

587.

(A) (1) AN ENROLLEE IS ENTITLED TO RECEIVE EVIDENCE OF COVERAGE OR A CERTIFICATE INDICATING SPECIFICALLY THE NATURE AND EXTENT OF COVERAGE AND EVIDENCE OF THE TOTAL AMOUNT OR PERCENTAGE OF PAYMENT, IF ANY, WHICH THE ENROLLEE IS OBLIGATED TO PAY FOR DENTAL SERVICES.

(2) IF AN INDIVIDUAL ENROLLEE OBTAINS COVERAGE THROUGH AN INSURANCE POLICY OR THROUGH A CONTRACT ISSUED BY A MEDICAL OR DENTAL SERVICE CORPORATION, WHETHER BY OPTION OR OTHERWISE, THE INSURER OR MEDICAL OR DENTAL SERVICE CORPORATION SHALL ISSUE THE EVIDENCE OF COVERAGE. IN ALL OTHER CASES, THE DENTAL PLAN ORGANIZATION SHALL ISSUE THE EVIDENCE OF COVERAGE.

(B) THE INSURER, MEDICAL OR DENTAL SERVICE CORPORATION, OR DENTAL PLAN ORGANIZATION MAY NOT ISSUE OR DELIVER EVIDENCE OF COVERAGE OR AMENDMENT TO ANY PERSON UNTIL A COPY OF THE FORM OF EVIDENCE OF COVERAGE OR AMENDMENT IS FILED WITH THE COMMISSIONER AND APPROVED BY HIM.

(C) EVIDENCE OF COVERAGE SHALL CONTAIN A CLEAR AND COMPLETE STATEMENT IF A CONTRACT, OR A REASONABLY COMPLETE SUMMARY IF A CERTIFICATE, OF:

(1) THE DENTAL SERVICES AND THE INSURANCE OR OTHER BENEFITS, IF ANY, TO WHICH ENROLLEES ARE ENTITLED;

(2) ANY LIMITATIONS ON THE SERVICES, OR KIND OF BENEFITS TO BE PROVIDED, INCLUDING ANY CHARGE, DEDUCTIBLE OR COPAYMENT FEATURE;

(3) WHERE AND IN WHAT MANNER INFORMATION IS AVAILABLE AS TO HOW SERVICES MAY BE OBTAINED; AND

(4) A CLEAR AND UNDERSTANDABLE DESCRIPTION OF THE DENTAL PLAN ORGANIZATION'S METHOD FOR RESOLVING ENROLLEE COMPLAINTS.

(D) ANY SUBSEQUENT CHANGE IN THE EVIDENCE OF COVERAGE OR THE AMOUNT OR PERCENTAGE OF PAYMENT WHICH THE ENROLLEE IS OBLIGATED TO PAY, SHALL BE EVIDENCED IN A SEPARATE DOCUMENT ISSUED TO THE ENROLLEE.

588.

(A) (1) THE COMMISSIONER MAY INVESTIGATE THE BUSINESS AND EXAMINE THE BOOKS, ACCOUNTS, RECORDS, AND FILES OF EVERY DENTAL PLAN ORGANIZATION.

(2) FOR THE PURPOSE OF PARAGRAPH (1) OF THIS SUBSECTION, THE COMMISSIONER SHALL HAVE REASONABLY FREE ACCESS TO THE OFFICES AND PLACES OF BUSINESS, BOOKS, ACCOUNTS, PAPERS, RECORDS, AND FILES OF ALL DENTAL PLAN ORGANIZATIONS.