

**Dental Plan Benefits**

Networks: Classic

Type 1 Preventive No Waiting Period	70-80-90-100%
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- Routine Exam (2 per Benefit Period)
- Bitewing X-rays (2 per Benefit Period)
- Cleaning (2 per Benefit Period)
- Fluoride for Children 18 and under (1 per Benefit Period)
- Sealants 16 and under (1 in 3 years permanent molars)

Type 2 Basic No Waiting Period	70-80-90-100%
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- Surgical Extractions
- Simple Extractions
- Restorative Amalgams
- Restorative Composites
- Endodontics (nonsurgical)
- Periodontics (nonsurgical)
- Endodontics (surgical)
- Periodontics (surgical)

Type 3 Major No Waiting Period	70-80-90-100%
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- Crowns (1 in 5 years per tooth)
- Prosthodontics (Bridges, Dentures) (1 in 5 years)

**Deductible**

Type 1, 2 and 3	\$0
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**Benefit Year Maximum**

Type 1, 2, and 3 (per person, per calendar year)	\$1,500
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**Orthodontia Benefits** (adult ortho included)

No waiting period	
Plan Benefit	80%
Lifetime Deductible	\$0
Lifetime Maximum (per person)	\$1,000

**Claims Allowance**

Type 1, 2 and 3 <i>In network allowance is discounted fee</i>	95th U&C
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**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.

**Customer Service**

Customer Connections **800-487-5553** [www.Ameritas.com](http://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.