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## **Ameritas Dental Plan**

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**Effective Date: October 1, 2011**

### **COMBINED CALENDAR YEAR DEDUCTIBLE**

**\$50.00 per individual for Type II (Basic) and Type III (Major) Procedures**

**3 times family limit.** After the date that 3 members of a family have each satisfied their individual deductible, the entire deductible or any remaining portion of the deductible for any family member will be waived for the rest of that calendar year.

**TYPE I- PREVENTIVE AND DIAGNOSTIC** - Type I benefits are payable at 100% U & C\*. No deductible applies.

- Evaluations (Two per benefit period)
- Cleanings (Two per benefit period)
- Fluoride for Children (Under age 19)
- Space Maintainers
- Radiographs (X-rays)
- Bitewings (Two per benefit period)

**TYPE II- BASIC PROCEDURES** - Type II benefits are payable at 80% U & C\*. \$50.00 deductible applies.

- Sealants (Age 16 and under)
- Limited Exams- problem focused
- Restorative Amalgam
- Oral Surgery- Simple Extractions
- Oral Surgery-Complex Extractions
- Anesthesia
- Denture Repair

**TYPE III- MAJOR PROCEDURES** - Type III Benefits are payable at 50% U & C\*. \$50.00 deductible applies.

- Endodontics- (Root Canal)
- Endodontics- (Apicoectomy)
- Periodontics- (Non Surgical)
- Prosthodontics- Fixed Pontics or Abutments
- Crown Repair
- Restorative - Crowns
- Periodontics - (Surgical)
- Prosthodontics - Removable Dentures, Partial

### **ORTHODONTIA (CHILDREN AND ADULTS)**

- Paid at 50% U & C\*.
- No deductible applies.
- \$1,000 Lifetime maximum per person.

### **ANNUAL MAXIMUM BENEFIT**

- Applies to Type I, Type II and Type III Procedures
- \$1,000 per calendar year per person

**\*Usual & Customary charges**

### **Ameritas Managed Care 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 a PPO dentist who has agreed to provide dental care at contracted fees.
- Over 70,000 PPO provider access points are available nationwide.
- PPO network dentists must meet our credentialing and quality assurance evaluation requirements.

### **Passive PPO**

In passive PPO, the coinsurance, deductible and maximum are the same for the member in and out-of-network. The only difference is the claim allowance. There is an incentive for the member to see an in network dentist; however, there is no penalty for seeing an out-of-network dentist. As with all Ameritas PPO Solutions, the member has the liberty to choose any dentist they wish. However, they will usually save out-of-pocket costs by seeing an in-network dentist.

### **Commonly Asked PPO Questions**

The plan provides excellent coverage for you and your eligible dependents. Please refer to the plan highlight for more details. As an added bonus, our plan includes access to Ameritas' Participating Provider Organization (PPO).

#### **Do I have to use an Ameritas PPO provider?**

**No**, employees and their covered dependents may utilize any licensed dental provider that they choose.

**Please note, there is no difference in the coinsurance, deductible, and maximums on either plan whether a PPO provider is utilized or not.**

#### **Why would I use an Ameritas PPO provider?**

By using a PPO provider:

- A Participating Provider is a dentist who has entered into an agreement to provide services to insured members of Ameritas' plans for a specific fee. Any insured member who chooses to go to a PPO provider will receive this discounted fee for procedures performed by that provider.
- As part of their contractual agreement with Ameritas, the PPO provider cannot "back-bill" the patient for the difference between the dentists' normal charges and the discounted fees that the dentist agreed to charge as an Ameritas PPO provider.
  - PPO providers are required to file the claim for the patient.
  - PPO providers are required to wait for reimbursement from Ameritas before billing the patient for any balances owed for deductibles, coinsurance, any amounts exceeding the annual maximum benefits, etc.

PPO panels are available in many areas; please visit the Ameritas **website at [www.ameritasgroup.com](http://www.ameritasgroup.com)** to search for a provider in your area.

**What happens if I don't use an Ameritas PPO provider?**

For members that do not want to utilize an Ameritas PPO provider, or if a PPO provider is not available in your area:

- We want to ensure that employees that utilize non-panel providers receive exceptional benefits that reimburse claims for non-panel providers in the most optimal way. Non-panel providers can charge their standard fees for any service. **However, the amount Ameritas allows for each procedure for non-panel provider utilizes 90th percentile of U&C (Usual & Customary) which is considered to be one of the highest reimbursement levels in the industry. This means that 9 out of 10 dentist's charges will fall within the amount that Ameritas allows for each procedure.** In doing so, employees can feel comfortable that very little back billing will occur due to the amounts allowed by the plan.

- Non-panel providers have no specific requirements regarding filing of claims. However, we have found that many dentists will assist the patient with the paperwork needed to file the claim. If a dentist is not willing to file the claim on the patient's behalf, the patient can simply attach the dentist's bill to a claim form that includes the patient's name and identification number, and fax or mail the claim to Ameritas for processing. Ameritas will process the claim, typically within 7-10 working days. Claim payment can be made to the patient or directly to the dentist if noted on the claim form. The patient can use Ameritas' claim forms which are available in the Benefit's Department or on the Ameritas website (this will be available via our Intranet in the near future), or the patient can use any generic claim forms that the dental office may have available. Filing claims is fast and easy with Ameritas!

If you have any questions about the PPO or the plan, please call:  
**Ameritas Group Claims Department at 1.800.487.5553**

**DENTAL EXCLUSIONS (DEFERMENT PERIOD)**

During the first 36 months following your or your dependent's Dental Coverage Effective Date, the initial placement of dentures, partial dentures, or bridges, if it includes the replacement of teeth all of which are missing prior to the effective date. (For currently covered insureds, Ameritas will use the employees Date of Hire to determine the 36 month period.) This exclusion will not apply if the prosthesis replaces a sound natural tooth which is extracted while the patient is insured under this Dental Coverage and which is replaced within 12 months of the extraction.

**EXCEPTIONS** to this exclusion will be made if the replacement is made necessary by: a) accidental bodily injury to sound natural teeth (chewing injuries are not considered accidental bodily injuries), or b) the extraction of a sound natural tooth provided the replacement is completed within 12 months of the date of the injury or extraction.

### **ANNUAL MAXIMUM CARRYOVER**

1. Visit a dentist between January 1 and December 31 of each year.
2. Submit a claim for a covered procedure prior to **March 1** of the following year.
3. Total dental benefits paid for the calendar year must be less than \$500.00  
*If you meet all 3 requirements then you will be eligible for the Annual Maximum Carryover benefit. This benefit will provide you with an additional \$250 towards your annual dental maximum for the following year. In future years, if you continue to meet these requirements you will continue to see an increase in your annual maximum by \$250 until you have reached an annual maximum carryover limit of \$1,000. This benefit allows you to accumulate up to a \$2,000 annual dental maximum.*

### **ELIGIBLE EMPLOYEES**

You are eligible for insurance if you are a full-time active employee working at least 20 hours per week.

### **ELIGIBLE DEPENDENTS**

Provides Coverage On:

- Your Spouse
- Children up to age 19 and unmarried (Up to age 24 if wholly dependent upon you for maintenance and support and if enrolled as a full-time student in an accredited school or college.)

### **PREDETERMINATION OF BENEFITS**

A treatment plan MAY be filed if a proposed course of treatment will exceed \$200.00. With this information, Ameritas can determine the benefits payable under this policy prior to the work actually being done. It will give the insured the amount payable, along with an idea of the out of pocket expense.

### **COORDINATION OF BENEFITS**

If you or any of your dependents incur charges which are covered by any other group plan, the benefits of this plan will be coordinated with the benefits of the other plan so that the total benefits received are not greater than the charges incurred.

### **SECTION 125**

This policy is provided as part of the Policyholder's Section 125 Plan. Each member has the option under the Section 125 Plan of participating or not participating in this policy. A member may change their election only during an annual election period, except for a change in family status. Examples of such events would be marriage, divorce, birth of a child, death of a spouse or child or termination of employment. Please see your plan administrator for details.

**ORTHODONTIA LIMITATIONS**

(This is not a complete list)

No benefit is payable for expenses incurred:

- In connection with a Treatment Program which was begun before the individual became insured for orthodontic benefits.
- During any quarter of a Treatment Program if the individual was not continuously insured for orthodontic benefits for the entire quarter.
- After the individual's insurance for orthodontic benefits terminates.

**LATE ENTRANT**

If you or your dependents do not elect to participate in the dental plan when first eligible, you will be considered a **Late Entrant** and you must wait 12 months for most procedures. For a **Late Entrant**, benefits will be limited to **exams, cleanings, and fluoride treatments**. The late entrant provision is waived if the employee comes on the plan as a result of a qualifying event.

**LIMITATIONS/EXCLUSIONS**

(This is not a complete List)

- For any treatment which is for cosmetic purposes. Facings on crowns or pontics behind the 2nd bicuspid are considered cosmetic.
- Charges incurred prior to the date the individual became insured under this plan, or following the date of termination of coverage.
- Services which are not recommended by a dentist or which are not required for necessary care and treatment.
- Expenses incurred to replace lost or stolen appliances.
- Expenses incurred by an insured because of a sickness for which he /she is eligible for benefits under Worker's Compensation Act or similar laws.

**Monthly Rates**

Employee Only	\$42.68
Employee and Child(ren)	\$78.89
Employee and Spouse	\$73.57
Employee and Family	\$109.77

**For Claims/Customer Service call Ameritas: 1.800.776.9446**

**Website: [www.ameritasgroup.com](http://www.ameritasgroup.com)**

This insurance is underwritten by Ameritas Life Insurance Corp.

