

ENROLLMENT FORM FOR GROUP COVERAGE

In consideration of the acceptance of this enrollment form, I represent and agree for myself and my dependents that:

1. My coverage, and that of any dependents, will become effective on the date established by my dental contract (referred to as "Plan"). I agree to be bound by the provisions of the Group Contract(s) and Certificates of Coverage issued to me. Any dependents who are later added to my Plan may have different effective dates.
2. If I have selected the DeltaCare plan, my coverage provides for coordination of covered services through a designated Primary Care Dentist and benefits for services covered under the program will be provided only when furnished by the participating dentist. I also understand that no benefits are available under this coverage if I or any dependents fail to receive services through a Primary Care Dentist.
3. If I have selected the DeltaCare plan, I am entitled to select a new Primary Care Dentist at any time during my coverage period. If I have selected the Delta Dental Premier, Delta Dental PPO plan or DeltaVision plan, I understand that all benefits payable under my dental contract for services rendered by any participating provider will be paid to such provider. Payment for services rendered by a non-participating provider will be sent to me.
4. My employer or group administrator is authorized to deduct my share of dental premiums from my wages for 12 months and 12 month renewal periods, and is authorized to remit a premium to the Plan and to receive all notices from the Plan relating to my coverage. I understand that enrollments are by Group Contract for consecutive 12 month period(s) and my subscription fee is subject to change on the anniversary date of the Group. Further, I understand that non-compliance with these terms would void any benefits during that enrollment period.
5. I am responsible to notify the Plan upon any change that would make me or any dependent ineligible for coverage.
6. I will cooperate with the Plan and furnish all information requested by the Plan to enforce its right of subrogation and to coordinate benefits. Subrogation is the Plan's right to recover from a third party that may be liable to me for any injury which resulted in Dental Services paid by Plan.
7. I will reimburse the Plan for any erroneous payment and Plan may offset these amounts against future claim payments.
8. Any omitted or incorrect information or false statements made here which are fraudulent or which are material may, at the sole option of the Plan, void or terminate my coverage or result in denial of services or benefits otherwise available hereunder for me or my dependents. Material means a situation in which we would not, in good faith, have provided coverage if the true facts had been made known to us as required either by the application for the policy. I understand that if I have Delta Dental coverage on an employee paid (voluntary) plan and I terminate my coverage before the end of any 12 month enrollment period while I am still eligible to participate in the Group Contract, my benefits will be voided for the entire enrollment period, and I must reimburse my Primary Care Provider, or the Plan if the Plan has already paid the provider, at the provider's normal fee for service, for any services or benefits received by me or my dependents during that 12 month period. I understand and agree that no agent has the authority to waive a complete answer to any question, make a determination as to applicable underwriting requirements, make or alter any contract, or waive any of the Plan's other rights or requirements.
9. My employer, any other organization or person, any health care provider, any insurance company or insurance support agency, is hereby authorized to give the Plan any information about me and my listed dependents necessary for determining eligibility for insurance, benefits, risk classification, detecting or preventing fraud or misrepresentation, audits, and for claims administration purposes. This authorization includes any records or knowledge about my dental history, or physical condition, diagnosis, treatment or prognosis.
10. To the extent allowed by law, the Plan is authorized to furnish all information and copies of records requested by other insurers, dental plans, vision plans or other parties for the purposes of determining eligibility for coverage or benefits, exercising the right of subrogation, utilization review or audit. I give the Plan, its legal representatives or any person or organization administering claims on its behalf, permission to release to my employer or group policyholder a summary of claims incurred by me or my eligible dependents for the purpose of verifying the claims submitted under my group health plan, utilization review, or for the purpose of conducting an audit of operations or services. If my benefits are provided under a self-funded plan, the above listed parties are authorized to release any necessary information to the self-funded plan, and I understand that all information under the Plan are the property of my employer and may be retained by my employer.
11. Any material misrepresentation found in this application may result in denial of benefits or cancellation of my coverage(s). Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime. If accepted, this application, the identification card and the group contract will constitute the contract.

PLEASE SIGN APPLICATION ON FRONT
Delta Dental of Kentucky, Inc.
10100 Linn Station Road
Louisville, KY 40223