



## Summary Plan Description

*Bethel University Dental Benefit Plan*

*HealthPartners Dental Distinctions Plan*



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## APPENDIX

### HealthPartners Dental Distinctions Plan Summary Plan Description

## SPECIFIC INFORMATION ABOUT THE PLAN

**Summary Plan Description Effective Date:** The later of January 1, 2016 and the Covered Person's effective date of coverage under the Plan.

<b>Employer:</b>	Bethel University
<b>Name of the Plan:</b>	The Plan shall be known as the Bethel University Dental Benefit Plan which provides employee and dependent dental benefits.
<b>Address of the Plan:</b>	3900 Bethel Drive St. Paul, MN 55112-6999 651-638-6119
<b>Group Number:</b>	3334
<b>Plan Year:</b>	The period beginning on each January 1 in which the provisions of the Plan are in effect.
<b>Plan Fiscal Year Ends:</b>	December 31
<b>Plan Sponsor:</b> (is ultimately responsible for the management of the Plan; may employ or contract with persons or firms to perform day-to-day functions such as processing claims and performing other Plan-connected services.)	Bethel University
<b>Agent for Service of Legal Process:</b>	General Counsel for Bethel University
<b>Named Fiduciary:</b> (has the authority to control and manage the operation and administration of the Plan; has discretionary authority to determine eligibility for benefits or to construe the terms of the Plan.)	Bethel University
<b>Funding:</b>	Claims under the Plan are paid from the general assets of the Employer.
<b>Plan Manager:</b> (provides administrative services to the Plan Sponsor in connection with the operation of the Plan, such as processing of claims and other functions, as may be delegated to it.)	HealthPartners Administrators, Inc. 8170 33 <sup>rd</sup> Avenue South, P.O. Box 1309 Minneapolis, MN 55440-1309 952-883-6000
<b>Network Providers:</b>	HealthPartners Network
<b>Contributions:</b>	Please refer to the most recent enrollment material for information regarding contributions to your Plan which is hereby incorporated by this reference.

**HEALTHPARTNERS MISSION**

***OUR MISSION IS TO IMPROVE HEALTH AND WELL-BEING IN  
PARTNERSHIP WITH OUR MEMBERS, PATIENTS  
AND COMMUNITY.***

## **About HealthPartners and Your Employer**

**HealthPartners Administrators, Inc. ("HPAI").** HPAI ("Plan Manager") is a third party administrator (TPA) which is a related organization of HealthPartners, Inc.

**HealthPartners, Inc. ("HealthPartners").** HealthPartners is a Minnesota non-profit corporation and managed care organization.

**Employer ("Plan Sponsor").** The Employer has established a Dental Benefit Plan ("the Plan") to provide dental benefits for Covered Employees and their Covered Dependents ("Covered Persons"). The Plan is "self-insured" which means that the Plan Sponsor pays the claims from its own funding as expenses for covered services as they are incurred. The Plan is described in the Summary Plan Description ("SPD"). The Plan Sponsor has contracted with HPAI to provide access to its network of dental care providers, claims processing, pre-certification and other Plan administration services. However, the Plan Sponsor is solely responsible for payment of your eligible claims.

**Powers of the Plan Sponsor.** The Plan Sponsor shall have all powers and discretion necessary to administer the Plan, including, without limitation, powers to: (1) interpret the provisions of the Plan; (2) establish and revise the method of accounting for the Plan; (3) establish rules and prescribe any forms required for administration of the Plan; (4) change the Plan; and (5) terminate the Plan.

The Plan Sponsor, by action of an authorized officer or committee, reserves the right to change the Plan. This includes, but is not limited to, changes to contributions, deductibles, copayments, benefits payable and any other terms or conditions of the Plan. The Plan Sponsor's decision to change the Plan may be due to changes in applicable laws or for any other reason. The Plan may be changed to transfer the Plan's liabilities to another plan or split the Plan into two or more parts.

The Plan Sponsor shall have the power to delegate specific duties and responsibilities. Any delegation by the Plan Sponsor may allow further delegations by such individuals or entities to whom the delegation has been made. Any delegation may be rescinded by the Plan Sponsor at any time. Each person or entity to whom a duty or responsibility has been delegated shall be responsible for only those duties or responsibilities, and shall not be responsible for any act or failure to act of any other individual or entity.

**HealthPartners Trademarks.** HealthPartners names and logos and all related products and service names, design marks and slogans are the trademarks of HealthPartners or its related companies.

**No Guarantee of Employment.** The adoption and maintenance of the Plan shall not be deemed to be a contract of employment between the Plan Sponsor and any Covered Employee. Nothing contained herein shall give any Covered Employee the right to be retained in the employ of the Plan Sponsor or to interfere with the right of the Plan Sponsor to discharge any Covered Employee, any time, nor shall it give the Plan Sponsor the right to require any Covered Employee to remain in its employ or to interfere with the Covered Employee's right to terminate his or her employment at any time.

## **RESPONSIBILITIES OF COVERED PERSONS**

1. Read this SPD and the enrollment materials completely and comply with the stated rules and limitations.
2. Contact providers to arrange for necessary dental appointments.
3. Pay any applicable copayments, deductibles and contributions as stated in this SPD.
4. Identify yourself as a Covered Person by presenting your identification card whenever you receive covered services under the Plan.

## **RIGHTS UPON TERMINATION OR AMENDMENT OF THE PLAN**

For a summary of Plan provisions governing benefits, rights and obligations of participants and beneficiaries under the Plan on termination of the Plan or amendment or elimination of benefit under the Plan, please consult your Employer.

### **I. INTRODUCTION TO THE SUMMARY PLAN DESCRIPTION**

#### **A. SUMMARY PLAN DESCRIPTION ("SPD")**

This SPD is your description of the Employer's Dental Benefit Plan ("the Plan"). It describes the Plan's benefits and limitations. Attached to this SPD is an Appendix which is incorporated and fully made a part of this SPD. It describes the amounts of payments and limits for the coverage provided under this SPD. Refer to your Appendix for the amount of coverage applicable to a particular benefit. These benefits are further described in section III.

This SPD should be read completely. Many of its provisions are interrelated; reading just one or two provisions may give you incomplete information regarding your rights and responsibilities under the Plan. Many of the terms used in this SPD have special meanings and are specifically defined in the SPD. Your SPD should be kept in a safe place for your future reference.

The Plan is maintained exclusively for Covered Employees and their Covered Dependents. Each Covered Person's rights under the Plan are legally enforceable.

#### **B. DENTAL ADMINISTRATIVE SERVICES AGREEMENT ("ASA")**

This SPD, together with the ASA between the Plan Sponsor and HPAI, as well as any amendments and any other documents referenced in the ASA, constitute the entire agreement between HPAI and the Plan Sponsor. The ASA is available for inspection at your Employer's office or at HealthPartners' home office, at 8170 33<sup>rd</sup> Avenue South, P.O. Box 1309, Minneapolis, MN 55440-1309.

#### **C. IDENTIFICATION CARD**

An identification card will be issued to you at the time of enrollment. You will be asked to present your identification card, or otherwise show that you are a Covered Person, whenever you receive services. You may not permit anyone else to use your card to obtain care.

#### **D. ASSIGNMENT OF BENEFITS**

You may not assign or in any way transfer your rights under this SPD.

#### **E. CONTRIBUTIONS**

This SPD is conditioned on our regular receipt of Covered Persons' contributions toward the coverage provided by this SPD. The contributions are made through the Plan Sponsor, unless HPAI has agreed to another payment method. Contributions are based upon the plan type and the number and status of any dependents enrolled with the Covered Employee.

## F. AMENDMENTS TO THIS SPD

Amendments which are included with this SPD or sent to you at a later date are incorporated and fully made a part of this SPD.

## G. CONFLICT WITH EXISTING LAW

In the event that any provision of this SPD is in conflict with applicable law, that provision only is hereby amended to conform to the minimum requirements of the law.

## H. HOW TO USE THE PLAN

### BENEFITS

This SPD describes your covered services and how to obtain them. **The Plan provides both HealthPartners Distinctions Network Dental Benefits (HealthPartners Benefits) and Non-Network Dental Benefits (Non-Network Benefits), from which you may choose to receive covered services each time you need dental care.** Coverage may vary according to your provider selection. The provisions below contain certain information you need to know in order to obtain covered services.

**Network Providers.** These are any of the participating licensed dentists or other dental care providers or facilities who have entered into an agreement with HealthPartners to provide dental care services to Covered Persons. Enrolling in the Plan does not guarantee the availability of a particular provider on the list of network providers; provider availability depends on many factors, including but not limited to scheduling. When a provider is no longer part of the network, you must choose among remaining network providers to receive network benefits.

**To see what dental providers or facilities are in your network, log onto your “myHealthPartners” account at [www.healthpartners.com](http://www.healthpartners.com) or create one at [www.healthpartners.com](http://www.healthpartners.com). If you would like to receive this information in print, please contact Member Services.**

**Non-Network Providers.** These are licensed dentists or other dental care providers, or facilities not participating as network providers. Services from Non-Network Providers will be covered at the Non-Network benefit level. There are limited exceptions as described in this SPD.

### ABOUT THE NETWORK

**To obtain HealthPartners Benefits for covered services, you must receive services from Network Providers.** Under limited circumstances, HealthPartners may authorize, at its discretion, the care delivered by non-network providers to be covered as HealthPartners Benefits. **You must verify that your provider participates with the network each time you receive services.**

**Network.** This is the network of participating network providers.

**Network Dental Clinics.** These are participating clinics providing dental services.

**HealthPartners Service Area.** This is the geographical area in which HealthPartners provides services to Covered Persons. Contact Member Services for information regarding the service area.

**Second Opinions for Network Services.** If you question a decision by a network dentist about dental care, the Plan covers a second opinion from a network dentist.

**Referrals and Authorizations for HealthPartners Services.** **There is no referral requirement for services delivered by providers within your network.** Your dentist will coordinate the authorization process for any services which must first be authorized. Under limited circumstances, HealthPartners may authorize, at its discretion, the care delivered by non-network providers to be covered as HealthPartners Benefits. **Referral:** This is a professional communication unrelated to benefits, introducing a patient to another provider, and requesting their involvement in the patient's care.

The Plan Sponsor or his or her designee makes coverage determinations and makes final authorization for certain covered services. Coverage determinations are based on established dental policies, which are subject to periodic review and modification by the Plan Manager's dental directors or their designees. Certain benefit limitations may be waived upon submission, by your dentist, of documentation of dental necessity.

Call Member Services at 952-883-5000 or 800-883-2177 (toll-free) outside the metro area for more information on authorization requirements.

## **I. ACCESS TO RECORDS AND CONFIDENTIALITY**

The Plan Sponsor complies with applicable state and federal laws governing the confidentiality and use of protected health information and dental records. As part of this Summary Plan Description, the Plan Sponsor is authorized to have access to and use protected health information held by any health care provider who delivers health care services to you under this Summary Plan Description. The Plan Sponsor is also allowed to use your protected health information, when necessary, for certain health care operations including, but not limited to: claims processing, quality of care assessment and improvement; accreditation, credentialing, case management; care coordination and utilization management, disease management, underwriting, premium rating, claims experience reporting, the evaluation of potential or actual claims against the Plan Sponsor, auditing and legal services, and other access and use without further authorization if permitted or required by another law.

In the event that protected health information is disclosed to the Plan Sponsor, the Plan Sponsor may only use or disclose such information as permitted by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and regulations promulgated thereunder and as amended including certain plan administrative functions such as: claims review, quality assurance, auditing, monitoring and management of carve out plans. Information may only be disclosed to the Plan Sponsor upon receipt, by the Plan, of a certification from the Plan Sponsor to the amendment of the Plan documents and that your Plan Sponsor agrees to:

- Not use or further disclose information except as listed above or as required or permitted by law;
- Ensure that any agents or subcontractors agree to the same restrictions and conditions that apply to your Employer or Plan Sponsor and that such agents and subcontractors agree to implement reasonable and appropriate security measures to protect electronic protected health information;
- Not use or disclose any information for employment – related actions or decisions;
- Not use or disclose any information in connection with any other employee benefit plan of your Employer or Plan Sponsor;
- Report to the Plan any security incident it becomes aware of and any use or disclosure of the information that is inconsistent with the uses or disclosures described above;
- Make information available to fulfill your right to access your protected health information;
- Make the information available for amendment or to incorporate applicable amendments;
- Make the information available in order to provide an accounting of disclosures;
- Make its internal practices, books and records relating to the use and disclosure of information received from the Plan available to the Department of Human Services to determine compliance with HIPAA;
- Return or destroy all protected health information received from the Plan, if feasible, when use or disclosure is no longer required. If return or destruction is not possible, limit further uses and disclosures to those purposes that make the return or destruction of the information infeasible;
- Ensure only certain classes of employees designated by your Employer are permitted access to your protected health information for Plan administration functions;
- Implement an effective mechanism for handling noncompliance by the employees designated access to your protected health information;
- Implement administrative, physical and technical safeguards that reasonably and appropriately protect the confidentiality, integrity and availability of electronic protected health information that is created, received, maintained or transmitted on behalf of the group health plan; and
- Ensure adequate separation between the Plan and your Plan Sponsor is supported by reasonable and appropriate security measures.



## J. PREDETERMINATION OF BENEFITS

If a course of treatment is expected to involve charges for dental services in certain categories of care, such as Periodontics, Endodontics, Special Services, Prosthetic Services or Orthodontics, of \$300 or more, it is recommended that a description of the procedures to be performed, an estimate of the dentist's charges and an appropriate x-ray pertaining to the treatment, be filed by the dentist with the Plan Manager in writing, prior to the course of treatment.

A "course of treatment" means a planned program of one or more services or supplies, whether rendered by one or more dentists, for treatment of a dental condition, diagnosed by the attending dentist as a result of an oral examination. The course of treatment commences on the date a dentist first renders a service to correct, or treat, such diagnosed dental condition.

Call Member Services for more information on predetermination of benefits.

The Plan Manager will notify the dentist of the predetermination, based on the course of treatment. In determining the amount the Plan pays, consideration is given to alternate procedures, services, supplies, or courses of treatment, which may be performed for such dental condition. The amount the Plan pays as authorized dental charges is the appropriate amount determined in accordance with the terms of this SPD.

If a description of the procedures to be performed, and an estimate of the dentist's charges, are not submitted in advance, the Plan reserves the right to make a determination of benefits payable, taking into account alternate procedures, services, supplies or courses of treatment, based on accepted standards of dental practice.

Predetermination of payment for services to be performed is limited to services performed within 90 days from the date such course of treatment was approved. Additional services required after 90 days must be submitted in writing, as a new course of treatment, and approved on the same basis as the prior plan.

## II. DEFINITIONS OF TERMS USED

**Calendar Year.** This is the 12-month period beginning 12:01 A.M. Central Time on January 1 and ending 12:00 A.M. Central Time of the next following December 31.

**CareLine<sup>SM</sup> Service.** This is a service which employs a staff of registered nurses who are available by phone to assist Covered Persons in assessing their need for dental care, and to coordinate after-hours care, as covered in this SPD.

**Clinically Accepted Dental Services.** These are techniques or services, accepted for general use, based on risk/benefit implications (evidence based). Some clinically accepted techniques are approved only for limited use, under specific circumstances.

**Consultations.** These are diagnostic services provided by a dentist or dental specialist other than the practitioner who is providing treatment.

**Cosmetic Care.** These are dental services to improve appearance, without treatment of a related illness or injury.

**Covered Dependent.** This is an eligible dependent enrolled in the Plan.

**Covered Employee.** This is an eligible employee enrolled in the Plan.

**Covered Person.** This is the person covered for benefits and all of his or her eligible and enrolled dependents. When used in this SPD, "you" or "your" has the same meaning as Covered Person.

**Covered Service.** This is a specific dental service or item, which is dentally necessary and covered under the Plan, as specifically described in this SPD.

**Customary Restorative Materials.** These are amalgam (silver fillings), glass ionomer and intraorally cured acrylic resin and resin-based composite materials (white fillings).

**Date of Service.** This is generally the date the dental service is performed. For prosthetic, or other special restorative procedures, the date of service is the date impressions were made for final working models. For endodontic procedures, date of service is the date on which the root canal was first entered for the purpose of canal preparation.

**Dentally Necessary.** This is care which is limited to diagnostic examination, treatment, and the use of dental equipment and appliances and which is required to prevent deterioration of dental health, or to restore dental function. The Covered Person's general health condition must permit the necessary procedure(s). Decisions about dental necessity are made by the Plan Manager's dental directors or their designees, subject to final coverage determination by the Plan Sponsor.

**Dentist.** This is a professionally degreed doctor of dental surgery or dental medicine who lawfully performs a dental service in strict accordance with governmental licensing privileges and limitations.

**Elective Procedures.** These are procedures which are available to patients but which are not dentally necessary.

**Eligible Dependents.** These are the persons shown below. Under this SPD, a person who is considered a Covered Employee is not qualified as an eligible dependent. A person who is no longer an eligible dependent (as defined below) under the Plan may qualify for continuation of coverage within the group, as provided in section VIII. of this SPD.

Please note, for Covered Dependents who do not meet the definition of either a "qualifying child" or a "qualifying relative" under Internal Revenue Code Section 152, payments made by your Employer under this Plan for Covered Services may result in taxable income to the Covered Employee. Please consult with your Employer or tax advisor regarding your individual situation.

1. **Spouse.** This is a Covered Employee's current legally married opposite gender spouse. If both spouses are covered as employees under this SPD, only one spouse shall be considered to have any eligible dependents.
2. **Child.** This is a Covered Employee's (a) natural or legally adopted child (effective from the date of adoption or the date placed for adoption, whichever is earlier); (b) child for whom the Covered Employee or the Covered Employee's spouse is the legal guardian; (c) step-child of the Covered Employee (that is, the child of the Covered Employee's spouse); or (d) a child covered under a valid qualified medical child support order (as the term is defined by applicable law) which is enforceable against a Covered Employee.\* In each case the child must be either under 26 years of age or a disabled dependent, as described below. Coverage will terminate the end of the month in which the child turns age 26.

\* (A description of the procedures governing qualified medical child support order determination can be obtained, without charge, from the Plan Sponsor.)

3. **Grandchild.** This is a Covered Employee's unmarried grandchild under 19 years of age, or is a full-time student, or a disabled dependent. An unmarried grandchild who is a full-time student is an eligible dependent until the end of the month in which the dependent grandchild turns age 26. In order to qualify as a dependent, the grandchild must be dependent on the Covered Employee for a majority of his or her financial support.
4. **Full-time Student.** This is a Covered Employee's grandchild as referred to in 3. above, who is enrolled in and attending full-time a recognized course of study or training in a public or private secondary school, college, university, or licensed trade school. Full-time student status continues during regularly scheduled school vacation periods. In order to maintain full-time student status during regularly scheduled school vacation periods, the dependent must meet the eligibility requirements as a full-time student immediately prior to and immediately after the vacation period.

5. **Disabled Dependent.** This is a Covered Employee's dependent as referred to in 2. and 3. above, who is beyond the limiting age and is physically or mentally disabled, and dependent on the Covered Employee for the majority of his/her financial support. The disability must have come into existence prior to the attainment of the limiting age as described in 2. and 3. above. Disability does not include pregnancy. "Disabled" means incapable of self-sustaining employment by reason of mental retardation, mental illness or disorder, or physical disability. The Covered Employee must give the Plan Manager a written request for coverage of a disabled dependent. The request must include written proof of disability and must be approved by the Plan Manager, in writing. The Plan Manager must receive the request within 31 days of the date an already enrolled dependent becomes eligible for coverage under this definition, or when adding a new disabled dependent eligible under this definition. The Plan Manager reserves the right to periodically review disability, provided that after the first two years, the Plan Manager will not review the disability more frequently than once every 12 months.

**Emergency Dental Care.** These are services for an acute dental condition that would lead a prudent layperson to reasonably expect that the absence of immediate care would result in serious impairment to the dentition or would place the person's oral health in serious jeopardy.

**Endodontics.** This is the treatment of diseases of the dental pulp. Endodontics includes root canal therapy, pulp capping procedures, apexification and periapical procedures associated with root canal treatment.

**Employee.** This is a person who is eligible as specified by the Employer.

**Investigative.** As determined by HealthPartners, a drug, device or dental treatment or procedure is investigative if reliable evidence does not permit conclusions concerning its safety, effectiveness, or effect on health outcomes. The following categories of reliable evidence will be considered, none of which shall be determinative by itself:

1. Whether there is final approval from the appropriate government regulatory agency, if required. This includes whether a drug or device can be lawfully marketed for its proposed use by the United States Food and Drug Administration (FDA); if the drug or device or dental treatment or procedure is the subject of ongoing Phase I, II or III clinical trials; or if the drug, device or dental treatment or procedure is under study or if further studies are needed to determine its maximum tolerated dose, toxicity, safety or efficacy as compared to standard means of treatment or diagnosis; and
2. Whether there are consensus opinions or recommendations in relevant scientific, medical and/or dental literature, peer-reviewed journals, or reports of clinical trial committees and other technology assessment bodies. This includes consideration of whether a drug is included in the American Hospital Formulary Service as appropriate for its proposed use; and
3. Whether there are consensus opinions of national and local health care providers in the applicable specialty as determined by a sampling of providers, including whether there are protocols used by the treating facility or another facility studying the same drug, device, dental treatment or procedure.

**Medicare.** This is the federal government's health insurance program under Social Security (Title XVIII). Medicare provides health benefits to people who are age 65 or older, or who are permanently disabled. The program has two parts, Part A and Part B. Part A generally covers the costs of hospitals and extended care facilities. Part B generally covers the costs of professional medical services. Both Parts are subject to Medicare deductibles.

**Oral Surgery.** This is routine surgery involving teeth or alveolar bone, including extraction and alveolectomy. Oral surgery may include other oral treatment and surgery, if a dentist considers it dentally necessary. Oral surgery does not include orthodontia, orthognathic surgery, placement of dental implants or surgical care that is necessary because of a medical condition.

**Orthodontics.** This is dental care for the prevention, or correction of malocclusion of teeth and dental or facial disharmonies using appliances and techniques that alter the position of teeth in the jaws, including:

1. Limited Orthodontics. This is treatment with a limited objective, not involving the entire dentition.
2. Interceptive Orthodontics. This is treatment that is performed to lessen the severity or future effects of a malformation. Treatment may occur in the primary or transitional dentition.
3. Comprehensive Orthodontics. This includes multiple phases of treatment provided at different stages of development.

**Orthognathic Surgery.** This is oral surgery to alter the position of the jaw bones.

**Periodontics.** This is non-surgical and surgical treatment of diseases of the gingiva (gums) and bone supporting the teeth.

**Prosthetic Services.** These are services to replace missing teeth; including the prescribing, repair, construction, replacement and fitting of fixed bridges and full or partial removable dentures.

### III. DESCRIPTION OF COVERED SERVICES

**The Plan agrees to cover the dental services described below and in the Appendix. The Appendix describes the level of payment that applies for each of the covered services. To be covered under this section, dental services or items described below must be dentally necessary. The date of service must be while you are covered under the Plan.**

**Coverage for eligible services is subject to the exclusions, limitations and other conditions of this SPD.**

- A. PREVENTIVE AND DIAGNOSTIC SERVICES.** The Plan covers, with certain limitations which are listed in the Appendix:
- (1) routine dental care examinations for new and existing patients;
  - (2) dental cleaning (prophylaxis or periodontal maintenance cleaning);
  - (3) professionally applied topical fluoride;
  - (4) sealant application and preventive resin restoration;
  - (5) bitewing x-rays and dental x-rays as are required in connection with the diagnosis of a specific condition requiring treatment, except x-rays provided in connection with orthodontic diagnostic procedures and treatment;
  - (6) full mouth or panoramic x-rays;
  - (7) space maintainers (fixed or removable appliances designed to prevent adjacent and opposing teeth from moving);
  - (8) evaluations that are not routine and periodic, including: problem-focused evaluations (either limited or detailed and extensive), periodontal evaluations, and evaluations for members under the age of 3 which include counseling with the primary caregiver;
  - (9) screening or assessments of a patient;
  - (10) oral hygiene instruction.
- B. BASIC SERVICES.** The Plan covers, with certain limitations which are listed in the Appendix:
- (1) emergency treatment for relief of pain;
  - (2) regular restorative services (fillings) - restorations using customary restorative materials and stainless steel crowns, when dentally necessary due to loss of tooth structure as a result of tooth decay or fracture;
  - (3) oral surgery - for the restoration of dental function. General anesthesia or intravenous sedation, when dentally necessary provided by the attending dentist in a dental office setting and required to perform a covered dental procedure.
  - (4) periodontics;
  - (5) endodontics;
  - (6) consultations.

- C. SPECIAL SERVICES.** The Plan covers, with certain limitations which are listed in the Appendix:
- (1) special restorative care – extraorally fabricated or cast restorations (crowns, onlays) when teeth cannot be restored with customary restorative material and when dentally necessary due to the loss of tooth structure as a result of tooth decay or fracture. If a tooth can be restored with a customary restorative material, but an onlay, crown, jacket, indirect composite or porcelain/ceramic restoration is selected, benefits will be calculated using the charge appropriate to the equivalent customary restorative material.
  - (2) repair or recementing of crowns, inlays and onlays.
- D. PROSTHETIC SERVICES.** The Plan covers, with certain limitations which are listed in the Appendix:
- (1) initial installation of fixed bridgework to replace missing natural teeth;
  - (2) surveyed crowns which are not restorative but which are dentally necessary to facilitate the placement of a removable partial denture;
  - (3) initial installation of partial or full removable dentures to replace missing natural teeth and adjacent structures and adjustments during the six-month period following installation. If a satisfactory result can be achieved by a standard cast chrome or acrylic partial denture, but a more complicated design is selected, the charges appropriate to the least costly appliance are covered. For full dentures, if a satisfactory result can be achieved through the utilization of standard procedures and materials but a personalized appliance is selected, or one which involves specialized techniques, the charges appropriate to the least costly appliance are covered;
  - (4) replacement of an existing partial or full removable denture or fixed bridgework by a new denture or by new bridgework, or the addition of teeth to an existing partial removable denture or to bridgework. A given prosthetic appliance for the purpose of replacing an existing appliance will be provided when satisfactory evidence is presented that the new prosthetic appliance is required to replace one or more teeth extracted after the existing denture or bridgework was installed;
  - (5) repair or recementing of bridgework or dentures, or relining or rebasing of dentures more than six months after installation of an initial or replacement denture.
- E. DENTAL IMPLANT SERVICES.** The Plan covers:
- (1) the surgical placement of an implant body to replace missing natural teeth;
  - (2) removal or replacement of an implant body that is not serviceable and cannot be repaired after a period of at least five years from the date that the implant body was initially placed;
  - (3) initial installation of implant-supported prosthesis (crowns, bridgework and dentures) to replace missing teeth;
  - (4) replacement of an existing implant-supported prosthesis by a new implant-supported prosthesis, or the addition of teeth to an existing implant-supported prosthesis. An existing implant-supported prosthesis will be replaced when satisfactory evidence is presented that (a) the new implant-supported prosthesis is required to replace one or more teeth extracted after the existing implant-supported prosthesis was installed, or (b) the existing implant-supported prosthesis cannot be made serviceable;
  - (5) repair of implant-supported prosthesis;
  - (6) other related implant services.
- F. EMERGENCY DENTAL CARE SERVICES.** The Plan covers emergency dental care to the same extent as eligible dental services specified above, and as shown in the Appendix.

- G. ORTHODONTIC SERVICES.** The Plan covers, with certain limitations which are listed in the Appendix: treatment necessary for the prevention and correction of malocclusion of teeth and associated dental and facial disharmonies to the age limit and orthodontic maximum shown in the Appendix. Each limited, interceptive or comprehensive orthodontic treatment includes:
- (1) Treatment necessary for the prevention and correction of malocclusion of teeth and associated dental and facial disharmonies, to the age limit and orthodontic maximum shown in the Appendix;
  - (2) Initial post-treatment retainers.

The Plan pays up to the orthodontic maximum, less the total amount of any benefit received for orthodontic treatment under any prior dental coverage provided by the Plan Sponsor. It is the Covered Person's responsibility to provide documentation of benefits received under prior coverage. Benefits will be paid over the course of orthodontic treatment.

#### **IV. SERVICES NOT COVERED**

**In addition to any other benefit exclusions, limitations or terms specified in this SPD, the Plan will not cover charges incurred for any of the following services, except as specifically described in this SPD:**

1. Treatment, procedures or services which are not dentally necessary and/or which are primarily educational in nature or for the vocation, comfort, convenience, appearance or recreation of the Covered Person.
2. The treatment of conditions which foreseeably result from excluded services.
3. Dental services or supplies which are performed primarily for cosmetic purposes or for the purpose of improving the appearance of your teeth. This includes tooth whitening, tooth bonding and veneers that cover the teeth.
4. Hospitalization or other facility charges.
5. Local anesthesia or use of electronic analgesia billed as a separate procedure is not covered. Nitrous oxide is not covered unless dentally necessary and required to perform a covered dental procedure. General anesthesia and intravenous sedation are not covered except as indicated in section III. Description of Covered Services in this SPD.
6. Orthodontic services, except as provided in this SPD and the Appendix.
7. Orthognathic surgery (surgery to reposition the jaws).
8. Services which are elective, investigative, experimental or not otherwise clinically accepted.
9. Procedures, appliances or restorations that are necessary to alter, restore or maintain occlusion, including but not limited to: increasing vertical dimension, replacing or stabilizing tooth structure lost by attrition, or erosion or realigning teeth, except as covered orthodontic services provided in this SPD. Mandibular orthopedic appliances and bite planes are also not covered.
10. Procedures, appliances or restorations for the prevention of bruxism (grinding of teeth) or clenching.
11. Services for the following items:
  - (a) replacement of any missing, lost or stolen dental or implant-supported prosthesis.
  - (b) replacement or repair of orthodontic appliances.
  - (c) replacement of orthodontic appliances due to non-compliance.
  - (d) replacement of space maintainers.
12. Diagnostic testing that is performed and billed as a separate procedure such as collection of microorganisms for culture, viral cultures, genetic testing for susceptibility or oral disease and caries susceptibility tests. This includes all oral pathology and laboratory testing charges.
13. Dental services, supplies and devices not expressly covered as a benefit under this SPD and Appendix.
14. Prescription drugs and medications prescribed by a dentist. This includes therapeutic drug injections and gingival irrigation.
15. Services provided to the Covered Person which the Covered Person is not required to pay.
16. The portion of a billed charge for an otherwise covered service by a non-network provider, which is in excess of the Plan's maximum amount allowed. Also not covered are charges or a portion of a charge which is either a duplicate charge for a service or charges for a duplicate service.

17. Services for injury or illness either (a) arising out of an injury in the course of employment and subject to workers' compensation or similar law; or (b) for which benefits are payable without regard to fault, under coverage statutorily required to be contained in any motor vehicle or other liability insurance policy or equivalent self-insurance; or (c) for which benefits are payable under another policy of accident and health insurance, Medicare or any other governmental program.
18. Except where expressly addressed in the Description of Covered Services, when multiple, acceptable treatment options exist related to a specific dental problem, the Plan will provide benefits based upon the least costly alternative treatment. This includes inlay restorations paid as corresponding amalgam restorations.
19. Services covered under the patient's medical plan, except to the extent not covered under the patient's medical plan.
20. Additional charges for office visits that occur after regularly scheduled hours, office visits for observation, missed appointments or appointments cancelled on short notice.
21. Athletic mouthguards.
22. Charges for infection control, sterilization and waste disposal.
23. Charges for sales tax.
24. Treatment, procedures, or services or drugs which are provided when you are not covered under this SPD.
25. Cone beam CT capture and interpretation, except when authorized by a HealthPartners dental director, or his or her designee and provided by a network provider. The Plan does not cover cone beam CT interpretation if billed separately. In addition, the Plan does not cover cone beam capture and interpretation for TMJ series.
26. Maxillofacial MRI, maxillofacial ultrasound and sialoendoscopy capture and interpretation.
27. Additional charges for the harvest of bone for use in autogenous grafting procedure.
28. Maxillofacial prosthetics.
29. Charges for case presentations for treatment planning or behavioral management.
30. Charges for enamel microabrasion, odontoplasty and pulpal regeneration.
31. Charges for surgical procedures for isolation of a tooth with a rubber dam.
32. Charges for fixed or removable appliances to control harmful habits such as tongue thrusting or thumb sucking.
33. Charges for cleaning and inspection of a removable appliance.
34. Post processing of image or image sets.
35. Caries risk assessment and documentation.
36. Charges for unspecified procedures.
37. Charges for the placement of a restorative foundation for an indirect restoration.
38. Charges for periradicular services and bone grafts or other material used in conjunction with periradicular surgery.
39. Non-dental administrative fees and charges including, but not limited to, dental record preparation and interest charges.
40. Services related to a prosthetic or special restorative appliance which was installed or delivered more than 60 days after termination of coverage.
41. Onlays, veneers or partial crowns fabricated from extraorally cured composite resin or porcelain.
42. Periodontal splinting.
43. For HealthPartners Benefits, treatment, procedures or services which are not provided by a network dentist or other authorized provider or are not authorized by HealthPartners.
44. For Non-Network services, dental services related to the replacement of any teeth, missing prior to the Covered Person's effective date under the Plan.

## **V. DISPUTES AND COMPLAINTS**

### **A. DETERMINATION OF COVERAGE**

Eligible services are covered only when dentally necessary for the proper treatment of a Covered Person. Frequency limits, deductibles, copayments or coinsurance, or other maximums or limits for certain covered services may not apply for certain medical conditions if you meet specific coverage criteria set by the Plan Manager's dental directors. HealthPartners dental director, or his or her designee, makes coverage determinations of dental necessity, restrictions on access and appropriateness of treatment; however the Plan Sponsor will make final authorization for covered services.

## B. COMPLAINTS

**In General:** The Plan has a complaint procedure to resolve claims and disputes. Complaints should be made in writing or orally. They may concern the provision of care, administrative actions or claims related to the Plan. The Plan's complaint system is limited to Covered Persons, applicants and former Covered Persons seeking to resolve a dispute which arose during their coverage or application for coverage.

**Complaints must be sent or directed to:**

HealthPartners  
Member Services Department  
8170 33<sup>rd</sup> Avenue South  
P.O. Box 1309  
Minneapolis, MN 55440-1309  
Telephone: 952-883-5000

Outside the metro area: 800-883-2177 (toll-free)

## VI. CONDITIONS

### COORDINATION OF BENEFITS

You agree, as a Covered Person, to permit the Plan Manager to coordinate the Plan's obligations under this SPD with payments under any other health or dental benefit plans as specified below, which cover you or your dependents. You also agree to provide any information or submit any claims to other health or dental benefit plans necessary for this purpose. If you fail to provide this information, your claim may be delayed or denied. You agree to authorize the Plan Manager's billing to other health or dental plans, for purposes of coordination of benefits.

#### 1. Applicability.

- a. This coordination of benefits (COB) provision applies to this SPD when a Covered Person has health or dental care coverage under more than one plan. "Plan" and "This Plan" are defined below.
- b. If this coordination of benefits provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of This Plan are determined before or after those of another plan. The benefits of This Plan:
  - (1) shall not be reduced when, under the order of benefit determination rules, This Plan determines its benefits before another plan; but
  - (2) may be reduced when, under the order of benefits determination rules, another plan determines its benefits first. The above reduction is described in paragraph 4. below.

#### 2. Definitions.

- a. "**Plan**" is any of these which provides benefits or services for, or because of, medical or dental care or treatment:
  - (1) Group insurance or group-type coverage, whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type coverage.
  - (2) Coverage under a governmental plan, or coverage required or provided by law. This does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time).Each contract or other arrangement for coverage under (1) or (2) is a separate plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate plan.
- b. "**This Plan**" is the part of this SPD that provides benefits for dental care expenses.



- c. **“Primary Plan/Secondary Plan”** The order of benefit determination rules state whether This Plan is a Primary Plan or Secondary Plan as to another plan covering the person. When This Plan is a Primary Plan, its benefits are determined before those of the other plan and without considering the other plan's benefits.  
When This Plan is a Secondary Plan, its benefits are determined after those of the other plan and may be reduced because of the other plan's benefits.  
When there are more than two plans covering the person, This Plan may be a Primary Plan as to one or more of the plans and may be a Secondary Plan as to a different plan or plans.
- d. **“Allowable Expense”** is a necessary, reasonable and customary item of expense for health or dental care when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made.  
When a plan provides benefits in the form of services, the reasonable cash value of each service provided will be considered both an Allowable Expense and a benefit paid.  
When benefits are reduced under a primary plan because a Covered Person does not comply with the plan provisions, the amount of such reduction will not be considered an Allowable Expense. Examples of such provisions are those related to second surgical opinions, recertification of admissions or services, and preferred provider arrangements.
- e. **“Claim Determination Period”** is a calendar year. However, it does not include any part of a year during which a person has no coverage under This Plan, or any part of a year before the date this COB provision or a similar provision takes effect.

### 3. Order of Benefit Determination Rules.

- a. **General.** When there is a basis for a claim under This Plan and another plan, This Plan is a Secondary Plan which has its benefits determined after those of another plan, unless:
  - (1) the other plan has rules coordinating its benefits with those of This Plan; and
  - (2) both those rules and This Plan's rules, in subparagraph b. below, require that This Plan's benefits be determined before those of the other plan.
- b. **Rules.** This Plan determines its order of benefits using the first of the following rules which applies:
  - (1) Nondependent/Dependent. The benefits of the plan which cover the person as a Covered Person or subscriber (that is, other than as a dependent) are determined before those of the plan which cover the person as a dependent.
  - (2) Dependent Child/Parents not Separated or Divorced. Except as stated in subparagraph b., (3.) below, when This Plan and another plan cover the same child as a dependent of different persons, called “parents”:
    - (a) the benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in that year; but
    - (b) if both parents have the same birthday, the benefits of the plan which covered one parent longer are determined before those of the plan which covered the other parent for a shorter period of time. However, if the other plan does not have the rule described in “(a.)” immediately above, but instead has a rule based on the gender of the parent, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits.
  - (3) Dependent Child/Separated or Divorced. If two or more plans cover a person as a dependent child of divorced or separated parents, benefits for the child are determined in this order:
    - (a) first, the plan of the parent with custody of the child;
    - (b) then, the plan of the spouse of the parent with the custody of the child; and
    - (c) finally, the plan of the parent not having custody of the child. However, if the specific terms of a court decree state that one of the parents is responsible for the health or dental care expense of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent shall be the Secondary Plan. This paragraph does not apply with respect to any Claim Determination Period or Plan Year during which any benefits are actually paid or provided before the entity has that actual knowledge.

- (4) **Joint Custody.** If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for health or dental care expenses of the child, the plans covering follow the order of benefit determination rules outlined in subparagraph b., 2.
- (5) **Active/Inactive Employee.** The benefits of a plan which covers a person as an employee who is neither laid off nor retired (or as that employee's dependent) are determined before those of a plan which cover that person as a laid off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this rule is ignored.
- (6) **Longer/Shorter Length of Coverage.** If none of the above rules determines the order of benefits, the benefits of the plan which covered a Covered Person or subscriber longer are determined before those of the plan which covered that person for the shorter term.

**4. Effect on the Benefits of this Plan.**

- a. **When this Section Applies.** This paragraph 4. applies when, in accordance with paragraph 3. "Order of Benefit Determination Rules", This Plan is a Secondary Plan as to one or more other plans. In that event the benefits of This Plan may be reduced under this section. Such other plan or plans are referred to as "the other plans" in b. immediately below.
- b. **Reduction in this Plan's Benefits.** The benefits of This Plan will be reduced when the sum of:
  - (1) the benefits that would be payable for the Allowable Expense under This Plan in the absence of this COB provision, and
  - (2) the benefits that would be payable for the Allowable Expenses under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made, exceeds those Allowable Expenses in a Claim Determination Period. In that case, the benefits of The Plan will be reduced so that they and the benefits payable under the other plans do not total more than those Allowable Expenses.

When the benefits of The Plan are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of This Plan.

5. **Right to Receive and Release Needed Information.** Certain facts are needed to apply these COB rules. The Plan Manager has the right to decide which facts are needed. Consistent with applicable state and federal law, the Plan Manager may get needed facts from or give them to any other organization or person, without your further approval or consent. Unless applicable federal or state law prevents disclosure of the information without the consent of the patient or the patient's representative each person claiming benefits under This Plan must give any facts the Plan Manager needs to pay the claim.
6. **Facility of Payment.** A payment made under another plan may include an amount which should have been paid under This Plan. If it does, the Plan Manager may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under This Plan. The Plan Manager will not have to pay that amount again. The term "payment made" includes providing benefits in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

7. **Right of Recovery.** If the amount of the payments made by the Plan is more than should have been paid under this COB provision, the Plan Manager may recover the excess from one or more of:
- a. the persons it has paid or for whom it has paid;
  - b. insurance companies; or
  - c. other organizations.

The “amount of the payments made” includes the reasonable cash value of any benefits provided in the form of services.

The benefits provided by This Plan do not apply to injury or disease covered by no-fault insurance, employers liability laws (including workers' compensation), and care available or required to be furnished by or through national or state governments or their agencies including care to which a Covered Person is legally entitled and for which facilities are reasonably available for military service-connected conditions or disabilities. The Plan will provide dentally necessary services upon request and only pay expenses incurred for dental treatment otherwise covered by This Plan if the no-fault insurer, employer, or national or state government or its agencies refuse to pay said expenses. You must cooperate with the Plan's program to bill allowable no-fault and workers' compensation claims to the appropriate insurer(s).

## VII. EFFECTIVE DATE AND ELIGIBILITY

- A. EFFECTIVE DATE.** The employee's and any dependent's effective date is the date of hire.
- B. ELIGIBILITY.** The following persons will be eligible for coverage under this Plan:

1. All employees, as determined by the plan administrator, actively working at least 1,560 hours per year, teaching a 17 TEUs faculty load, or any combination of the above, and
2. Retirees and their spouses less than age 65 and their eligible dependents enrolled in this Plan at time of retirement.

All employees currently in one of the positions that no longer meet the new benefits eligibility threshold will retain their benefits eligibility status under the old threshold as long as they remain in their current position.

Employees must enroll themselves and any eligible dependents within 31 days of the date they first become eligible. The employee must enroll a newly acquired dependent (such as a new spouse) within 31 days of when the new dependent is first acquired. At your option, you do not have to enroll an eligible dependent child within 31 days of the date the child first becomes eligible or during the annual open enrollment period if you enroll the eligible dependent child prior to age three. If you elect this option, required payments do not have to be made retroactive to the date of birth, or date of placement for adoption, and coverage is effective on the first of the month following the date of application.

**Late Enrollment.** If you do not enroll yourself or any eligible dependents within 31 days of the date that you or your dependents first become eligible, you may enroll yourself and any eligible dependents during the annual open enrollment period.

There may be additional situations when you are eligible to enroll yourself and any eligible dependents after the first 31 days of eligibility. If you have any questions, contact the Plan Sponsor.

**Newborn Enrollment.** Newborn infants (including a newborn grandchild of a covered grandparent) and a newly adopted child, may be covered, regardless of when notice is received by the Plan Sponsor. However, the Plan Sponsor must receive required payments, if any, from the date of eligibility for a newborn infant (including a newborn grandchild of a covered grandparent) and a newly adopted child, before benefits will be paid. You must notify the Plan Sponsor immediately of any change in eligibility of a Covered Dependent.

## **VIII. CONTINUATION OF GROUP DENTAL COVERAGE**

Bethel University will offer a "Continuation of Benefits Coverage" option to employees who lose coverage. The terms and conditions of this policy will be administered by Bethel University.

## **IX. TERMINATION**

A Covered Person's coverage under the Plan terminates when any of the following events occur:

1. The contribution for coverage under the Plan is not made by the due date.
2. When a Covered Employee ceases to be eligible under the terms of this Plan, coverage for the employee and all Covered Dependents terminates on the last day of the month in which the employee's eligibility ceases, unless group continuation is elected as described in section VIII.
3. When a Covered Dependent no longer meets this Plan's definition of eligible dependent, coverage for that dependent terminates on the last day of the month in which the dependent's eligibility ceases, unless group continuation is elected as described in section VIII.
4. When the maximum period under the group continuation coverage described in section VIII. expires for the Covered Person.
5. When the Plan terminates.
6. In the event of misrepresentation or omission of a material fact by the Covered Person regarding eligibility, enrollment, other coverage, claims or other expenses, the Plan Sponsor has the right to rescind this Summary Plan Description or disenroll the Covered Person.

There is no right of conversion for Covered Persons.

## **X. CLAIMS PROVISIONS**

### **A. PROCEDURES FOR REIMBURSEMENT OF HEALTHPARTNERS SERVICES**

When you present your identification card at the time of requesting HealthPartners Benefits from providers, paperwork and submission of claims relating to services will be handled for you by your provider. You may be asked by your provider to sign a form allowing your provider to submit the claim on your behalf. If you receive an invoice or bill from your provider for services, other than coinsurance, copayments or deductible amounts, simply return the bill or invoice to your provider, noting your enrollment in the Plan. Your provider will then submit the claim under the Plan. Your claim will be processed for payment according to the Employer's coverage guidelines.

### **B. PROCEDURES FOR REIMBURSEMENT OF NON-NETWORK SERVICES**

1. **Claim Forms.** If claim forms are needed, please contact the Plan Manager at 952-883-5000 or at 800-883-2177 (toll-free). You must submit claims to the Plan Manager for non-network services on the claim form provided. Claim forms must include written proof which documents the date and type of service, provider name and charges, for which a claim is made.



## D. CLAIM DENIALS AND CLAIM APPEALS PROCESS

If your claim for benefits under the Plan is wholly or partially denied, you are entitled to appeal that decision. Your Plan provides for two levels of appeal to the Named Fiduciary of your Plan or its delegate. You must exhaust both levels of appeal prior to bringing a civil action. The steps in this appeal process are outlined below.

1. **First Level Appeal.** You or your authorized representative must file your appeal within 180 days of the adverse decision. Send your written request for review, including comments, documents, records and other information relating to the claim, the reasons you believe you are entitled to benefits, and any supporting documents to:

Member Services Department  
HealthPartners, Inc.  
8170 33<sup>rd</sup> Avenue South, P.O. Box 1309  
Minneapolis, MN 55440-1309

Upon request and at no charge to you, you will be given reasonable access to and copies of all documents, records and other information relevant to your claim for benefits.

The Plan Manager will review your appeal and will notify you of its decision within 30 days.

The time period may be extended if you agree.

All notifications described above will comply with applicable law.

2. **Final Level of Appeal to the Plan Sponsor.** If after the first level of appeal, your request was denied, you or your authorized representative may, within 180 days of the denial, submit a written appeal for review, including any relevant documents, to the Plan Sponsor and submit issues, comments and additional information as appropriate to:

Bethel University  
3900 Bethel Drive  
St. Paul, MN 55112-6999

The Plan Sponsor will review your appeal and will notify you of its decision within 30 days.

The time period may be extended if you agree.

All notifications described above will comply with applicable law.