

Dental Plan Benefits

| | |
|--|--|
| Type 1 Preventive No Waiting Period | 70-80-90-100% |
| | Routine Exam (2 per Benefit Period) Bitewing X-rays (2 per Benefit Period) Cleaning (2 per Benefit Period) |
| Type 2 Basic No Waiting Period | 70-80-90-100% |
| | Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical) Simple Extractions |
| Type 3 Major No Waiting Period | 70-80-90-100% |
| | Crowns (1 in 5 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 5 years) |

Deductible

| | |
|-----------------|-----|
| Type 1, 2 and 3 | \$0 |
|-----------------|-----|

Benefit Year Maximum

| | |
|---|---------|
| Type 1, 2, and 3 (per person, per calendar year) | \$1,500 |
|---|---------|

Orthodontia Benefits (adult ortho included)

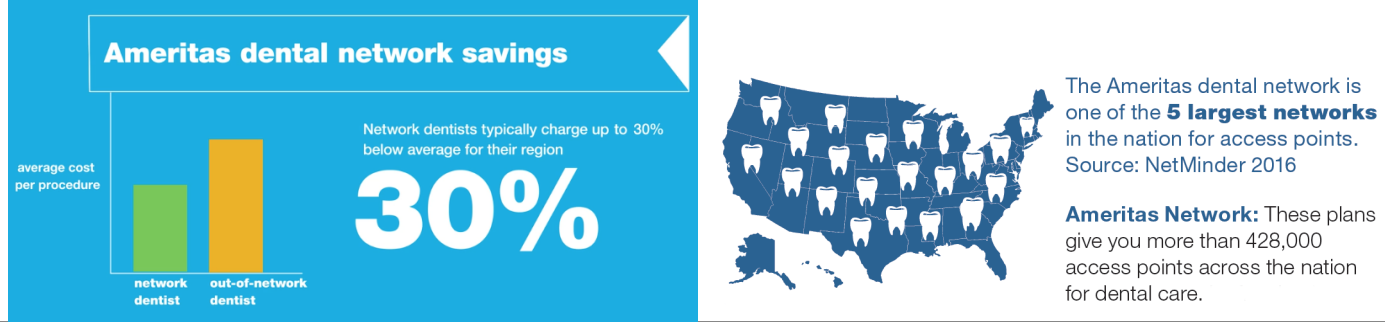
| | |
|-------------------------------|---------|
| No waiting period | |
| Plan Benefit | 80% |
| Lifetime Deductible | \$0 |
| Lifetime Maximum (per person) | \$1,000 |

Claims Allowance

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

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.



Ameritas dental network savings

average cost per procedure

| Dentist Type | Average Cost per Procedure |
|------------------------|----------------------------|
| network dentist | Lower |
| out-of-network dentist | Higher |

Network dentists typically charge up to 30% below average for their region

30%

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 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
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.