

Dental Plan Benefits

	In-Network	Out-of-Network
Type 1 Preventive No Waiting Period	100%	80%
	Routine Exam (1 per 6 months) Bitewing X-rays (1 per 6 months)	Routine Exam (1 per 6 months) Bitewing X-rays (1 per 6 months)
Type 2 Basic No Waiting Period	80%	80%
	Cleaning (1 per 6 months) Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Simple Extractions	Cleaning (1 per 6 months) Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Simple Extractions
Type 3 Major No Waiting Period	80%	60%
	Crowns (1 in 5 years per tooth) Periodontics (surgical) Prosthodontics (Bridges, Dentures) (1 in 5 years)	Crowns (1 in 5 years per tooth) Periodontics (surgical) Prosthodontics (Bridges, Dentures) (1 in 5 years)
Type 4 Select No Waiting Period	80%	60%

Deductible

Type 1 and 4	\$0	\$0
Type 2 and 3	\$0	\$25 per person, per calendar year
Family Maximum	No family maximum	When 3 family members satisfy their Deductible Amounts for this Calendar Year, no additional Deductibles will apply to any family members for the rest of this Calendar Year.

Benefit Year Maximum

Type 1, 2, 3, and 4 (per person, per calendar year)	\$2,000	\$1,500
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Claims Allowance

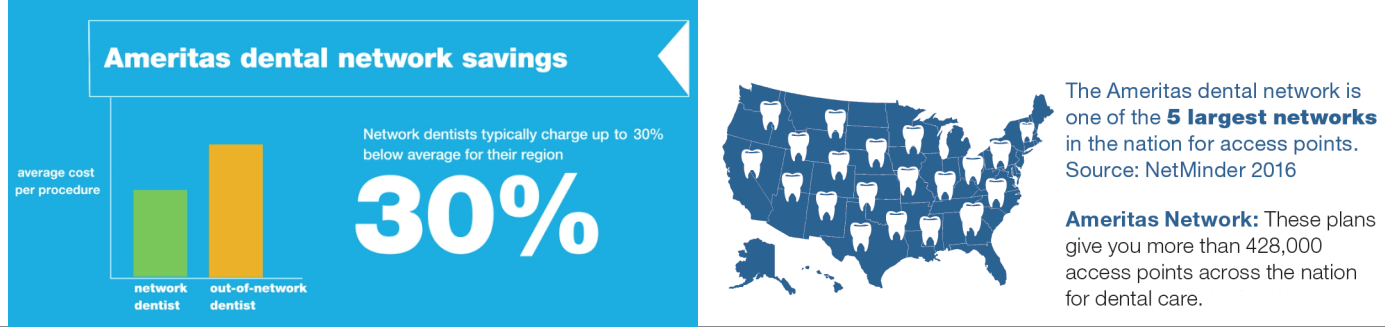
Type 1, 2, 3 and 4	Discounted Fee	90th U&C
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Open Enrollment

If you do not elect to participate when initially eligible, you may elect to participate at the policyholder's next enrollment period, which normally coincides with the policy anniversary date.

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.



Ameritas dental network savings

average cost per procedure

network dentist out-of-network dentist

Network dentists typically charge up to 30% below average for their region

30%

The Ameritas dental network is one of the **5 largest networks** in the nation for access points. Source: NetMinder 2016

Ameritas Network: These plans give you more than 428,000 access points across the nation for dental care.

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 declined, 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.