

**SCHEDULE OF BENEFITS
FOR
NORTHERN KENTUCKY UNIVERSITY**

A453

Your Certificate of Coverage outlines all benefit plan options. This Schedule of Benefits tells you exactly which of those benefits are covered under **your** plan. The payment of benefits is subject to the exclusions, limitations, and other terms of your Certificate.

Dependent Age Limit:	Dependents to age 19. Full-time students to age 25 if the child continues to be a full-time student and qualifies as a federal tax exemption.
Benefit Period:	Calendar Year.
Waiting Period:	None.
Orthodontic Eligibility:	Dependents to Age 19.
Deductible:	\$50 Individual/\$150 Family each Benefit Period. The Deductible applies to Minor and Major Services.
Benefit Maximums:	<p>\$2,000 per Covered Person each Benefit Period.</p> <p>\$2,000 lifetime maximum for Orthodontic Services.</p>
Amount:	<p>Diagnostic and Preventive Services are payable at 100% of the Allowable Amount.</p> <p>Minor Services are payable at 90% of the Allowable Amount.</p> <p>Major Services are payable at 60% of the Allowable Amount.</p> <p>Orthodontic Services are payable at 50% of the Allowable Amount.</p>