



Nationwide Life Insurance Company

Home Office: Columbus, Ohio

DENTAL IMPLANT RIDER

Attached to and made part of this Policyholder's Dental Policy and each Certificate of Coverage issued under such Policy. It is hereby agreed that the Policy and Certificate are amended by adding the Dental Implant provision as defined below. Benefits are subject to all Policy terms, limitations and conditions.

The effective date of this rider is the effective date of the Certificate of Coverage to which this Rider is attached.

What Benefits are provided?

Subject to the Benefits and Limitations in the Policy and Certificate of Coverage, this Rider allows You and Your Covered Dependents to obtain Coverage for dental Implants.

Dental Implants will be covered under Procedure Class C subject to the Plan Year Benefit Maximum, and Percentage of Covered Services, and Deductible as shown in the Schedule of Benefits. The Benefit Waiting Period is 12 months.

DEFINITIONS

Implant: An artificial tooth that is anchored in the gums or jawbone to replace a missing tooth. This Rider includes Coverage for the following procedures required to place the Implant:

1. Bone augmentation and socket preservation.
2. Tissue and bone grafting.
3. Surgical placement of the Implant body (endosteal, eposteal, or transosteal implant).
4. Implant connecting bars and supporting structures.
5. Implant repair and removal;
6. Implant maintenance procedure ,limited to 1 procedure per Plan Year].

Treatment Plan: The Provider's report of recommended Implant services on a form satisfactory to Us which:

1. itemizes the Implant services;
2. lists the charge for each Implant service; and
3. is accompanied by supporting pre-operative X-rays, if necessary, and any other appropriate diagnostic materials required by Us.

Are there any limitations to when a Benefit is payable?:

Implants and Implant supported prosthesis covered under this plan are limited to; 1) the replacement of permanent teeth extracted while insured under this plan, or 2) the replacement of a prior Implant if it has been at least seven years since the prior insertion, and is not and cannot be made serviceable.

Repair of Implants is limited to one repair per Implant per 36 month period.

Benefits are limited to Covered Persons over the age of 16.

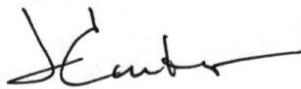
Submission of a Treatment Plan is required for Benefits to be considered.

Implants are not covered when placed for a removable denture.

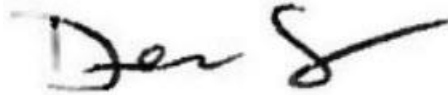
TERMINATION

This rider will terminate on the earlier of:

1. The date the Policy to which this rider is attached terminates;
2. The first of the month following the date We receive written request by the Policyholder to terminate this rider.
3. Upon termination under the Certificate per the section entitled WHEN COVERAGE BEGINS AND ENDS.



President



Secretary