

## Dental Summary

Proposed Effective Date: 9/1/2019

		Plan 1
<b>Plan Benefit</b>	Type 1	100%
	Type 2	80%
	Type 3	50%
<b>Deductible</b>		\$20/visit Type 1,2,3
<b>Maximum (per person)</b>		No Family Maximum \$1,200/Calendar Year
<b>PPO</b>		Passive PPO
<b>Allowance</b>		Ameritas U&C
<b>Dental Rewards®</b>		Included
<b>Waiting Period</b>		12 months - Type 3 New Enrollees Only
<b>LASIK Advantage®</b>		None
<b>Annual Open Enrollment</b>		Included

## Orthodontia Summary

<b>Allowance All Plan Designs:</b> In Network, discounted fee. Out of Network, U&C.	
<b>Plan Benefit</b>	50%
<b>Coverage for Adults</b>	No
<b>Lifetime Maximum (per person)</b>	\$1,000
<b>Waiting Period</b>	12 months New Enrollees Only

## Monthly Rates

<b>Employee (EE)</b>	\$28.40
<b>EE + Spouse</b>	\$69.16
<b>EE + Children</b>	\$65.20
<b>EE + Spouse &amp; Children</b>	\$102.76

Rates are guaranteed for 12 months following the effective date listed above and include Orthodontia if part of plan design.

Rates include: home address mailing.

**PLEASE NOTE: Rates assume enrollment in our electronic certificate (eCert) program. If you choose to receive paper certificates, monthly rates will increase.**

## Employee Participation Requirements

Eligible Employees: 281

	All eligible employees Non-Contributory
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### Plan 1

100/80/50

\$20/visit

Type 1,2,3

No Family Maximum

\$1,200

#### Plan Design Summary

#### Type 1

Procedure  
(Frequency)

- Routine Exam  
(1 in 6 months)
- Bitewing X-rays  
(1 in 12 months)
- Full Mouth/Panoramic X-rays  
(1 in 5 years)
- Periapical X-rays
- Cleaning  
(1 in 6 months)
- Fluoride for Children 13 and under  
(1 in 12 months)
- Sealants (age 13 and under)

#### Type 2

Procedure  
(Frequency)

- Space Maintainers
- Restorative Amalgams
- Restorative Composites  
(anterior and posterior teeth)
- Denture Repair
- Simple Extractions
- Complex Extractions
- Anesthesia

#### Type 3

Procedure  
(Frequency)

- Onlays
- Crowns  
(1 in 10 years per tooth)
- Crown Repair
- Endodontics (nonsurgical)
- Endodontics (surgical)
- Periodontics (nonsurgical)
- Periodontics (surgical)
- Prosthodontics (fixed bridge; removable complete/partial dentures)  
(1 in 10 years)

**Dental Rewards®**

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold	\$500	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Dental Rewards amount is added to the following year's maximum
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards

**Ameritas Network Products**

- Employers achieve a balance between cost efficiency and employee choice.
- Plan members are free to receive care from any dentist they choose. Their out-of-pocket expenses are generally lower when using contracted providers, who have agreed to provide dental care at discounted fees.
- Our plans give members across the nation over 472,000 contracted provider access points for dental care.
- Contracted network providers must meet our credentialing and quality assurance requirements.

**Rx Savings - Extra value for Ameritas plan members**

- It's no secret that prescription medications can be one of the biggest - and most important - health care expenditures a person, family or organization faces. Not to mention, when a person requires long-term maintenance medications, it can become a serious budgeting issue.
- Our valued plan members and their covered dependents can save on prescription medications 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.
- If your organization offers its associates health care pharmacy benefits, this no-cost Rx discount could save significant dollars. Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the Rx discount, whichever saves more.
- Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.
- To receive the Rx discount, Ameritas plan members just need to visit us at [ameritas.com](http://ameritas.com) and sign into (or create) a secure member account. That's where they can access and print an online-only Rx discount savings ID card.
- Also, when choosing eServices, your benefits administrator will have access to the online-only Rx discount savings ID card to assist members without Internet access.

**Eyewear Savings at Walmart Vision Centers**

- Ameritas plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart.
- This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.
- To receive the eyewear savings identification card, Ameritas plan members can visit [ameritas.com](http://ameritas.com) and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.
- Also, when choosing eServices, your benefits administrator will have access to the Ameritas Eyewear Savings Card to assist members without Internet access.

### Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal.

Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan.

The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimates at this time.

In addition, when members are in their Secure Member Account, they can:

- Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes
- View their certificate of insurance and specific plan benefits information
- Access value-added extras like the Rx discount ID card

### U&C

We determine the Usual and Customary (U&C) allowance listed on the plan summary page using information including data from a nationally recognized independent data source. Plan members are reimbursed based on the appropriate charges in the dentist's ZIP Code area. We review our U&C allowances annually.

### Value Source®

- Sound coverage balanced with smart cost controls to help employers offer attractive benefits in an expensive world.
- Numerous plan design options offer competitive benefits and features.
- Group size flexibility, available for groups with 3+ employees.

### Composites on Molars

This dental proposal includes a benefit for composite fillings on the molars located in the back of the mouth. This complements the composite filling benefit we already offer on bicuspids, which are the teeth next to the molars. Dental composites consist of a core plastic material, also known as resin, mixed with fillers to achieve various levels of strength, wear resistance and color. The result is a more natural-looking, tooth-color filling.

For more than a century, amalgams (silver-color fillings) have been the first choice for fillings in molars, because of their superior strength and cost effectiveness. Molars are key to comfortably and thoroughly chewing food, and if a person suffers from bruxism (tooth grinding) the molars are always getting a workout, so molar strength is an important consideration.

However, advances in composite dental fillings have made them strong enough for back teeth. So with this strength, along with their natural look, composites have become a popular alternative. Ultimately, the choice of dental filling material should be decided between the patient and his/her dental professional. By selecting this enhanced benefit, employers would be giving their employees the freedom to choose either amalgam or composite fillings with fewer financial concerns.

### Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

### Individual Dental Benefits for Retirees

Provide affordable dental benefits to retiring employees (and those not eligible for group benefits) without paying any monthly premium. Ameritas individual dental plan members can see any dentist, or save an average of 30% when visiting a network dentist. Plans may also include vision, LASIK and hearing care benefit options, and discounts on prescriptions and eyewear frames and lenses. Contact your broker or Ameritas sales representative to find out how you can offer Ameritas individual dental benefits.