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# Introduction and Definitions

## Introduction

This Dental Insurance Agreement ("Agreement") is made and entered into as of August 9, 2025, by and between DocuPal Demo, LLC, a United States company with its principal place of business at 23 Main St, Anytown, CA 90210 ("DocuPal Demo"), and Acme, Inc ("ACME-1"), a United States business with its principal address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070. This Agreement sets forth the terms and conditions under which DocuPal Demo will provide dental insurance coverage to eligible employees of ACME-1. DocuPal Demo will administer the plan, process claims, and provide customer service. ACME-1 is responsible for enrolling employees and remitting premiums.

## Definitions

For purposes of this Agreement, the following terms shall have the meanings set forth below:

- **Covered Services:** Dental procedures and treatments covered under this Agreement, as detailed in the Schedule of Benefits.
- **In-Network Provider:** A dentist or dental professional who has contracted with DocuPal Demo to provide services at negotiated rates.
- **Out-of-Network Provider:** A dentist or dental professional who has not contracted with DocuPal Demo.
- **Deductible:** The amount the Policyholder must pay out-of-pocket for Covered Services before the insurance benefits begin.
- **Coinsurance:** The percentage of Covered Service costs that the Policyholder is responsible for paying after the Deductible has been met.
- **Maximum Benefit:** The maximum dollar amount that DocuPal Demo will pay for Covered Services per Policyholder during the benefit year.



# Scope of Coverage

## Covered Dental Services

This dental insurance agreement provides coverage for a range of dental services, categorized as preventive, basic, and major procedures. The policy also extends coverage to orthodontics.

### Preventive Care

Preventive care services are covered at 100%. These include:

- Routine dental cleanings
- Regular dental examinations
- Diagnostic x-rays

### Basic Procedures

Basic dental procedures are covered at 80%. These include:

- Fillings
- Tooth extractions

### Major Procedures

Major dental procedures are covered at 50%. These include:

- Crowns
- Bridges
- Dentures

### Orthodontic Coverage

Orthodontic services are covered at 50%, up to a lifetime maximum of \$2000 per insured individual.



## Exclusions

Cosmetic procedures, such as teeth whitening, are not covered under this dental insurance agreement. Experimental treatments are also excluded from coverage.

## Premiums and Payment Terms

The following outlines the premium structure and payment terms for the dental insurance provided by DocuPal Demo, LLC to ACME-1.

### Premium Calculation

Premiums are calculated based on two factors: the total number of ACME-1 employees enrolled in the dental plan and the specific plan tier selected (Basic, Standard, or Premium). DocuPal Demo, LLC will provide ACME-1 with a detailed breakdown of the premium calculation upon enrollment and at each renewal period.

### Payment Schedule

ACME-1 will make monthly premium payments to DocuPal Demo, LLC. Payments are due on the 15th of each month.

### Late Payment Policy

A grace period of 15 days is granted for each monthly payment. If payment is not received within this grace period, a late payment penalty of 5% of the outstanding premium amount will be applied. Continued failure to remit payment may result in suspension or termination of the dental insurance coverage, as detailed in the termination clause of this agreement.

### Renewal Terms

Premium rates are subject to review and adjustment at the time of policy renewal. DocuPal Demo, LLC will notify ACME-1 of any changes to the premium rates at least 60 days prior to the renewal date. Renewal will be automatic unless either party provides written notice of non-renewal at least 30 days before the renewal date.



# Claims Process and Reimbursement

This section outlines the process for submitting claims and receiving reimbursements under this Dental Insurance Agreement.

## Submitting a Claim

To submit a claim, the policyholder must provide the following documentation:

- A completed and signed claim form.
- An itemized bill from the dental provider, detailing the services rendered and associated costs.
- Any supporting documentation that may be required, such as X-rays or treatment plans. We will notify you if additional information is needed to process your claim.

All required documents should be submitted to Docupal Demo, LLC at the address listed in this agreement or through our online portal.

## Claim Processing

Upon receipt of a complete claim, Docupal Demo, LLC will process the claim within 10-15 business days. This timeframe allows us to verify the eligibility of the claim, review the services provided, and determine the appropriate reimbursement amount according to the terms of this agreement.

## Reimbursement

If a claim is approved, Docupal Demo, LLC will issue reimbursement to the policyholder. Reimbursement will be made in USD, the base currency of this agreement. Payment will be issued via check or electronic funds transfer (EFT), based on the policyholder's preference indicated on the claim form. The reimbursement amount will be calculated based on the covered services, applicable co-payments, deductibles, and the policy's maximum benefit limits. We will provide a detailed explanation of benefits (EOB) outlining the claim adjudication and payment details.



# Network Providers and Access

ACME-1 employees have access to a wide network of dental providers. Using in-network providers offers the greatest cost savings. These providers have agreed to pre-negotiated rates with Docupal Demo, LLC. In-network providers also handle claim submissions directly, reducing paperwork for ACME-1 employees.

## In-Network Benefits

Choosing a dentist within the Docupal Demo, LLC network means lower out-of-pocket expenses for covered services. You typically pay only your co-payment or co-insurance amount.

## Out-of-Network Coverage

While using in-network dentists is encouraged, ACME-1 employees can seek treatment from out-of-network providers. However, coverage for out-of-network services is generally lower. For example, ACME-1 may be responsible for paying the difference between the dentist's charge and the usual and customary charge, in addition to any co-insurance. Benefits are paid at 60% of usual and customary charges.

# Limitations and Exclusions

This dental insurance agreement has specific limitations and exclusions. These define the boundaries of our coverage.

## Exclusions

The following treatments are not covered under this policy:

- Cosmetic procedures.
- Experimental treatments.
- Procedures performed primarily for aesthetic purposes.
- Services not considered dentally necessary.





## Waiting Periods

Certain procedures have waiting periods before coverage begins:

- **Preventive:** No waiting period.
- **Basic:** 6-month waiting period.
- **Major:** 12-month waiting period.
- **Orthodontics:** 12-month waiting period.

These waiting periods begin from the policy's effective date. Services received before the completion of the waiting period will not be covered.

## Term and Termination

This Dental Insurance Agreement will begin on the effective date and continue for a period of one year. Following the initial term, this Agreement will automatically renew for successive one-year terms.

### Renewal

To prevent automatic renewal, either party must provide written notice of termination at least 60 days before the renewal date.

### Termination

DocuPal Demo, LLC may terminate this Agreement if ACME-1 fails to pay premiums or engages in fraudulent activity. ACME-1 may terminate this Agreement with 60 days written notice to DocuPal Demo, LLC.

## Dispute Resolution and Governing Law

### Dispute Resolution

DocuPal Demo, LLC and ACME-1 agree to resolve any disputes related to this Dental Insurance Agreement through mediation. If mediation fails, the dispute will be settled by binding arbitration. The location for mediation and arbitration will be mutually agreed upon.





## Governing Law

This Dental Insurance Agreement is governed by and interpreted in accordance with the laws of the State of Delaware, without regard to its conflict of laws principles. Any legal action arising under this Agreement shall be initiated and maintained in the state or federal courts located in Delaware, and both parties consent to the jurisdiction of such courts.

## Privacy and Data Protection

Docupal Demo, LLC is committed to protecting the privacy and security of ACME-1's members' personal and health information. We adhere to the Health Insurance Portability and Accountability Act (HIPAA) regulations.

### Data Security Measures

We use encryption to protect sensitive data during transmission and storage. Access to personal and health information is strictly controlled. Only authorized personnel can access this data. Our data is stored in secure facilities. Employees receive regular training on data privacy and security best practices.

### Data Usage

Personal and health information will only be used for purposes related to providing and administering dental insurance benefits. This includes claims processing, customer service, and fraud prevention. We will not share this information with third parties without proper authorization, except as required by law.

