

Benefits Payable Rider

This *rider* modifies the terms of your dental plan. Please keep this *rider* with your Benefit Description for easy reference.

Under Dental Blue Freedom, your benefits for *covered dental services* furnished by a dentist who has a *Blue Cross and Blue Shield* participating provider payment agreement but not a PPO provider contract are provided at the same benefit level that applies when the same covered dental services are furnished by a preferred dentist. Refer to your Benefits Payable Riders and your Orthodontic Endorsement (if you have supplemental orthodontic coverage) for the amount of your benefits and the amounts that you must pay for *covered dental services* .

All other provisions remain as described in your Benefit Description.