Outline of Benefits
UNIVERSITY OF MAINE SYSTEM
Group Number: 63484-1000, 2000, 3000, 4000
Traditional Plan

For more information on your benefits, please refer to your Dental Plan Description (DPD) or Summary Plan Description (SPD).

Benefit Period: January 1 through December 31

Eligibility Period: Determined by the Employer.

Benefit percentages paid by Northeast Delta Dental after any applicable Waiting Periods and/or Copayments:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Benefit Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive (Coverage A)</td>
<td>100%</td>
</tr>
<tr>
<td>Basic (Coverage B) - includes posterior resin restorations</td>
<td>80%</td>
</tr>
<tr>
<td>Major (Coverage C)</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontics (Coverage D)</td>
<td>50%</td>
</tr>
</tbody>
</table>

Maximum Benefits: $1,000 per person per benefit period excluding Orthodontics.
Orthodontic benefits have a separate lifetime maximum of $1,000 per adult and child

Deductibles: None

Office Visit Copayments: None

Waiting Periods:
Waiting periods do not apply to eligible enrollees under nineteen (19) years of age, except for orthodontic benefits.
Basic Benefits: No waiting period.
Major Benefits: No waiting period.
Orthodontic Benefits: No waiting period.

Dependent Age Limits:
Dependent Children are covered up to age 26.

Your benefits include Domestic Partner Coverage. Please contact your employer for more details.

Double-Up MaxSM:
This Northeast Delta Dental Plan allows you to double your calendar year maximum by earning an additional $250 per year for use in future benefit periods. Here is how it works:

- To qualify for the carryover, you must have a claim paid for either an oral exam or a cleaning during a calendar year (a focus on prevention), and your total paid claims cannot exceed $500 during the same calendar year.

- The carryover will accumulate for each year of qualification up to an amount equal to the plan’s original calendar year maximum. If, for example, the calendar year maximum is $1,000, enrollees can ultimately achieve an annual maximum of $2,000

- This feature does not apply to orthodontic benefits.

Please note: Groups first effective during July – December will begin qualifying for the carryover the following calendar year for benefit dollars that can be used in the subsequent year.