

- DDAZ accepts takeover on a no-loss/no-gain basis. Expenses incurred in-connection with any dental procedure started prior to the subscriber's eligibility with DDAZ are the responsibility of the previous carrier.
- Benefits for multi-stage procedures are available for completed services as determined by the date of delivery/cementation.
  - Crown/bridge prosthetics, dentures, partials and relines will be paid on the seat date.
- Orthodontic benefits are provided only if the first active appliance was not previously inserted or initial banding performed while the patient was covered for this benefit under this employer dental contract or this group's immediately preceding prior indemnity/PPO plan.
- DDAZ will not provide benefits for any orthodontic work in progress that has been performed under a dental health maintenance organization (DHMO) or discount plan.