

UNDERSTANDING YOUR DENTAL BENEFITS

General Coordination of Benefit Rules

There are certain rules we follow to help us determine which plan pays first when there is other insurance or coverage that provides the same or similar coverage as this plan. A comprehensive listing of our coordination of benefits rules is available upon request. The following are four common coordination rules:

- The coverage without coordination of benefits rules pays first.
- The coverage you have as an employee pays before the coverage you have as a spouse or Dependent child.
- The coverage you have as the result of your active employment pays before coverage you hold as a retiree or under which you are not actively employed.
- When none of the general coordination rules apply (including those not described above), the coverage with the earliest continuous Effective Date pays first.

Dependent Child Coordination of Benefit Rules

The following are coordination rules that apply to Dependent children (note that if none of the following rules apply, the parent's coverage with the earliest Effective Date pays first):

- For a child who is covered by both parents who are not separated or divorced and have joint custody, the coverage of the parent whose birthday occurs first in a Calendar Year pays first.
- For a child who is covered by separated or divorced parents and a court decree provides which parent has health insurance responsibility the appointed parent's coverage pays first.
- For a child who is covered by separated or divorced parents and a court decree does not stipulate which parent has health insurance responsibility, and then the coverage of the parent with custody pays first. The payment order for this Dependent child is as follows:
 1. Custodial parent.
 2. Spouse of custodial parent.
 3. Other non-custodial parent.
 4. Spouse of other non-custodial parent.

AUTOMOBILE ACCIDENTS

If your injuries or illness are due to a motor vehicle accident or other event for which we believe motor vehicle insurance coverage appears available under Hawaii Revised Statutes Chapter 431, Article 10C then that motor vehicle coverage will pay before this coverage. You are responsible for any cost sharing payments required under such motor vehicle insurance coverage. We do not cover such cost sharing payments.

Worker's Compensation or Motor Vehicle Insurance

If you have dental coverage under Worker's Compensation or motor vehicle insurance for illness or injury, please note the following:

- If you have or may have coverage under Worker's Compensation insurance, such coverage will apply instead of the coverage under this guide. Dental expenses arising from illness or injury covered under Worker's Compensation insurance are excluded from coverage under this guide.
- If you are or may be entitled to dental benefits from your automobile coverage, you must exhaust those benefits first, before receiving benefits from us.