Excellus BlueCross BlueShield – A Dental Market Leader

The RIT Student Dental Plan is brought to you by Excellus BlueCross BlueShield, the #1 dental insurer in the Rochester area, insuring over 320,000 people. You can count on the excellent quality, value and service that they have been delivering to their customers for over 60 years.

Cost of the Plan

The cost of the RIT Dental Plan is based on an annual premium. This premium will be billed after you enroll in the plan.

An open enrollment period occurs during the first 30 days of each academic semester. There is no pro-rating of premium. Coverage is also available for dependents (spouse/children).

<table>
<thead>
<tr>
<th>Type of Enrollments</th>
<th>Annual Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$264</td>
</tr>
<tr>
<td>Student w/Children</td>
<td>$419</td>
</tr>
<tr>
<td>Student w/Spouse</td>
<td>$435</td>
</tr>
<tr>
<td>Family</td>
<td>$590</td>
</tr>
</tbody>
</table>

Coverage Starts …
Coverage will be effective 8/22/15 through 8/31/16 or the first day of your enrollment semester through 8/31/15.

Coverage Ends …
Coverage will automatically terminate on 8/31/16 unless you renew the coverage by completing a new enrollment form and paying the annual premium for the next school year.

How to Get Started

To enroll in the RIT Student Dental Plan, simply complete the enclosed enrollment form and return it to:

Attn: Membership and Billing
Excellus BlueCross BlueShield
P.O. Box 22999
Rochester, New York 14692

Do not send premium payment with enrollment form. You will be billed.
If you have any questions or need more information, please call Customer Service:

1-800-724-1675
TTY 1-877-398-2275

Hours of Service:
7:00 am to 7:00 pm Monday – Thursday
9:00 am to 7:00 pm Friday
9:00 am to 1:00 pm on Saturday

Excellus BlueCross BlueShield
165 Court Street, Rochester, New York 14647
A nonprofit independent licensee of the Blue Cross Blue Shield Association

Rochester Institute of Technology
Student Dental Plan 2015 – 2016
Group #13442-501
The RIT Student Dental Plan brings together cost-effective, convenient dental care with fully qualified dentists and benefits. We make it easy for busy undergraduate and graduate students to keep a healthy smile.

All dental services provided by the University Dental Faculty Practice Group and Eastman Dental Center are covered at 100%, subject to the limits outlined below. Coverage is underwritten by one of the oldest, most trusted insurance companies in the Rochester area, Excellus BlueCross BlueShield.

- $500 Annual Maximum benefit per member per calendar year
- No deductibles

In-Network Benefits at Treatment Locations

<table>
<thead>
<tr>
<th>Dental Services</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive –</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Oral Examinations</td>
<td>Initial (new patient) and periodic, allowed twice a year.</td>
</tr>
<tr>
<td>Dental X-rays</td>
<td>Complete or Panorex, including intraoral films, allowed once in a 36-month period</td>
</tr>
<tr>
<td>Bitewing X-rays: maximum of four X-rays in a 12-month period</td>
<td></td>
</tr>
<tr>
<td>Cleanings, including scaling and polishing of teeth twice a year</td>
<td></td>
</tr>
<tr>
<td>Topical Fluoride treatment twice a year for members under age 19</td>
<td></td>
</tr>
<tr>
<td>Palliative, emergency treatment to relieve pain</td>
<td></td>
</tr>
<tr>
<td>Space Maintainers</td>
<td>Fixed unilateral or bilateral for dependents under age 19</td>
</tr>
</tbody>
</table>

Basic Restorative — Covered at 100%

Only for the following services:

- Fillings
  - Amalgam and resin restorations for treatment of cavities, allowed once per tooth surface in a 12-month period
- Extractions

Out-of-Network Benefits (at Non-Participating Treatment Locations)

All Out-of-Network services are covered at 50% of the fee schedule allowance up to the $500 Annual Maximum benefit.

Exclusions:

- Cosmetic services and supplies — unless required as the result of an accidental injury occurring while your plan coverage is in effect.
- Treatment for temporomandibular joint syndrome, or TMJ.
- Services or supplies that are experimental or investigative in nature.
- Services or supplies paid for under any law, including expenses incurred as the result of an occupational illness that is covered under Workers’ Compensation laws.
- Any loss, or portion thereof, for which mandatory automobile no-fault benefits are recovered or recoverable.
- Any service not listed above is excluded from this plan, including, but not limited to, laboratory, periodontic, endodontic, removable prosthetics, fixed prosthetics and orthodontic procedures.

Experts in Dental Care

Students who enroll in the RIT Dental Plan will be treated by fully qualified dental practitioners from:
- University Dental Faculty Practice Group
- Eastman Dental Center

For decades, these institutions have been offering highly skilled general and specialty care to the Greater Rochester community.

Dental Office Appointment Scheduling/Emergency

Appointment Scheduling: All appointments will be scheduled through one telephone number. To schedule an appointment, simply call (585) 275-5051 during the hours of 9 am to 4 pm (Mon. – Fri.).

Emergency Care: Please call (585) 275-5051 during the hours of 9 am to 4 pm. After 4 pm call (585) 273-2465 and request the dentist on-call.

Treatment Locations/Hours

University Dental Faculty Practice Group
Department of Dentistry
4th Floor of the Ambulatory Center
601 Elmwood Ave.
Rochester, NY 14642

Hours of Service:
- Monday – Friday 9 am – 5 pm
- Tuesday and Thursday 9 am – 9 pm
- Every Saturday 9 am – 1 pm

Eastman Dental Center
625 Elmwood Ave.
Rochester, NY 14620

Hours of Service:
- Monday – Friday 9 am – 5 pm
- Tuesday and Thursday 9 am – 9 pm
- Every Saturday 9 am – 2 pm