

# Summary of Benefits: Blue Edge Dental Flex

Blue Edge Dental Flex plan options provide you maximum flexibility. Benefits are paid at the same level for care received from any provider. The listed percentages represent the portion of the maximum allowable charge (MAC) for which the plan is responsible. Network providers agree to accept the MAC as payment in full and also agree to file your claims. **If you receive covered services from an out-of-network provider, the plan will apply the percentages shown to the MAC for covered services and you will be responsible for the difference, up to the provider's charge.** Standard deductibles, exclusions and limitations apply. Network dentists may elect to discount non-covered services and services above the annual maximum. Discounts vary by service and region and when agreed to by the provider; not permitted in all jurisdictions.

Allied Services		
	Basic	Enhanced
Network		Elite Plus
Deductible – Individual/Family		\$0
Benefit Period Maximum per member		\$1,000
<b>Class I Services</b>		
Exams	100%	100%
X-rays	100%	100%
Cleanings	100%	100%
Fluoride Treatment	100%	100%
Sealants	100%	100%
Space Maintainers	100%	100%
Palliative Treatment (Emergency)	100%	100%
<b>Class II Services</b>		
Basic Restorative (Fillings), Posterior Resins	100%	100%
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	100%	100%
Oral Surgery (including Simple and Surgical Extractions)	100%	100%
General Anesthesia	100%	100%
Endodontics	100%	100%
Periodontics (Surgical and Nonsurgical)	100%	100%
<b>Class III Services</b>		
Inlays, Onlays, Crowns	0%	50%
Prosthetics (Bridges, Dentures)	0%	50%
<b>Orthodontics (dependents to age 19)</b>		
Diagnostic, Active, Retention Treatment	Not Covered	50%
Orthodontic Lifetime Maximum per covered dependent	Not Applicable	\$1,000
<b>Implants</b>		
Implant Surgery, Supported Restoration	Not Covered	Not Covered
<b>Preventive Incentive</b>		
Preventive Incentive	Covered	Covered
<b>Smile for Health®--Wellness and Pregnancy Benefit</b>		
<ul style="list-style-type: none"> <li>Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke</li> <li>Provides periodontal care for expectant mothers</li> </ul>	<ul style="list-style-type: none"> <li>One additional periodontal maintenance per year covered at 100%</li> <li>Scaling and root planning covered at 100%</li> <li>Four periodontal surgery procedures are covered at 100%</li> </ul>	

Insurance may be provided by Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, First Priority Life Insurance Company or First Priority Health, all of which are independent licensees of the Blue Cross and Blue Shield Association. United Concordia is a separate company that administers Highmark dental benefits.

Smile for Health--Wellness is a registered service mark of United Concordia Companies, Inc.



# Summary of Limitations: Blue Edge Dental

This is an abbreviated list of Highmark's Standard Limitations.  
Please refer to your specific benefit design as to what services are covered.

Blue Edge Dental	
Benefit Category	Highmark's Standard Frequency Limitations
Exams	2 every 12 months
X-rays (Bitewings Only)	1 set every 12 months under age 19 and one set every 18 months age 19 and over
X-rays (All Others)	1 every 5 years for Full Mouth and Panoramic X-rays Limitations may apply to other types of X-rays
Cleanings; Fluoride Treatment	2 every 12 months; 1 every 12 months under age 14
Sealants	1 per tooth every 3 years to age 16 on permanent first and second molars
Space Maintainers	1 every 5 years under age 14
Palliative Treatment (Emergency)	2 per 12 months in combination with pulpal debridement
Basic Restorative	Not within 24 months of previous placement. Includes coverage for posterior resins
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	1 per 36 months
Simple Extractions	Any frequency (no limitations)
General Anesthesia	Limited to 60 minutes per session
Endodontics	Pulpal therapy: primary teeth that have no permanent tooth to replace it Root canal treatment: 1 per tooth per lifetime
Periodontics (Nonsurgical)	Full mouth debridement: 1 per lifetime Scaling and root planing: 1 per 36 months (per area of mouth) Periodontal maintenance: 2 every 12 months (in addition to routine prophylaxis following active periodontal therapy)
Periodontics (Surgical)	Surgical periodontal procedures: 1 per 36 months (per area of mouth) Guided tissue regeneration: 1 per tooth per lifetime
Complex Oral Surgery	May vary by procedure
Inlays, Onlays, Crowns	Not within 5 years of previous placement
Prosthetics (Bridges, Dentures)	Not within 5 years of previous placement
Orthodontics (dependents to age 19) Diagnostic, Active, Retention Treatment	Payment for orthodontic services, if covered, shall cease at the end of the month after termination by the Company.
Alternative Benefit Provision	An alternate benefit provision (ABP) will be applied if a covered dental condition can be treated by means of a professionally acceptable procedure which is less costly than the treatment recommended by the dentist. The ABP does not commit the member to the less costly treatment. However, if the member and the dentist choose the more expensive treatment, the member is responsible for the additional charges beyond those allowed under this ABP.
Preventive Incentive	Class I services do not count toward your annual program maximum



# Frequently Asked Questions About Your Blue Edge Dental Plan

## Who is in my plan's network?

Your Blue Edge Dental plan uses the United Concordia network of more than 96,000 dentists in more than 260,000 locations nationwide. Although your dental coverage is through Highmark, we have partnered with the experts at United Concordia to provide services for Blue Edge Dental.

## Why should I go to an in-network dentist?

Going to in-network dentists can save you time and money because:

- In-network dentists accept our allowances as full payment for covered services. Our allowances are typically lower than dentists' standard charges.
- In-network dentists can only charge you for applicable deductibles and coinsurance amounts. Out-of-network dentists can not only charge you for applicable deductibles and coinsurance amounts, but also the difference between their standard charges and our allowances.
- In-network dentists agree to file claims for you.
- Our rigorous review of dentists before they're accepted into our network helps assure you'll receive quality care.

## Can I still see a dentist who's out-of-network?

Yes, you can go to any licensed dentist. However, if you go to an out-of-network dentist, your out-of-pocket expenses could be higher than if you went to an in-network dentist. You may also have to file claims with us yourself.

## Is my dentist in-network? How do I find an in-network dentist?

You can find in-network dentists, or find out if your dentist is in-network, by visiting [highmarkbcbs.com](https://highmarkbcbs.com).

Here's how it works:

1. Visit [highmarkbcbs.com](https://highmarkbcbs.com).
2. Click the **Log in** tab, or the **Register** tab to register if it's your first visit.
3. Choose your dental plan from the "view site by plan" window or by clicking **your account** to access the "view site by plan" window.
4. Click the **Find a Doctor or Rx** tab at the top of your member home page.
5. Click the **Find a Dentist** link in the pop-up window.
6. You'll be directed to the provider search area. Simply follow the instructions to find a dentist.

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## What is Smile for Health®–Wellness?

Smile for Health®–Wellness is a special benefit that provides extra periodontal care for people who have gum disease and chronic health conditions such as diabetes or heart disease, and who have experienced a stroke. The bacteria that cause gum disease can make it harder to manage these conditions, so it's important to get gum disease properly treated. But gum disease can be painless, so you may not even know you have it. If you have a chronic condition, make sure to schedule regular checkups with your dentist to keep your teeth and gums healthy.

Pregnant women receive a similar benefit because gum disease has been linked to premature and low birthweight babies.

## How much does Smile for Health®–Wellness cost?

Smile for Health®–Wellness is built into your Blue Edge Dental plan. You won't pay anything extra if you take advantage of the program.\*

## Who is eligible for Smile for Health®–Wellness?

If you have one or more of the following chronic medical conditions, you qualify for extra periodontal benefits through Smile for Health®–Wellness: diabetes, rheumatoid arthritis, heart disease, stroke, lupus, oral cancer, or if you have had an organ transplant.

## What extra care does Smile for Health®–Wellness cover?

Smile for Health®–Wellness provides full coverage for one additional periodontal maintenance treatment per year, plaque and tartar removal, plus periodontal surgeries. It also includes education on proper oral health and dental wellness coaching.

## Are there special dental wellness benefits if I am pregnant?

Yes, our Pregnancy Benefit provides expectant mothers with 100% coverage for one additional cleaning and periodontal checkup, plus scaling, root planing and four periodontal surgeries if needed to treat your gum disease.\*

## How do I start using the Smile for Health®–Wellness or Pregnancy benefit?





Simply call Blue Edge Dental customer service at **1-866-568-6008** and let us know that you're eligible for Smile for Health®–Wellness or the Pregnancy benefit. Our representatives will activate your benefits so you can schedule the care you need.

## What's "predetermination?" How does it work?

Predetermination is recommended if you are in need of extensive dental work, such as crowns, root canals or implants. Talk to your dentist to find out what's covered and how much you may owe.

## What information is available online?

On your member website at [highmarkbcbs.com](http://highmarkbcbs.com), you can:

 <b>Find Dentists</b>	 <b>Manage Dental Claims</b>	 <b>View, Print or Order ID Cards</b>	 <b>Get Info About Dental Benefits</b>
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## What if I have other questions about my dental plan?

Talk to your dentist about any questions about your treatment. Or call Blue Edge Dental customer service at **1-866-568-6008**.

\*Smile for Health®–Wellness and Pregnancy Benefit included in all Blue Edge Dental plans except select Value Plans.

Insurance may be provided by Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, First Priority Life Insurance Company or First Priority Health, all of which are independent licensees of the Blue Cross and Blue Shield Association.

United Concordia provides the provider network for Blue Edge Dental and is a separate company that administers dental benefits.

Smile for Health–Wellness is a registered mark of United Concordia, Inc.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。

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# Take Care of Your Baby by Taking Care of Your Mouth

Pregnancy can actually make some dental problems worse.

Conditions like periodontitis, or gum disease, have been linked to premature babies and babies with low birth weight. And changes in hormone levels can cause pregnancy gingivitis, a milder form of gum disease. That's why if you're expecting, it's important to keep your teeth and gums as healthy as the rest of your body.

## Get Extra Dental Benefits During Pregnancy

We've added extra benefits to your dental plan that can help prevent, as well as control, gum disease. You'll even receive email education that can help you learn more about good oral health while you're pregnant.

## Sign Up for Pregnancy Benefits Now

You, or anyone else on your dental plan who may be expecting, can take advantage of our pregnancy benefits. Simply call the dental customer service number on the back of your identification card or log in to your member website to self-report.

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## Added Pregnancy Benefit

Service	Coverage
Cleaning — one additional during pregnancy	100%
Periodontal Maintenance — one additional during pregnancy	
Scaling and Root Planing	
Periodontal Surgery — four procedures*	

\* Four procedures related to gingival flap or osseous surgeries

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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# Coverage that protects more than just your smile.

At Highmark, we care about your health from head to toe. With our Blue Edge Dental plans, you can get quality care that keeps your teeth and gums healthy, too. Getting regular exams and cleanings are important for the whole family. And good oral health can be especially important for people living with some of the most common chronic medical conditions. That's why Blue Edge Dental also includes Smile for Health®-Wellness\*, a special oral care program that provides extra benefits, so if you have certain health conditions, you can treat your gum disease for free.

## Plan Features





- Comprehensive coverage for many diagnostic, preventive, basic, major and orthodontic services
- Use any dentist you choose — in-network or out-of-network
  - Save money when you go to in-network dentists
  - Supported by the nationwide network of United Concordia, with more than **96,000 dentists in more than 260,000 locations**

## Additional Benefits

In-network dentists submit all claims for you — no worries about claim form submissions

- In-network dentists accept our allowances as payment in full for covered services, meaning more savings for you

On your member website at [highmarkbcbs.com](http://highmarkbcbs.com), you can:

 <b>Find Dentists</b>	 <b>Manage Dental Claims</b>	 <b>View, Print or Order ID Cards</b>	 <b>Get Info About Dental Benefits</b>
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# Be a smart mouth.

Sign up for **Smile for Health®–Wellness** if you have a chronic medical condition.

## Get extra dental benefits at no extra cost.

Smile for Health®–Wellness is a special program that provides extra periodontal care for people who have gum disease and chronic health conditions such as diabetes or heart disease, and who have experienced a stroke. The bacteria that cause gum disease can make it harder to manage these conditions, so it's important to get gum disease properly treated. But gum disease can be painless, so you may not even know you have it. The smart thing to do is schedule a checkup with your dentist to make sure your teeth and gums are healthy.

Pregnant women receive a similar benefit because gum disease has been linked to premature and low birthweight babies.

## Who can sign up for Smile for Health®–Wellness?

You're eligible if you have any of these conditions:

- Diabetes
- Stroke
- Diabetes
- Heart Disease
- Lupus
- Oral Cancer
- Organ Transplant
- Rheumatoid Arthritis

Call  
**1-866-568-6008**  
to sign up now

Get 100% coverage for:

- ✓ **One extra periodontal treatment per year**
- ✓ **Plaque and tartar removal**
- ✓ **Periodontal surgeries – up to four procedures per year**

\*Smile for Health®–Wellness and Pregnancy Benefit included in all Blue Edge Dental plans except select Value Plans.

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Smile for Health–Wellness is a registered mark of United Concordia, Inc.

Simply let us know that you're eligible for Smile for Health®–Wellness or if you're pregnant. Our Blue Edge Dental customer representatives will activate your benefits so you can schedule the care you need. You can also log into your member website to self-report.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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# Earn Tuition Rewards points for your family's education at

[highmark.collegetuitionbenefit.com](https://highmark.collegetuitionbenefit.com)

Tuition Rewards® is a Registered Trademark of SAGE Scholars, Inc.

SAGE is not a subsidiary or affiliate of Highmark Blue Cross Blue Shield. Subject to eligibility requirements and terms and conditions. Tuition Rewards are a value-added program and not an insured benefit. Program participation subject to enrollment with SAGE. "Points" are credits that may be used to discount the cost of Tuition and have no cash value. Highmark Blue Cross Blue Shield does not provide services related to this program. Tuition Rewards not available in all jurisdictions. Program subject to change without notice.

Health benefits or health benefit administration may be provided by or through Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, Highmark Benefits Group, First Priority Health or First Priority Life, all of which are independent licensees of the Blue Cross Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。  
请拨打您的身份证背面的号码（TTY：711）。

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FAPHM-121A  
120 Fifth Avenue  
Pittsburgh, PA 15222

# Start earning toward your family's future.

Sign up for The College Tuition Benefit®.





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# Earn Tuition Rewards points for your family's education with **The College Tuition Benefit<sup>®</sup>**.

A rewards program offered through Highmark.

Nearly 80% of families worry about the cost of their child's education, but there's a simple way to ease that stress. Your Highmark plan makes you eligible to start earning Tuition Rewards points through The College Tuition Benefit (CTB).

## It works like this:

**Get enrolled, get earning**

Sign up at: [highmark.collegetuitionbenefit.com](https://highmark.collegetuitionbenefit.com). Register your student by 8/31 prior to starting their senior year of high school. You'll need the group number from your member ID card.

**1 for \$1 earnings**

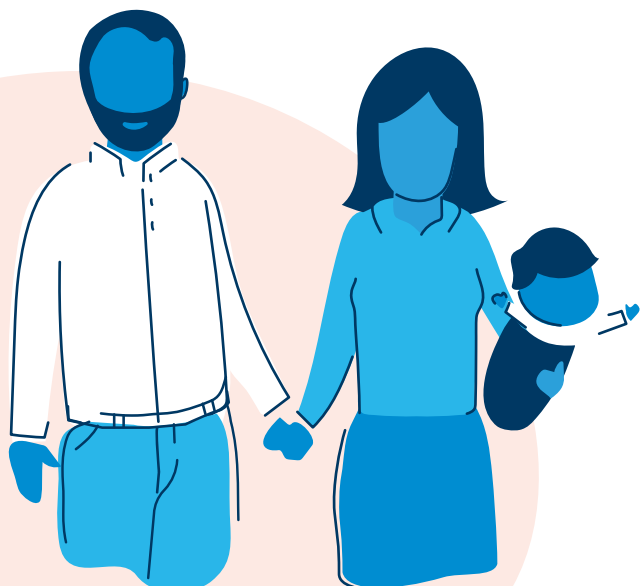
1 point = \$1 guaranteed minimum reduction in full tuition for anyone in your family (children, nieces, nephews, grandchildren, etc.)

**2,000 points every year**

Each year you're enrolled, you earn 2,000 Tuition Rewards points that can be used at over 400 participating private colleges and universities across the nation.

**Future graduate**

Someone in your family gets a very bright future.





# THE COLLEGE TUITION BENEFIT®

Financial Wellness Begins With Education

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## FREQUENTLY ASKED QUESTIONS

### How do I sign up?

Employees may already be signed up for The College Tuition Benefit® (CTB) through an employer submitted census. The census will trigger an email from [support@sagescholars.com](mailto:support@sagescholars.com) inviting you to sign-up for the program.

Subscribers can also sign-up directly through the CTB site:

1. Go to: <https://highmark.collegetuitionbenefit.com/>
2. Click **Register Now**.
3. Enter Company Name and Number (can begin typing the Company Name and select from a dropdown box.)
4. Enter employee Member ID, Name and Email information and click on **Verify Eligibility** to begin registration.
5. Create a unique username password.
6. Add any eligible students if available.
7. Once initial steps are completed a Welcome email will be sent from **SAGE Scholars®** inviting the employee to complete registration.

Please note that if you fail to sign-up and register a child in a timely manner, a child may lose eligibility. Participating colleges will make no exception for this situation.

### I am a new hire. How do I sign up?

Approximately 30 days after your effective date of enrollment in dental coverage, you will be able to sign-up directly through the CTB site following the above instructions.

### What if I do not have an email address or do not supply one?

An email address is required as part of the sign-up process. You may use the email address of a spouse instead of your own, if desired.



## **Where does the money come from to pay for Tuition Rewards®?**

Tuition Rewards are a guaranteed minimum discount off the full “list price” of tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards points submitted. One Tuition Rewards® point = \$1 reduction in full tuition. Tuition Rewards are never provided in cash.

## **How much does it cost to join Tuition Rewards®?**

Nothing! Tuition Rewards® is always free to students and families.

## **Who can I register for Tuition Rewards®?**

You can sponsor students who are part of your immediate or extended family — children, grandchildren, nieces, nephews, stepchildren and godchildren. You cannot sponsor your neighbor’s or co-worker’s children when there is no family connection. You cannot use Tuition Rewards toward your own education, or toward the education of a spouse, partner, or child who has already started 12<sup>th</sup> grade.

## **Is there any limit to the number of students I can register?**

There is no limit to the number of students you can register. We expect and hope you continue to register children as your family commitments grow. To do this simply log in to your account by going to <https://www.tuitionrewards.com/> and selecting Log in to Your Existing Account, click-on “Add Student” and complete the necessary information.

## **What is the maximum amount of Tuition Rewards I can use per child?**

Participating colleges honor submitted Tuition Rewards® points as a guaranteed minimum discount off the published price of tuition. Tuition Rewards® are “capped” at a maximum 25 percent discount, divided evenly over four years. Tuition Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to \$13,800 – \$15,600. An updated college list is available online when you log in to your account.

Note there are Member Tuition Rewards and Student Tuition Rewards. Member Tuition Rewards are in your account and can be used in any amount, for any sponsored student. Student Tuition Rewards (500 points awarded at the time the student is registered and individual student bonuses) can only be used by that student and are non-transferable.



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## **What are my responsibilities?**

You must register an eligible student before August 31 of the year the student enters 12<sup>th</sup> grade.

Additionally, Member Tuition Rewards are in your name until you pledge points to a sponsored student. Tuition Rewards® must be pledged to a student before August 31 of the year the student enters 12th grade. While a registered student is in 11th grade, you will receive several emails reminding you to log in to your account and pledge some or all-of your Tuition Rewards® if you want to use them for that student. You must pledge these Tuition Rewards® before August 31 prior to the student entering 12th grade. After that deadline, no additional points can be pledged. If you do not take this action, the amount of Tuition Rewards® points a student can use toward participating colleges at the time of application is drastically limited.

Also shown in your account is a list of member colleges. Within 10 days of when a student sends an application to a member college(s), you must visit your account and select the college(s) to which the student has applied. This lets CTB know to notify the college(s) of the student's Tuition Rewards® points.

## **What if I pledge Tuition Rewards® and the student does not use them or does not attend a SAGE Scholars® participating college or university?**

On June 15 following 12th grade, you can go into your account, retrieve the Tuition Rewards® points and then transfer them to any other eligible sponsored student. Individual student bonus points earned are not transferable.

## **Do the participating SAGE Scholars® colleges and universities have any obligation to accept students with Tuition Rewards®?**

No. The colleges will observe their normal student acceptance policies.

## **How do Tuition Rewards® affect financial aid qualification?**

Tuition Rewards® are considered guaranteed minimum financial aid. All students are encouraged to apply for financial aid.

The following example shows how Tuition Rewards® complement financial aid. Let's say a student's family has 20,000 Tuition Rewards® points; because Tuition Rewards® are divided evenly over four years, the student has earned a guaranteed minimum discount of \$5,000 per year. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards \$10,000 per year in total aid, the second awards \$4,000 per year, and the third awards no financial aid.



The first school has more than met its obligation of a \$5,000 per year discount. The second college will have to increase their award to at least \$5,000 per year. The third school will have to provide \$5,000 of financial aid.

### **Can an eligible student be sponsored by more than one person?**

Yes. Tuition Rewards® points can be pooled together for the same student as-long-as the student is registered under both accounts. Tuition Rewards® are “capped” at a maximum 25 percent discount, divided evenly over four years. Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to \$13,800 – \$15,600. An updated college list is available online when you log in to your account.

### **What happens if I leave my current employer or I am terminated?**

If you leave employment, you will be vested in all Tuition Rewards® you have earned up to your last date of employment, and you can continue to manage your account directly through CTB. If you are then employed by another employer that offers CTB and you are eligible for the program, you can then begin, again, to earn Tuition Rewards®.

### **Who sees the names of sponsored students and how are the names used?**

CTB’s privacy statement dictates that the only people who see the names of sponsored students are the colleges. Starting when a student is in 9th grade, the colleges can view the names and may begin sending recruitment materials. The process is similar to what most families experience in 11th grade when students take the SAT or ACT. Colleges never see the amount of Tuition Rewards® a member or student has until the Tuition Rewards® are pledged in 11th grade, and then they will only see the Tuition Rewards® pledged to that student.

### **What if I can’t use my Tuition Rewards®?**

If your intended student recipient cannot use the Tuition Rewards, simply save them or let them continue to accrue and perhaps you can use them in the future with a niece, nephew, or grandchild. If that doesn’t work out, the program is free and has not cost you anything.

### **Can Tuition Rewards® be used for graduate school?**

No. Tuition Rewards® can only be used for full-time, undergraduate education, beginning with a student’s freshman year.



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## Do Tuition Rewards® go with me into retirement? What happens if I pass away?

Yes, Tuition Rewards® go with you into retirement. You may continue to register children as family commitments grow. If you pass away, your executor can move the Tuition Rewards® into the name of a guardian for the students.

## What if I have questions about my account?

If you have any difficulty accessing your account or have any questions, you can reach The College Tuition Benefit® by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086, or via email to [ucdsupport@CollegeTuitionBenefit.com](mailto:ucdsupport@CollegeTuitionBenefit.com).

## Important deadlines

There are two very important deadlines that must be met for members to utilize their Tuition Rewards® Points.

1. Adding Students and Pledging Tuition Rewards®. Students must be registered **by August 31** of the year when **the student begins 12<sup>th</sup> grade**.

The last day for pledging earned Tuition Rewards® to a student is **August 31** of the year **the student begins 12<sup>th</sup> grade**. This is also the last day for a student to earn any Student Tuition Rewards® from any source.

2. Submitting Student Tuition Rewards® to participating schools. Using the college list available in your account, you must submit a Tuition Rewards® statement to any participating school(s) a registered student applies to within **ten days of the application** being submitted.