

**Dental Plan Benefits**

Type 1 Preventive No Waiting Period	100%
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- Routine Exam (1 per 6 months)
- Bitewing X-rays (1 per 6 months)
- Cleaning (1 per 6 months)

Type 2 Basic No Waiting Period	80%
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- Restorative Amalgams
- Restorative Composites
- Endodontics (nonsurgical)
- Periodontics (nonsurgical)
- Endodontics (surgical)
- Simple Extractions

Type 3 Major 12 Month Waiting Period	50%
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- Surgical Extractions
- Crowns (1 in 5 years per tooth)
- Periodontics (surgical)
- Prosthodontics (Bridges, Dentures) (1 in 5 years)

**Deductible**

Type 1	\$0
Type 2 and 3	\$50 per person, per Benefit Period
Family Maximum	\$150 per Benefit Period

**Benefit Period Maximum Amount**

1st Benefit Period	\$750
2nd Benefit Period	\$1000
3rd + Benefit Period	\$1500

**Orthodontia Benefits (children under age 19)**

24 month waiting period	
Plan Benefit	50%
Lifetime Deductible	\$50
Lifetime Maximum (per person)	\$1,000

**Claims Allowance**

Type 1, 2 and 3	75th U&C
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*In network allowance is discounted fee*

**Monthly Rates**

Employee only	\$60.17
Employee & 1 Dependent	\$117.10
Employee & 2 or more Dependents	\$172.42

Rates are effective from 1/1/2019 to 1/1/2020.

**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.



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 a maximum of \$200. Coverage is limited to routine exams, prophylaxis, and radiographic images for the first 6 months.

**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](http://www.Ameritas.com)  
Monday - Thursday 7am-12am CST, Friday 7am-6:30pm CST

**Agent Information**

John R Nichols 662-455-9729

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.