BUPA INSURANCE COMPANY
Dental Care Rider

We have added the Dental Care Rider as a supplementary coverage to your Bupa Corporate Care health plan. The Dental Care Rider covers eligible expenses for the usual, customary, and reasonable charges for a geographical area in accordance with the Contract, the Table of Benefits, the Bupa Corporate Care Membership Guide, and the conditions and benefits listed below.

The Dental Care Rider covers eligible dental treatment received from a licensed dental practitioner. It does not provide coverage for cosmetic dentistry, cosmetic dental surgery (required solely to improve appearance), or orthodontia for members over the age of 18.

This rider overrides exclusion No. 6.12 DENTAL TREATMENT NOT RELATED TO COVERED ACCIDENT in the Bupa Corporate Care Membership Guide.

Area of Coverage
The area of coverage provided by this rider will be the same as the one chosen for your Bupa Corporate Care plan. Members may choose the dentist they prefer without any network limitations within the area of coverage.

The Claim Process
Members must pay the provider directly for all services under this rider, and submit original itemized bills and receipts afterwards with a completed claim form to Bupa or its representative. Bupa will not settle charges directly with providers, but will reimburse the member in accordance with the Table of Benefits and the usual, customary, and reasonable charges for a geographical area.

Table of Benefits

Basic and Major Dental Care (Not subject to deductible)	**Coverage**
Maximum benefit per member, per membership year	US$1,500
° Oral exam	80%
° Routine cleaning	80%
° Simple X-ray (bitewings)	80%
° Filling	80%
° Root canal	80%
° Bridgework	80%
° Repairs	80%
° Crowns	80%
° Tooth extraction	80%
° Dental surgery	80%
° Panoramic X-ray or full mouth series X-ray	80%
° Dentures	80%

Orthodontia (Not subject to deductible)	**Coverage**
Maximum benefit per child 18 years old or younger, per lifetime	US$1,500
° Orthodontia	80%