



CHOICEAMERICA™ DENTAL AND VISION RIDER

Attaching to and forming part of the Certificate of Insurance shown in the Declaration, in consideration of Premium owed, and subject to all other Terms of the Policy, the Policy is hereby amended to include the following language:

Dental Coverage

The following Dental benefits are added to the BENEFIT SUMMARY:

Dental Coverage	
NOT Subject to Deductible or Coinsurance Charges are Subject to Usual, Reasonable, and Customary Limits per Certificate Period up to the Maximum Period of Coverage	
Benefit	Limits
Dental Consultation ▪ Acute dental conditions ▪ Visit Maximum: 1	Maximum: \$75
Tooth Extraction ▪ Visit Maximum: 1	Maximum: \$150

The following items are added to the EXCLUSIONS provision:

- (27) Charges incurred chronic Dental conditions; and
- (28) Charges incurred Pre-existing Dental conditions; and
- (29) Charges incurred for Treatment or Services for preventative Dental and/or maintenance; and
- (30) Charges incurred for Treatment or Services for a Dental injury; refer to the Certificate of Insurance for potential coverage under the medical benefits.

The following terms are added to the DEFINITIONS provision:

Dental Services/Dental Treatment: The procedures and care rendered by licensed Dentists/Dental Providers for diagnosis or treatment of dental disease, injury or abnormal condition. These dental services are based on a valid dental need according to accepted standards of dental practice.

Dentist/Dental Provider: A person duly licensed to practice dentistry in the state or country in which the dental service is rendered.

Vision Coverage

The following Vision benefit is added to the BENEFIT SUMMARY:

Vision Coverage	
NOT Subject to Deductible or Coinsurance Charges are Subject to Usual, Reasonable, and Customary Maximum Limits per Period of Coverage or If Indicated, per Lifetime	
Benefit	Limit
Vision Consultation ▪ Visit Maximum: 1	Maximum Visit: \$100

The following items are added to the EXCLUSIONS provision:

- (31) Charges incurred for Treatment or Services for preventative vision care; and
- (32) Charges incurred for eye glasses and lenses.