

DENTAL PREFERRED PROVIDER NETWORK ACCESS PLAN COLORADO Careington

1. INTRODUCTION

Nippon Life Insurance Company of America® (Nippon Life Benefits®) uses a leased dental provider network arrangement with Careington International Corporation under your employer's group dental expense insurance with Nippon Life Benefits. Careington is a national dental network. The Careington network has participating dental care providers in all specialties in nearly every community across the state of Colorado. These in-network dental care providers offer covered dental services to you at a discount under our arrangement. A listing of participating Careington providers is available through an on-line provider directory on the Nippon Life Benefits website at www.nipponlifebenefits.com or you may contact us at one of the following toll free numbers:

- English and Non-English Toll-Free Telephone Number: 1-800-374-1835 during normal business hours.
- Japanese Toll-Free Telephone Number: 1-800-971-0638 during normal business hours.
- Korean Toll-Free Telephone Number: 1-877-827-8713 during normal business hours.

The Careington network is operated and maintained by Careington. This access plan describes the oversight Nippon Life Benefits undertakes to ensure that you have sufficient access to quality dental care through the Careington network in Colorado.

2. NETWORK ADEQUACY AND CORRECTIVE ACTION PROCESSES

Prior to leasing the Careington network, Nippon Life Benefits conducted due diligence to ensure that the network has established credentialing and quality improvement standards consistent with the standards set by Nippon Life Benefits. During the term of the agreement, Nippon Life Benefits will periodically monitor Careington to ensure that the standards agreed upon are being met.

Careington is responsible for the credentialing standards of all their providers leased to Nippon Life Benefits and is expected to comply with all state requirements. Nippon Life Benefits retains oversight responsibility to ensure that the credentialing and quality assurance standards are consistent with those required by the state and those established by Nippon Life Benefits.

Nippon Life Insurance Company of America

Telephone • English/Spanish: 800-374-1835 | Japanese: 800-971-0638 | Korean: 877-827-8713

Fax • Business Administration: 913-387-5920 | Medical, Dental, Vision Claims: 913-387-5915 | Life, Disability Claims: 847-615-3122

To the extent possible, Careington maintains sufficient numbers and types of providers, including those that serve predominantly low-income, medically underserved individuals, to assure that services are accessible without unreasonable delay and arrangements to ensure a reasonable proximity of participating providers to the residence or workplace of covered persons.

We annually assess network adequacy through enrollment and Geographic Access reports to ensure Colorado’s geographic access standards are met and to determine areas that may need additional providers. If we determine the Careington network is insufficient, we will ask Careington to undertake a provider recruitment plan to add more providers. The following criteria are assessed:

- Ratio of providers to insureds – there are enough providers for the number of insureds in the plan
- Geographic distribution – participating providers are reasonably close to insureds

The Careington network meets Colorado’s geographic standards for dental plans as follows:

Geographic Type					
Provider Type – the plan provides access to at least one dental provider for at least 90% of the enrollees	Large Metro	Metro	Micro	Rural	CEAC*
	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)	Maximum Road Travel Distance (Miles)
Dentist	15	30	60	75	110

(* “CEAC”, Counties with Extreme Access Considerations, counties with a population density of less than ten (10) people per square mile)

As of August 21, 2025, Nippon Life Benefits’ Careington Colorado network includes 2,315 primary care dentists, 592 specialty care dentists.

Quality assurance at Nippon Life Benefits includes the application of practice guidelines and retrospective review. Our quality assurance program is under the direction of a dental director.

Nippon Life Benefits does not utilize a tiered provider network. Nippon Life Benefits does not provide for tele-dentistry services in order to meet dental care needs or network adequacy standards.

If an insured person has to obtain a covered treatment or service from an out-of-network

provider due to network inadequacy, the insured person may appeal the initial denial to request benefits be paid at the in-network level. Alternatively, an insured person can also proactively request this prior to services being rendered by calling our Customer Service department or by submitting the request in writing. At that time the insured's request would be documented alerting a claims processor to process the claim in question at the in-network benefit level.

3. NETWORK ACCESS PLAN PROCEDURES FOR REFERRALS

Nippon Life Benefits allows you the freedom of choice in selecting a dentist. You may change dentists without informing us. You are not required to choose or designate a primary care provider. Nippon Life Benefits does not require you to contact our office for a referral in order to select or change dentists.

Insureds and network providers have access to directories listing Careington network providers. Although insureds can seek care in- or out-of-network without referrals, savings are maximized by visiting in-network providers.

4. NETWORK ACCESS PLAN DISCLOSURES AND NOTICES

Insureds are informed about their plan and its features through enrollment materials, their booklet-certificate, the public website including a secure private member portal, and ID cards.

You may search our website for a network provider in your area at any time or you may contact us at one of the following toll free numbers:

- English and Non-English Toll-Free Telephone Number: 1-800-374-1835 during normal business hours.
- Japanese Toll-Free Telephone Number: 1-800-971-0638 during normal business hours.
- Korean Toll-Free Telephone Number: 1-877-827-8713 during normal business hours.

Grievance notice information is included in your booklet-certificate, and is also included on our website along with your appeal rights. You may also contact us at one of our toll free numbers to obtain information about your appeal rights.

For insureds with special communication needs, language assistance interpretation services are provided upon the insured's request or offered when a language barrier is apparent. Nippon Life Benefits uses internal Spanish, Japanese and Korean speaking employees and an external Language Line service to assure individual access to oral

interpretation services for insureds. Nippon Life Benefits contracts with Language Line Services for over-the-phone language interpretation in over 150 languages. Such interpretation is a 3-way conversation between our employee, the client and a professional language interpreter. Language Line Services has internal guidelines to ensure quality of their interpreters.

We are committed to providing accessible services to our customers and the public, regardless of disability status. We strive to provide an accessible digital experience and are building our website with accessibility in mind based on principles from the Web Content Accessibility Guidelines 2.0 Levels A and AA.

Persons with a hearing or speech disability can dial 711 and follow the prompts for Telecommunications Relay Services, 24 hours a day, 365 days a year. If you are an individual with a disability who requires additional assistance to access services you can also call us at 1-800-374-1835. Please provide the Customer Service Representative with information about the nature of the request, as well as your contact information, such as an email, address, or telephone number where you can be reached.

For insureds who may have special needs relating to sight, Nippon Life Benefits will provide documents in braille or larger font upon request. We will work with outside vendors to produce requested documents in braille or larger fonts as requests are received.

Our website may contain links to web pages hosted by external third parties. Nippon Life Insurance Company of America does not guarantee that any third-party websites are accessible and is not responsible for the content or accuracy of such websites, including but not limited to any accessibility barriers on such websites.

5. PLANS FOR COORDINATION AND CONTINUITY OF CARE

In the event a network provider leaves the Careington network, the Careington Provider Service Agreement states, “In the event of termination of your Provider Service Agreement with Careington, you are obligated to continue to provide and complete treatment begun prior to the effective date of your termination at the fees detailed in your Careington fee schedule”. We coordinate with Careington on a weekly basis to identify terminated providers and in turn we send notifications to impacted employers with employee notices to send to affected insureds notifying them their provider left the network.

The Careington network provider agreements have a “hold harmless” provision. It prevents network providers from balance billing you if Careington is insolvent or cannot continue operations. Even if you have not paid for dental services, your network dentist is still required to provide your dental care up until your coverage ends. They also must finish any treatment that was already started before that date.

Unless a network provider is immediately removed for serious issues (like problems with their professional conduct or skills), they must continue treating you and help you smoothly switch to another in-network dentist. This is to make sure your dental care continues without interruption and remains medically appropriate.