the court as the legal custodian and/or guardian will be considered an eligible Dependent; if a legal guardianship; or legal non-parental custody decree has been awarded in accordance with the laws of the state in which the guardianship or non-parental custody is obtained. Documentation must be provided; including the petition for guardianship or non-parental custody; and the court order on the petition; stating the reason for the guardianship or non-parental custody; and the authority of the Member. The child must have been placed in the Member's home under a parent-child relationship; and the Member must provide the main support for the child; separate from any federal or state support.
 4. An unmarried child reaching the limiting age; may continue to be an eligible Dependent while the child is; and continues to be both incapable of self-sustaining employment by reason of a developmental disability or physical handicap; and chiefly dependent upon the Member for support and maintenance; provided that the member provides proof of such child's incapacity and dependency to the Company within sixty (60) days after the child would otherwise become ineligible for coverage under the terms of the Contract. Proof of incapacity shall be submitted to the Company in the form of a written opinion by a licensed physician; not related by blood or marriage to the Member or child; who has examined and evaluated the child within a sixty (60) day period; ending on the date of submission of the proof that the child is incapable of self-sustaining employment by reason of a developmental disability; or physical handicap. The Company may