

Dental Plan Benefits

Networks: Classic

Type 1 Preventive No Waiting Period	100%	<ul style="list-style-type: none"> • Routine Exam (2 per 12 months) • Bitewing X-rays (1 per 12 months) • Cleaning (2 per 6 months) • Fluoride for Children 18 and under (1 per 12 months) • Sealants 18 and under (1 in 3 years permanent molars)
Type 2 Basic No Waiting Period	80-90-100%	<ul style="list-style-type: none"> • Simple Extractions • Restorative Amalgams • Restorative Composites • Endodontics (nonsurgical) • Endodontics (surgical)
Type 3 Major No Waiting Period	50%	<ul style="list-style-type: none"> • Surgical Extractions • Periodontics (nonsurgical) • Crowns (1 in 10 years per tooth) • Periodontics (surgical) • Prosthodontics (Bridges, Dentures) (1 in 10 years) • Implants (1 in 10 years)

Deductible

Type 1	\$0
Type 2 and 3	\$50 per person, per calendar year
Family Maximum	\$150 per Calendar Year

Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$1,000
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Orthodontia Benefits (adult ortho included)

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

Claims Allowance

Type 1, 2 and 3	80th U&C
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In network allowance is discounted fee

LASIK Advantage

Your dental plan includes a feature called LASIK Advantage which provides benefits for LASIK and related procedures, including standard LASIK, custom LASIK, LASIK with Wavefront Technology, CustomVue LASIK, LASIK with IntraLase technology and Photorefractive Keratectomy (PRK).

As a participant in the dental plan you earn a lifetime LASIK benefit per eye over time. The benefit amount increases over a four year period, with the highest benefit provided in year four. Benefits are earned for each eye.

If you and/or your eligible dependents are late entrants as described above, you and/or your eligible dependents must wait 12 months from enrollment to be eligible for LASIK coverage; after 12 months the LASIK benefit starts at the year one amount.

The LASIK Advantage benefit is available to participants age 18 and older.

This benefit offers choice! Any specialist can be chosen, as there is no network tied to this coverage.

Lifetime Benefit Earned per Eye:	Year One	Year Two	Year Three	Year Four
	\$175	\$175	\$350	\$350

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.



The Ameritas Dental Network is one of the nation's largest.

Network providers have agreed to charge **25-50% less** than their regular rates which can lower your out-of-pocket costs.

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

Prescription savings

Just for participating in our dental, vision or hearing care plans, members can save big on prescription medications through one of the world's largest retailers. **No additional cost. Only savings.**

Extra Value

Our plan members, 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.

Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the prescription discount, whichever saves them more. Even if the employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount.

Find a pharmacy near you – <http://www.emsmed.com/vendors/pharmacy.aspx>

Look up a price – <http://www.emsmed.com/vendors/rxpricing.aspx?groupid=Ameritas>

Rx Savings

Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.



Save on frames and lenses

Save up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. This is available to you without any additional cost to your plan premium.

You may receive savings on the following vision care products at Walmart Vision Centers:



• **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.**

Guarantees

Walmart Vision Centers stand behind their products and workmanship by offering:

- 60-day frame and lens satisfaction guarantee.
- 12-month replacement guarantee on broken or damaged frames or lenses.
- lifetime adjustments and cleanings.

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.

Hearing Plan Benefits

Annual Hearing Exam	100%
Hearing Aid	50%
Hearing Aid Maintenance	100%

Deductible

Annual Hearing Exam	\$0
Hearing Aid	\$0
Hearing Aid Maintenance	\$0

Benefit Year Maximum

Annual Hearing Exam	Up to \$75
Hearing Aids (per ear)	
Year One	Up to \$100
Year Two	Up to \$300
Year Three	Up to \$400
Hearing Aid Maintenance	Up to \$40

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 will be considered a Late Entrant. Late Entrants are eligible for only exams for the first 12 months they are covered.

Member Savings

<p>Prescription savings</p> <p>Just for participating in our dental, vision or hearing care plans, members can save big on prescription medications through one of the world's largest retailers. No additional cost. Only savings.</p> <p>Extra Value</p> <p>Our plan members, 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.</p> <p>Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the prescription discount, whichever saves them more. Even if the employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount.</p> <p>Find a pharmacy near you – http://www.emsmed.com/vendors/pharmacy.aspx</p> <p>Look up a price – http://www.emsmed.com/vendors/rxpricing.aspx?groupid=Ameritas</p> <p>Rx Savings</p> <p>Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.</p>  	<p>Save on frames and lenses</p> <p>Save up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. This is available to you without any additional cost to your plan premium.</p> <p>You may receive savings on the following vision care products at Walmart Vision Centers:</p> <ul style="list-style-type: none">  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. <p>Guarantees</p> <p>Walmart Vision Centers stand behind their products and workmanship by offering:</p> <ul style="list-style-type: none"> 60-day frame and lens satisfaction guarantee. 12-month replacement guarantee on broken or damaged frames or lenses. lifetime adjustments and cleanings.
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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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