

# WEST LINN WILSONVILLE SCHOOL DISTRICT

## Dental Highlight Sheet

### Division 2, Class 1: Administrative/Confidential/Licensed COBRA

2016/2017

|                                            |                                                                  |
|--------------------------------------------|------------------------------------------------------------------|
| <b>Plan Benefit</b>                        | Varies by Date of Enrollment and Number of Years Enrolled        |
| Type 1                                     | 70/80/90/100%                                                    |
| Type 2                                     | 70/80/90/100%                                                    |
| Type 3                                     | 70/80/90/100%                                                    |
| <b>Deductible</b>                          | \$0/Calendar Year Type 2,3<br>Waived Type 1<br>No Family Maximum |
| <b>Annual Benefit Maximum (per person)</b> | \$1,500 per calendar year                                        |
| <b>Allowance</b>                           | 95th U&C                                                         |
| <b>Waiting Period</b>                      | None                                                             |
| <b>Annual Open Enrollment</b>              | None                                                             |

### Orthodontia Summary – Adult and Child Coverage

|                                              |         |
|----------------------------------------------|---------|
| <b>Allowance</b>                             | U&C     |
| <b>Plan Benefit</b>                          | 80%     |
| <b>Lifetime Maximum Benefit (per person)</b> | \$1,000 |
| <b>Waiting Period</b>                        | None    |

### Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

| Type 1                                                                                                                                                                                                                                                                                                                                                                                                                               | Type 2                                                                                                                                                                                                                                                                                                                                                                  | Type 3                                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Routine Exam<br/>(2 per benefit period)</li> <li>• Bitewing X-rays<br/>(2 per benefit period)</li> <li>• Full Mouth/Panoramic X-rays<br/>(1 in 3 years)</li> <li>• Periapical X-rays</li> <li>• Cleaning<br/>(2 per benefit period)</li> <li>• Fluoride for Children 18 and under<br/>(1 per benefit period)</li> <li>• Sealants (age 16 and under)</li> <li>• Space Maintainers</li> </ul> | <ul style="list-style-type: none"> <li>• Restorative Amalgams</li> <li>• Restorative Composites</li> <li>• Endodontics (nonsurgical)</li> <li>• Endodontics (surgical)</li> <li>• Periodontics (nonsurgical)</li> <li>• Periodontics (surgical)</li> <li>• Denture Repair</li> <li>• Simple Extractions</li> <li>• Complex Extractions</li> <li>• Anesthesia</li> </ul> | <ul style="list-style-type: none"> <li>• Onlays</li> <li>• Crowns<br/>(1 in 5 years per tooth)</li> <li>• Crown Repair</li> <li>• Prosthodontics (fixed bridge; removable complete/partial dentures)<br/>(1 in 5 years)</li> </ul> |

### Ameritas Information

#### We're Here to Help

This plan was designed specifically for the associates of **WEST LINN WILSONVILLE SCHOOL DISTRICT**. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to [ameritas.com](http://ameritas.com).

### Dental Health Scorecard

How would you rate your dental health?

In 2016, you can receive your Dental Health Report Card by signing into your secure member account online. Your assessment is based on claims submitted. The report card also offers suggestions if you strive to improve your dental health. Ameritas members can access the personalized report card by going to [ameritas.com](http://ameritas.com), click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down. Select the Secure Member Account link and sign in to see your report.

### Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, Ameritas plan members just need to visit us at [ameritas.com](http://ameritas.com) and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

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### Eyewear Savings

Ameritas plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance; it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, Ameritas plan members can visit [ameritas.com](http://ameritas.com) and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

### Dental Network Information

To find a provider, visit [ameritas.com](http://ameritas.com) and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553.

### Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

### Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

### Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal.

Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan.

The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimates at this time.

In addition, when members are in their Secure Member Account, they can:

- Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes
- View their certificate of insurance and specific plan benefits information
- Access value-added extras like the Rx discount ID card

### Domestic Partner

Domestic partner language is available upon request.

### Incentive Coinsurance

Plans with coinsurance levels that progressively increase are designed to reward your loyal employees: The longer they stay on the plan, the higher their coinsurance. As long as plan members have at least one dental claim submitted each benefit period, they continue to advance one coinsurance level until they reach the plan's highest benefit level. If a plan member fails to have at least one dental claim submitted during any benefit year, he or she will revert back to the beginning coinsurance benefit. If that happens, members can progress back to higher coinsurance levels in subsequent years by submitting at least one dental claim each benefit year.

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.