Ameritas PPO Dental Plan

To access the full value of the PPO Plan, you are strongly encouraged to utilize In-Network providers. If you are not planning to utilize an In-Network Provider, do not enroll in the PPO Plan or your Out-of-Network benefits will be significantly reduced. Out-of-Network benefits will be paid based on the maximum allowable charge. If a member visits a participating provider then the deductible is waived for all procedures.

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% MAC*. No deductible applies.

- Evaluations (Two per calendar year)
- Cleanings (Two per calendar year)
- Fluoride for Children (Under age 19)
- Space Maintainers
- Radiographs (Xrays)
- Bitewings (Two per calendar year)

TYPE II - BASIC PROCEDURES - Type II benefits are payable at 80-90-100% MAC*. $50.00 deductible applies.

- Sealants (under 17)
- Limited Exams
- Restorative Amalgam & Resin
  (excluding inlays and crowns)
- Oral Surgery - Complex Extractions
- Oral Surgery - Simple Extractions
- Denture Repair
- Anesthesia

TYPE III - MAJOR PROCEDURES - Type III Benefits are payable at 50% MAC*. $50.00 deductible applies.

- Endodontics (Root Canal)
- Crowns - Stainless Steel
- Restorative
- Prosthodontics - Removable
  Dentures and Partials.
- Periodontics (Gum Disease)
- Prosthodontics - Fixed Pontics
  or Abutment

ORTHODONTIA (INCLUDES CHILDREN & ADULTS) - Benefits are payable at 50% MAC* with a lifetime maximum of $1,000.00. No deductible applies.

Benefits will be payable when a Covered Expense is incurred. The Covered Expenses for a program are based on the estimated cost of the insured’s program. They are pro-rated by quarter (three month periods) over the estimated length of the program, but not for more than eight quarters. The last quarterly payment for a program may be changed if the estimated and actual cost of the program differ.

*Maximum Allowable Charge
100% PREVENTIVE, 80-90-100% INCENTIVE

Everyone insured on the effective date of the Company’s policy begins with 100% coinsurance for Type 1 (Preventive) and 80% coinsurance level for Type II (Basic) procedures and will remain at that level until the next January 1.

If you visit a dentist during each Calendar Year and have at least one covered dental procedure performed while insured under the Company’s policy, your Type II (Basic) procedures will advance to the 90% level on the following January 1 and to 100% on the next January 1. Your Type II (Basic) procedures will remain at 100% each year as long as you visit a dentist during each subsequent calendar year and have at least one covered dental procedure performed while insured under the Company’s policy.

If you do not have at least one covered dental procedure performed during any calendar year while insured under the Company’s policy, you will revert back to 80% coinsurance level during the next calendar year and must begin to progressively advance to the next levels as described above.

ANNUAL MAXIMUM BENEFIT

• Type I, II, and III Procedures - $1,000* per calendar year per person.
• Orthodontia Procedures - $1,000 Lifetime per person (carry over does not apply).

*This plan includes a **maximum carryover** for dental. Each insured (employee and/or dependent) will qualify for a dental maximum carryover if they:

1. Visit a dentist between January 1 and December 31 of the plan year.
2. Submit a claim for payment prior to March 1 of the following year.
3. Total benefits paid for the Calendar Year must be less than $500.

If you meet all 3 requirements you will have an additional $250 available in the Annual Dental Maximum for the next plan year. Plus, as a bonus, if you visit a participating network provider you will be eligible for an additional $100 carryover. In future years if you have benefits paid of less than $500, additional amounts of $250 will be added to the carryover. However, the most you can accumulate in the maximum carryover is $1,000. Therefore, the maximum annual benefit may never exceed $2,000 in any one year.

ELIGIBLE EMPLOYEES

You are eligible for insurance if you are a full-time active employee working at least 30 hours per week.

ELIGIBLE DEPENDENTS

Provides Coverage On:

• Your Spouse
• Children up to age 26

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. During the first 36 months of coverage, the replacement of bridges, partial dentures, dentures, inlays or crowns is excluded. **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.
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.

CERTIFICATE OF INSURANCE
The Certificate of Insurance issued to you describes in detail the benefits and limitations of this plan. This brochure is for general information only.

LATE ENTRANT
If you do not elect to participate in the dental program when first eligible, you will be considered a Late Entrant and you must wait 12 months for most benefits. If an employee or dependent does not elect to participate when initially eligible, and elects to participate at the policyholders next annual election period, they will become a Late Entrant. For a Late Entrant, benefits will be limited to exams, cleanings and fluoride applications for the first 12 months. The late entrant provision is waived if the employee comes on the plan as a result of a qualifying event.

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.

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 PPO dentist who have 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.

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.
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.

Rates (based on 24 deductions)

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$14.99</td>
</tr>
<tr>
<td>Employee plus 1</td>
<td>$30.27</td>
</tr>
<tr>
<td>Employee plus 2 or more</td>
<td>$44.83</td>
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This insurance is underwritten by Ameritas Life Insurance Corp.

For Claims/Customer Service call Ameritas: 1-800-487-5553
www.ameritasgroup.com
Ameritas PPO Dental Plan

PLAN HIGHLIGHTS
Beginning July 1, 2012, Cumberland County Government will offer a second option under the Ameritas Dental Plan. The PPO Plan will mirror the current Standard Plan with a few differences:

LOWER PREMIUMS
• Compared to the Standard Plan, the PPO Plan can save you $34.20 - $102.24 per year depending on your level of coverage.

<table>
<thead>
<tr>
<th>Procedure (Code)</th>
<th>% covered under plan</th>
<th>Out-of-Network Cost</th>
<th>Your Cost</th>
<th>In-Network Cost</th>
<th>Your Cost</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam (D120)</td>
<td>100%</td>
<td>$49</td>
<td>$0</td>
<td>$35</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Cleaning (D1110)</td>
<td>100%</td>
<td>$88</td>
<td>$0</td>
<td>$64</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Filling (D2330)</td>
<td>80%</td>
<td>$166</td>
<td>$33.20</td>
<td>$108</td>
<td>$21.60</td>
<td>$11.60</td>
</tr>
<tr>
<td>Simple Extraction (D7140)</td>
<td>80%</td>
<td>$173</td>
<td>$34.60</td>
<td>$102</td>
<td>$20.40</td>
<td>$14.20</td>
</tr>
<tr>
<td>Crown (D6750)</td>
<td>50%</td>
<td>$1,100</td>
<td>$550</td>
<td>$766</td>
<td>$383</td>
<td>$167</td>
</tr>
<tr>
<td>Pontic (Bridge) (D6240)</td>
<td>50%</td>
<td>$1,100</td>
<td>$550</td>
<td>$750</td>
<td>$375</td>
<td>$175</td>
</tr>
</tbody>
</table>

1 - $50 deductible per covered individual per calendar year applies for Type 2 (Basic) and Type 3 (Major) Procedures.
2 - Cost represents Usual & Customary Charges in the Fayetteville area
3 - Cost represents the Maximum Allowable Benefit for In-Network Providers
4 - Savings is your total out-of-pocket savings. You are also saving on dollars applied toward your Annual Maximum Allowance.
Commonly Asked PPO Questions

Cumberland County Government wants employees to have options regarding their dental benefits. You have a choice of enrolling in the PPO plan or the Non-PPO plan. Both plans are administered by Ameritas and the benefits in each plan are very similar. The key difference in the PPO and Non-PPO option is the decision of utilizing one of the many participating network providers or choosing to use a non-network provider when seeking dental services. Utilizing a network provider will allow greater cost savings opportunities in terms of your premium dollars as well as out of pocket costs.

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 at 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 to search for a provider in your area.

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

As noted above, you have a choice of enrolling in the PPO plan or the Non-PPO plan.

If you elect to enroll in the PPO option, it is strongly advised that you and your covered dependents utilize one of the many available network providers when seeking dental services. Members enrolling in the PPO plan should absolutely utilize a participating provider for all procedures and services in order to benefit from the plan and the Maximum Allowable Charge (MAC) reimbursement tied to the PPO option.
For members enrolling in the Non-PPO option, you can choose to visit any provider. Non-panel providers will charge their standard fees and Ameritas will reimburse based on the 90th U&C. The 90th U&C reimbursement means that 9 out of 10 dentists in an area are within our reimbursement allowance. The 90th U&C is the highest in the industry and does provide a strong reimbursement. That said, unlike the Ameritas PPO providers, 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 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 PPO or the plan, please call:
Ameritas Group Claims Department at 800-487-5553

Or, visit the Ameritas website at:
www.AmeritasGroup.com

This insurance is underwritten by Ameritas Life Insurance Corp

Customer Service
1-800-487-5553

Web Address
www.ameritasgroup.com