

Learn about your



The enclosed materials explain the Ameritas coverages offered by your employer.

Employee benefits can have huge value; make sure you're taking full advantage of yours.



Dental Plan Benefits

Type 1 Preventive No Waiting Period	100%	Routine Exam (1 per 6 months) Bitewing X-rays (2 per 12 months) Cleaning (1 per 6 months)
Type 2 Basic No Waiting Period	100%	Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical) Simple Extractions
Type 3 Major No Waiting Period	60%	Crowns (1 in 10 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 10 years)

Deductible

Type 1	\$0
Type 2 and 3	\$50 per person, per calendar year
Family Maximum	When 3 family members satisfy their Deductible Amounts for this Benefit Period, no additional Deductibles will apply to any family members for the rest of this Benefit Period.

Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$1,500
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Orthodontia Benefits (children under age 19)

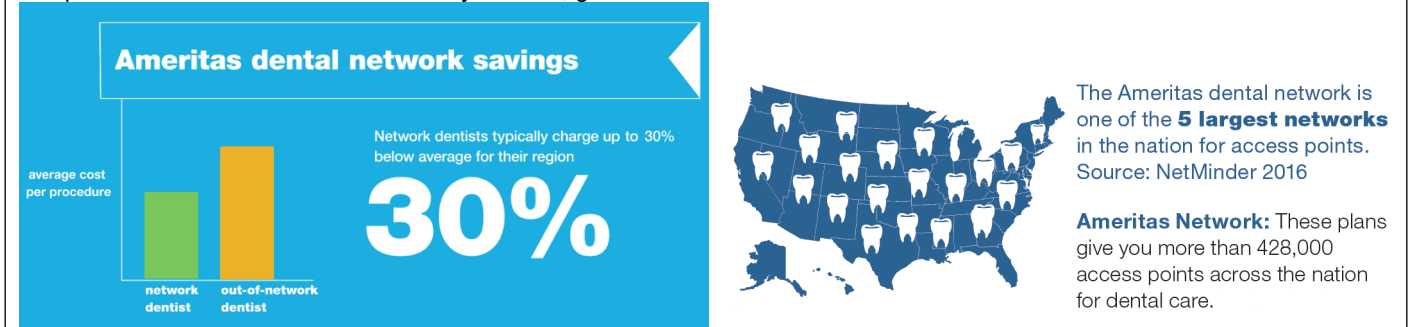
No waiting period	
Plan Benefit	50%
Lifetime Deductible	\$0
Lifetime Maximum (per person)	\$1,500

Claims Allowance

Type 1, 2 and 3 <i>In network allowance is discounted fee</i>	Maximum Allowable Benefit
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Provider Flexibility and Network Savings

Members aren't limited to one particular dentist, or a small group of providers, who may or may not be taking new patients. Each plan member is free to visit any provider they choose, including your current dentist, regardless if they are in- or out-of-network. And family members do not have to see the same dentist. When you visit an in-network dentist there are no claim forms to complete. For a list of network dentists in your area, go to Find A Provider at ameritas.com.



Late Entrant

We strongly encourage you and/or your dependents to sign up for coverage when you are initially eligible. If you choose to enroll after initially declining, you and/or your eligible dependents will be considered a Late Entrant. Covered expenses will not include and benefits will not be payable in the first 12 months that a person is insured if the person is a Late Entrant; except for evaluations, prophylaxis (cleanings), and fluoride application. After 12 months, you will have access to all of the plan's benefits.

Member Savings

Prescriptions






Save an average of 40% on generic and brand name prescriptions at over 60,000 pharmacies including CVS, Walgreens, Rite Aid and Walmart. Use your normal health care pharmacy benefit, or the prescription discount, whichever saves you more. This Rx discount is offered at no additional cost, and it is not insurance.

Access your Ameritas Rx savings card:

<https://www.ameritas.com/OCM/GetFile?doc=037275>

Frames and lenses

Save up to 15% at any Walmart Vision Center:

-  • top quality frames for the entire family including today's most popular brands
-  • wide selection of lens options; all lenses come with scratch resistant coating for no additional charge
-  • safety eyewear

This discount is available to you without any additional cost to your plan premium.

Customer Service

Customer Connections **800-487-5553** www.Ameritas.com
Monday - Thursday 7am-12am CST, Friday 7am-6:30pm CST

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

Dental Plan Benefits

Type 1 Preventive No Waiting Period	100%	Routine Exam (1 per 6 months) Bitewing X-rays (2 per 12 months) Cleaning (1 per 6 months)
Type 2 Basic No Waiting Period	80%	Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical) Simple Extractions
Type 3 Major No Waiting Period	50%	Crowns (1 in 10 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 10 years)

Deductible

Type 1	\$0
Type 2 and 3	\$50 per person, per calendar year
Family Maximum	When 3 family members satisfy their Deductible Amounts for this Benefit Period, no additional Deductibles will apply to any family members for the rest of this Benefit Period.

Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$1,500
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Orthodontia Benefits (children under age 19)

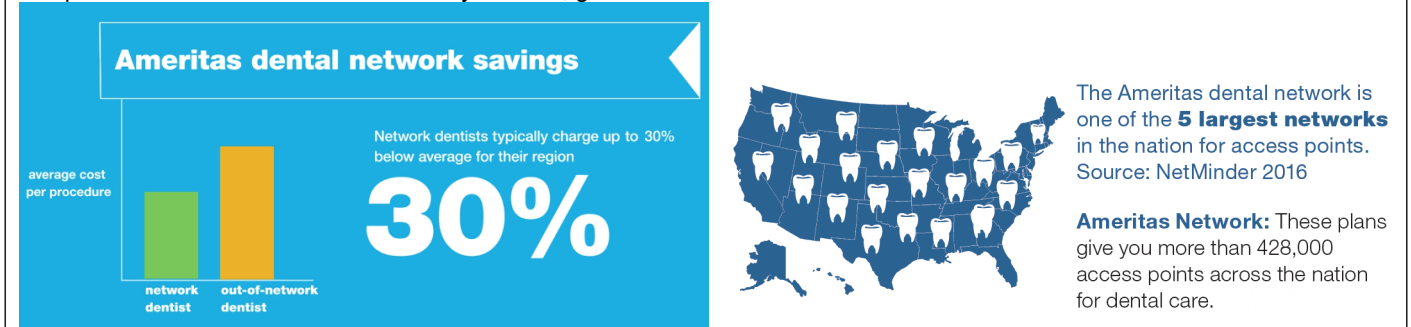
No waiting period	
Plan Benefit	50%
Lifetime Deductible	\$0
Lifetime Maximum (per person)	\$1,500

Claims Allowance

Type 1, 2 and 3 <i>In network allowance is discounted fee</i>	90th U&C
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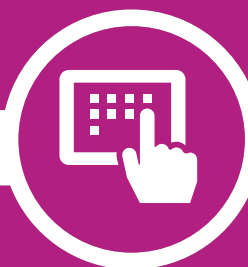
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ameritas.com – connect with us

Find everything you need on any device.



- sign up to receive electronic statements



- locate network dentists
- access your benefit information and claims



- get your personalized ID card



- receive savings on prescriptions and eyewear
- much more

Secure Member Account

Click on the red Account Access link at the top of the screen to choose your account and log in. Then you can:

- **sign up to receive your explanation of benefits (EOB) statements online.**
- view your dental or vision benefit information.
- access plan benefit summaries, certificates of coverage, remaining benefits, maximum benefit and deductible amounts.
- view claims status and payment details, including an in-depth breakdown showing how benefits were calculated.
- access, view, print, or save your personalized dental, vision and/or hearing ID cards.

Compared to paper statements, online statements are:

- more secure
- more detailed
- better for the environment
- convenient
- faster

Find a Provider

Visit ameritas.com and select Find a Provider to start your search.

- Mobile responsive design functions like an app
- Search for a dental or vision provider
- Look up provider results in English or Spanish
- Searches show providers with the greatest savings first
- Easy to share results with family and friends
- Full-color map shows provider locations
- Check out our dental provider directory

Dental Cost Estimator

Members can use this tool to get an idea of what an out-of-network general dentist may charge based on ZIP Code and dental procedure. It's located in your secure member account.

Resource Center

- Download forms.
- Review dental glossary terms and FAQs.
- Find instructions for submitting a dental claim or pretreatment estimate.

Dental Health Report Card

- Find out where your dental health stands, and how to improve it.
- See your dental health grade by accessing your Dental Health Report Card in your secure member account.
- Grades are based on claims and procedures submitted while covered under the plan.

Prescription and Eyewear Savings

- On participating plans, you can save on prescriptions at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. Even if employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount. Receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined.
- Members on participating plans can save up to 15% off eyewear frames and lenses purchased at Walmart Vision Centers nationwide.
- Obtain your savings card through your secure member account.

Dental Provider Directory Instructions

Select "Find a Provider" then "Dental>network provider."

Enter search criteria.*

View search results, which include:

- provider name
- office location
- phone number
- specialty
- traveling distance (if applicable)
- profile showing provider office hours, educational background and languages spoken (when available)
- map showing provider location and driving directions

* California residents will be prompted to choose either the Classic (PPO) or First Dental Health network. If you use the First Dental Health Network, your ID card will show the First Dental Health Network (EPO) logo. Questions? Check with your benefits administrator.

Wellness and Social Media

- View our videos and blog posts about wellness, and more (or access direct at ameritasinsight.com).
- Link to any of our social media channels through the icons in the footer of ameritas.com.
- Share valuable news and become a fan.



This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-08, dates may vary by state) and individual dental and vision products (Indiv. 9000 Ed. 11-09) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

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How To Use Your Orthodontic Benefits



A healthy smile contributes to self-esteem, self-confidence and self-image—important qualities at every age. **About 20 percent of orthodontic patients are over age 18.**



Visit an Orthodontist for an Evaluation.

- If you visit a provider from the Ameritas contracted network, you will almost always maximize your out-of-pocket savings. Review and ask questions about the customized treatment plan outlined by your orthodontist.



Request a Pretreatment Estimate of Benefits.

- Your orthodontic provider will submit a treatment plan to Ameritas providing details about the planned treatment and expected costs.
- Upon receipt of this information, Ameritas will review and provide an estimated schedule of benefits back to you and your provider.
- By taking advantage of this Pretreatment Estimate service, you will know your expected insurance benefit, allowing you to have a realistic picture of any potential out-of-pocket expenses prior to starting the treatment.



Set Up a Payment Plan

- Begin your treatment plan with your orthodontist's office and plan payments will begin automatically to the party assigned on the claim form.

Important Details:

- Children must start treatment by age 17 to receive the full benefit.
- Total estimated cost is prorated by quarter over the estimated length of the program. Benefits are payable at end of each quarter, with the first quarter payment beginning on the date the braces are placed.
- For orthodontic programs that were covered under your prior plan, and are in progress, Ameritas will coordinate benefits between the old plan and the new plan to make sure members get the remaining maximum benefit.
- When beginning new orthodontic treatments, initial visits, such as orthodontic records, can be submitted when they are performed as a single date of service and the benefits paid will reduce the orthodontic maximum.



Dental Plan Summary		Effective Date: 10/1/2018
Plan Benefit		
Type 1		100%
Type 2		80%
Type 3		50%
Deductible		\$50/Calendar Year Type 2 & 3
		Waived Type 1
		\$150/family
Maximum (per person)		\$1,200 per calendar year
Allowance		90th U&C
Waiting Period		None
Annual Open Enrollment		None
Orthodontia Summary - Child Only Coverage		
Allowance		U&C
Plan Benefit		50%
Lifetime Maximum (per person)		\$1,000
Waiting Period		None

Understanding Your Plan Benefits

Your highlight sheet details the benefits available to each person covered on your plan. You may see up to three features combined between your dental and vision plans—maximum, deductible and frequency—which can reduce either your monthly plan payment or out-of-pocket expenses. The sample highlight sheet included here shows a Fusion plan with a shared maximum.



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