

DELTA DENTAL OF ILLINOIS
GROUP DENTAL PLAN

MADISON COMMUNITY SCHOOL DISTRICT # 12
GROUP NO. 2078

ENDORSEMENT NO. 6

This Certificate of Coverage shall be amended, in part, as follows:

Section IV ENROLLMENT AND CHANGES TO ENROLLMENT is amended, in part, as follows:

Will I be asked to verify that my child is a full-time student in an accredited school, college or university?

No. Dependent children under age 26 are eligible for coverage regardless of student status.

Is the limiting age extended for disabled dependents?

Yes, your unmarried child, age 26 and older, may continue to be eligible as a dependent if incapable of self support because of physical or mental incapacity (that began prior to losing dependent status or prior to the date of your eligibility). Your unmarried child must also be chiefly dependent on you for support. We require you to submit proof of the incapacity and dependency within 31 days after we make such a request and subsequently as we may require, but not more frequently than annually.

Section V DEFINITIONS shall be amended, in part, as follows:

“Dependent” means the Subscriber’s spouse under federal law and eligible children (including stepchildren, adopted children, children placed for adoption with the Subscriber, foster children, and children for whom the Subscriber is a legal guardian). For age limitations and other eligibility requirements for dependent children, see the Dental Plan Specifications.

The DENTAL PLAN SPECIFICATIONS in Appendix C, is amended, in part, as follows:

DEPENDENT CHILDREN

“Dependent children” means those children who are:

- under the age of 26, regardless of their place of residence, marital status or student status; or
- unmarried children age 26 up to the age of 30, if they are Illinois residents, served as a member of the U.S. Armed Forces (active or reserve), and have received a release or discharge other than dishonorable. Submission of proof of military service (U.S. Government Form DD2-14, Certificate of Release or Discharge from Active Duty) is required.

Coverage for dependent children terminates the end of the last day prior to attaining the limiting age.

Dependent children shall also include children of any age who are and continue to be permanently and totally disabled because of a medically determinable physical or mental impairment, where the disability commenced prior to losing dependent status as provided above.

THE ABOVE AGE LIMITS FOR DEPENDENT CHILDREN DO NOT APPLY TO ORTHODONTIA BENEFITS. THE AGE LIMIT FOR ORTHODONTIA BENEFITS IS STATED IN THE SCHEDULE OF DENTAL BENEFITS (APPENDIX A).

This Endorsement shall be effective as of the group dental contract renewal date of July 1, 2011.