



EQUITABLE

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Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states.



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Equitable West Virginia Dental Network Access Plan

Introduction

The West Virginia Office of Insurance Commissioner (OIC) has licensed Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America (Equitable) to provide dental insurance to members of policyholders situated in this state.

The OIC requires health carriers to provide members with a Network Access Plan. Network Access Plans are public documents that describe health carrier policies and procedures for maintaining and ensuring that their networks are sufficient and consistent with state and federal requirements. The Equitable West Virginia Dental Network Access Plan describes how we build, maintain, and provide our networks to members.

This Network Access Plan is available to anyone upon request and will be located on the Equitable public website page at www.equitable.com/employeebenefits/dental-insurance. Click on Forms/Dental.

Our dental network is called the Equitable Dental Network. It consists of the leased sub-networks GEHA Connection, DenteMax, DHA, Zelis and DBP to provide in-network services at a discounted level in order to minimize a member's out-of-pocket cost when covered services are rendered. Members can also access any out-of-network provider for covered services. When an out-of-network provider is used, members' out-of-pocket cost may be higher.

The leased networks are responsible for performing provider recruitment, credentialing/recredentialing and provider directory update functions on behalf of, and under the oversight of, Equitable. Equitable is directly responsible for notification of member rights and responsibilities, claims processing, member services including eligibility and benefits verification, answering grievances and appeals, quality assurance and network access monitoring.

Factors Used to Build Our Network

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Our network partners build their networks to support Equitable’s membership. They choose network doctors carefully based on their professional licensing, work history, education, malpractice history, professional liability and ethics. All of the leased networks consider extensive criteria in order to build a network. These criteria are shown in each network's Credentialing requirements which are subject to National Committee for Quality Assurance (NCQA) guidelines.

A summary description of these factors is included for all of our networks in total, on the Equitable Find a Provider website at www.equitable.com/employeebenefits/find-a-provider.

The summary description states that “Equitable strives to provide superior network access for all members and is sensitive to member needs regarding provider availability. Members can nominate a dentist for participation by emailing the appropriate information to provider_nomination@equitable.com. Equitable will make best efforts via our network partners to have that dentist successfully recruited and credentialed according to NCQA guidelines, which requires a thorough check of malpractice history, license verification, adequate malpractice insurance coverage, and education verification. Our networks actively monitor government sanction lists and other quality checks upon initial credentialing and re-credentialing. Additionally, on a quarterly basis Equitable runs GeoAccess reports to monitor current network accessibility and addresses any deficiencies in association with our network partners.”

Provider Directories

Members may find the locations of our dental network providers by visiting the Find a Provider website at www.equitable.com/employeebenefits/find-a-provider, calling our toll-free customer service numbers, 866-274-9887 or (TTY) 800-877-8973 or by emailing us at EBCustomerService@equitable.com.

Members are not limited to any geographic area when they wish to use covered benefits. They may select and utilize a network provider anywhere throughout the United States by using drop down options and the advanced search criteria within the provider directory. Members may also call our toll-free customer service numbers, 866-274-9887 or (TTY) 800-877-8973 or email us at EBCustomerService@equitable.com to request a printed version of the provider directory which will be provided within 5 business days of the request. Both the online and print directories are updated monthly and the date of the most recent provider directory update can be found on the last page, last line of the provider directory.

The information found in the provider directories are provided by the individual providers, subject to regular audits, and based on our leased networks’ records as of the date of the search and/or printing of the provider directory. All providers are pro-actively sent at least a quarterly reminder to ensure the information that is appearing in the provider directory is accurate. Audit documentation is retained for not less than thirty-six months. Members may report a directory inaccuracy by clicking on the online provider link within the provider

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directory or by contacting us via our toll-free customer service numbers, 866-274-9887 or (TTY) 800-877-8973 or by emailing us at EBCustomerService@equitable.com. Based on this information, the inaccuracy will be investigated and corrected as necessary.

Teledentistry

Each provider can have their own level of technological support for Teledentistry services. Members should contact their provider directly to determine the type of Teledentistry or other technology that may be available to them. Dental providers will provide coverage for health care services appropriately delivered through Teledentistry on the same basis and to the same extent that Equitable is responsible for coverage for the same service through in-person diagnosis, consultation, or treatment. Dentists who provide Teledentistry are included in our measure of network accessibility and availability.

Notification of Member Rights and Responsibilities

Members are informed of rights and responsibilities, covered services and features, including grievance and appeals procedures and access and availability of services via our certificate of coverage. The benefit summary and/or enrollment collateral also provide information on covered services and features. These documents include directions to either call our toll free customer service telephone number, 866-274-9887 and/or access our website at www.equitable.com/employeebenefits/contact to obtain additional information. ID cards also include our toll-free customer service telephone number, 866-274-9887 and website address at www.equitable.com/employeebenefits/contact.

Plan Services and Preventive Care Benefits

Members are informed of covered plan services including preventive care benefits in their certificate of coverage and benefit summary provided by Equitable. Members should refer to their certificate of coverage and/or benefit summary or log into the employee benefits website for specific services and features. The website address is www.equitable.com/employeebenefits/contact. Coverage includes preventive services such as x-rays, exams and cleanings and may include optional benefits like fillings, root canals, crowns and orthodontia. Deductibles, coinsurances and annual maximums may vary based on the plan design purchased by

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the policyholder. Members are responsible for all deductibles and coinsurances and for any amount over our allowance for out-of-network claims.

Grievance and Appeals

Members are informed of their grievance and appeals rights in the certificate of coverage provided by Equitable. Members have the right to submit a grievance or appeal if there is a disagreement regarding our payment decision or any aspect of coverage. This may be submitted by mail to PO Box 2107, Grapevine, TX 76099-2107, or by calling our toll-free customer service telephone numbers, 866-274-9887, (TTY) 800-877-8973 or by email at EBCustomerService@equitable.com. Members should refer to the certificate of coverage for the full appeals process including those pertaining to utilization review.

Members With Special Needs

Equitable promotes cultural competency among its employees and expects its leased networks to promote the same to their providers in order to ensure that interactions with members are made with an awareness of and sensitivity to covered persons with limited English proficiency or illiteracy, differences in culture, ethnicity, gender, age, disability and medical conditions of any kind, religion, social class and/or sexual orientation.

Our employees and leased networks' contracted providers cannot discriminate against any member including the hearing impaired, developmentally challenged and/or physically challenged. Providers must also allow full and equal access to covered services, including members with disabilities as required under the federal Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973.

Equitable provides access to free language interpretation for all members. Customer service representatives are trained to use the Transperfect Remote Interpreting system when the representative does not speak the language of the caller. Customer service representatives are also trained to address the needs of a caller who states that they are blind or otherwise visually impaired by reading and walking through relevant materials with the caller and giving them time to absorb and respond to the information provided, and finally verifying that they understand the information. Members may call our Hearing Impaired customer service telephone number, (TTY) 800-877-8973.

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Quality Assurance

Equitable's Quality Improvement Program (QIP) ensures quality care to members accessing network doctors. The program evaluates the quality and appropriateness of care and services and includes representation from our network partners. Member feedback is obtained through patient satisfaction surveys sent via email and/or hard copy mail. Equitable also monitors members' complaints, grievances and appeals for potential quality of care cases, conducts clinical reviews to determine if a quality-of-care incident occurred, then takes appropriate corrective action up to and including provider termination. Equitable's Quality Improvement Committee meets quarterly to review the results of these activities, reports semi-annually to the Oversight Board and has a process for taking corrective measures when necessary.

Monitoring and Securing Network Adequacy

Equitable strives to ensure that members have reasonable geographic access to network dentists. We adhere to accessibility guidelines to facilitate access to all licensed general and specialty dentists. Members may also access providers through the use of Teledentistry based on availability by individual providers. The types of available providers include General Dentists and Specialists. Specialists include Endodontists, Orthodontists, Oral Surgeons, Pediatric Dentists, Periodontists and Prosthodontists. The types of Specialists available may vary by county. Members should visit the Find a Provider website at www.equitable.com/employeebenefits/find-a-provider, call our toll-free customer service telephone numbers, 866-274-9887, (TTY) 800-877-8973 or email us at EBCustomerService@equitable.com to obtain detailed information on available provider types in a particular county or other local areas.

We use the following guidelines to measure reasonable geographic access:

- General Dentists:
 - Urban: Members can access one (1) within a five (5) mile distance.
 - Suburban: Members can access one (1) within a ten (10) mile distance.
 - Rural: Members can access one (1) within a thirty (30) mile distance.
- All Specialists:
 - Urban: Members can access one (1) within a fifteen (15) mile distance.
 - Suburban: Members can access one (1) within a twenty-five (25) mile distance.

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- Rural: Members can access one (1) within a fifty (50) mile distance.

We run GeoAccess reports on a quarterly basis to measure provider accessibility for our current members. If standards are not met, we work with network partners to recruit additional network dentists. There are several reasons why it may not be feasible to contract with additional providers in order to fill gaps. In such circumstances, members will be held harmless as described below.

Equitable takes measures to ensure that members can access the same level of out of network care with no additional out of pocket costs if they need to receive services from an out-of-network provider because an in-network provider is not available or accessible according to standards guidelines. This includes availability and accessibility for continuity of care.

Our benefit summary document provides notification to members to contact their network dentist for immediate attention in the event of an emergency. An emergency exists if services are necessary to treat a condition or illness that, without immediate attention, would seriously jeopardize the life or health of the member or the member's ability to regain maximum function, or cause the member to be in danger to self or others. We use the "prudent layperson" standard for a member's judgment as to whether or not an emergency exists.

Our benefit summary document also provides members with the standard guidelines and advises them that they may call the Equitable toll-free customer service telephone number, 866-274-9887 for additional information as necessary.

If a member contacts Equitable to report that they were unable to locate a participating dentist according to the standard guidelines noted above, we will check our files to verify whether a provider was available at the time the member called to make an appointment. If not available, or if available but the member states that an appointment could not be made within a reasonable timeframe, any previously adjudicated claim for the affected time period will be reprocessed to hold the member harmless, ensuring that their out-of-pocket expenses will be no more than it would have been had they used an in-network provider. For future claims, we will also work with the member to either locate an in-network provider if available, or set up a process so that they are held harmless as described above. If a member chooses not to use an available in-network provider, claims will not be reprocessed and the member will be advised of our appeal procedures.

The out-of-network provider used in lieu of an in-network provider is paid their full normal out-of-network allowance plus any difference in the balance bill so that the member ends up paying no more out-of-pocket than they would have, had they used an in-network provider. Plan accumulators are updated accordingly.

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In-Network Provider Access for the General Public

Anyone in the general public can find an in-network provider by visiting the Equitable public website at www.equitable.com/employee-benefits/dental-insurance.

Continuity of Care

Upon termination of a provider agreement, Equitable shall remain liable for covered services rendered to each insured who remains eligible under a policy with us or by operation of law, and who is under the care of a participating provider at the time of termination, until the covered services being rendered to the member by the participating provider are completed, or we make reasonable and medically appropriate provisions for assumption of such covered services by another provider.

Notification of Contract Termination and Other Cessation

In the event of Equitable's insolvency or other inability to continue operations, our contractual obligation is to inform the policyholder who should then notify their members. For cases of insolvency, the domestic regulator would mandate the specific notice that would be required to be provided to the policyholder and we would comply with any mandated requirement regarding such policyholder notices. We are not responsible for communicating this information directly to members.

In the event of Equitable's contract termination with a policyholder, our contractual obligation is to inform the policyholder who should then notify their members.

In the event of our leased networks' contract termination with a provider, this information will be updated in the provider directory. Members are notified via the benefit summary and ID card to access the provider directory to obtain current in-network providers. The provider directory shows the following language: The list of providers is kept as up-to-date as possible. To ensure the best experience, please confirm that your dentist is participating in the Equitable Dental Network when you make your appointment.

Referrals

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Equitable does not make nor require referrals nor does Equitable provide prior authorization for referrals. A member is able to obtain covered benefits, at the in-network benefit level, from a non-participating provider should the network prove to not be sufficient.

Primary Care Providers

Members are not required to select a primary care provider. They may use any provider at point of service. If an in-network provider is used, covered services will be paid at the in-network benefit level. If an out-of-network provider is used, covered services will be paid at the out-of-network benefit level.

Emergency, Urgent and Specialty Care

There is no special process or requirement for covering emergency, urgent or specialty care. All services that are covered under the member's policy are covered regardless of whether delivered on an emergency/ urgent basis or not, subject to all eligibility guidelines and plan benefits.

Choosing and Changing Providers

Members may freely choose or change any in or out of network provider at point of service. However, it is always recommended that a member tells the provider that they are an Equitable member - this way the provider can contact Equitable to verify eligibility up front so that there is no hassle to the member later on. There are no special instructions to choose or change a provider as we pay for covered services rendered by all licensed dentists. Members may choose any dentist or can locate in-network dentists by visiting the Find a Provider website at : www.equitable.com/employeebenefits/find-a-provider.

Additional Helpful Information

- While ID cards are not needed in order to receive covered treatment, members can try to make their dentist experience simpler by printing and bringing an ID card with them on their visit. These are not

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automatically sent out, but members can call our toll-free customer service numbers, 866-274-9887, (TTY) 800-877-8973 or email us at EBCustomerService@equitable.com to request a card or log into the employee benefits website at www.equitable.com/employeebenefits/contact to print one.

- In-network providers will submit claims directly to Equitable. However, if an out-of-network provider is used, it is the member’s responsibility to ensure that the claim is filed. Instructions on how to file a claim and to obtain a copy of a claim form can be obtained by calling our toll-free customer service numbers, 866-274-9887, (TTY) 800-877-8973 or emailing us at EBCustomerService@equitable.com or by logging into the employee benefits website at www.equitable.com/employeebenefits/contact to print one.

Provider Type by County

The chart below identifies the types of providers that are available by county in West Virginia as of December 2022.

County Name	Provider/Facility Type Available
Barbour	None
Berkeley	Oral Surgeon, Orthodontist, Pediatric Dentist, General Dentist
Boone	General Dentist
Braxton	General Dentist
Brooke	General Dentist, Orthodontist
Cabell	General Dentist, Oral Surgeon
Calhoun	General Dentist
Clay	None
Doddridge	General Dentist
Fayette	General Dentist
Gilmer	General Dentist
Grant	General Dentist
Greenbrier	General Dentist
Hampshire	None
Hancock	Orthodontist, General Dentist

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Hardy	General Dentist
Harrison	General Dentist, Oral Surgeon, Orthodontist, Endodontist
Jackson	General Dentist, Oral Surgeon
Jefferson	General Dentist
Kanawha	Endodontist, Orthodontist, General Dentist, Oral Surgeon
Lewis	General Dentist
Lincoln	General Dentist
Logan	General Dentist
Marion	General Dentist, Orthodontist
Marshall	Orthodontist, General Dentist
Mason	General Dentist
McDowell	General Dentist
Mercer	General Dentist, Oral Surgeon, Orthodontist
Mineral	General Dentist
Mingo	General Dentist
Monongalia	Endodontist, Orthodontist, General Dentist, Oral Surgeon
Monroe	None
Morgan	None
Nicholas	General Dentist
Ohio	General Dentist, Oral Surgeon, Orthodontist, Pediatric Dentist
Pendleton	General Dentist
Pleasants	None
Pocahontas	General Dentist
Preston	General Dentist
Putnam	General Dentist, Oral Surgeon, Pediatric Dentist
Raleigh	General Dentist, Oral Surgeon, Pediatric Dentist
Randolph	General Dentist, Oral Surgeon, Orthodontist
Ritchie	None
Roane	None

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Summers	None
Taylor	General Dentist
Tucker	General Dentist
Tyler	None
Upshur	General Dentist, Orthodontist
Wayne	General Dentist
Webster	None
Wetzel	None
Wirt	None
Wood	Oral Surgeon, Endodontist, General Dentist
Wyoming	None

Equitable Contact Information

- Equitable public website: www.equitable.com/employee-benefits/dental-insurance
- Equitable employee benefits website: www.equitable.com/employeebenefits/contact
- Customer Service email address: EBCustomerService@equitable.com
- Find a Provider website: www.equitable.com/employeebenefits/find-a-provider OR www.equitable.com/finddentist.
- Customer Service telephone number: 866-274-9887
- Hearing Impaired telephone number (TTY) 800-877-8973
- Customer Service hours: Monday – Friday, 8:00 AM - 8:00 PM Eastern Standard Time
- Claims related mailing address: PO Box 2107, Grapevine, TX 76099-2107

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