

Ameritas PrimeStar dental and vision insurance plans offer valuable individual benefits with day-one coverage and one of the largest nationwide dental networks.



Underwritten by Ameritas Life Insurance Corp. | 5900 O Street Lincoln, NE 68510

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GR 7148 WA 7-25

For Producers only



PrimeStar[®]

Individual dental and vision solutions

- **Dental plan:** PrimeStar Advantage Plus and PrimeStar Advantage Plus Network
- **Vision plan:** PrimeStar Basic



Washington

PrimeStar Advantage Plus & PrimeStar Advantage Plus Network

	Day 1	After year 1	After year 2
Preventive	100%	100%	
Basic	50%	65%	80%
Major	50% after 6 months	50%	
Child orthodontia <i>Under age 19</i>	0%	50%	
<i>Lifetime maximum per person</i>		\$1,000	

PrimeStar Advantage Plus: MAC/U&C claim allowance

- If a policyholder visits an out-of-network dentist, covered benefits are paid at the 80th percentile of usual and customary (80th U&C) charges. This means we expect 8 out of 10 charges from dental providers to be within the amount insurance pays for a covered procedure. Policyholders pay the difference between what the plan pays and the dentist's actual charge. If they visit a network provider, payments are based on the dentist's contracted fees (MAC/maximum allowable charge), which may result in lower out-of-pocket costs.

PrimeStar Advantage Plus Network: MAC/MAB claim allowance

- The Maximum Allowable Charge (MAC) claim allowance is the maximum amount a network provider may charge. If a policyholder selects a network provider, they may have lower out-of-pocket costs.
- If a policyholder visits an out-of-network dentist, covered benefits are considered at the Maximum Allowable Benefit (MAB), which is equal to the lowest network contracted fee in the ZIP Code area. Policyholders pay the difference between what the plan pays and the dentist's actual charge.
- If they visit a network provider, payments are based on the dentist's contracted fees (MAC/maximum allowable charge), which may result in lower out-of-pocket costs.

These plans are only available in Washington.

Dental overview

- Day-one coverage for Preventive and Basic services
- \$50 deductible for Preventive, Basic and Major services combined
- Two exams and cleanings per benefit year for Preventive services
- \$1,000 or \$2,000 calendar year maximum benefit
- Includes child orthodontia benefits
- Day one effective dates
- Benefits increase after 6-12 months on the plan

Visit myplan.ameritas.com to learn more.

Ameritas Dental Network

The Ameritas Dental Network is one of the largest in the nation, making it easier for policyholders across the country to see the dentist of their choice.

- 98% of providers stay with Ameritas year after year
- Network dentists charge 25-50% less than their regular rates, providing out-of-pocket savings to policyholders
- The Ameritas Dental Network offers access to providers in the U.S. and Mexico

Find dental providers near you at ameritas.com—**Find a Health Provider**. Simply enter your ZIP Code and choose the Classic Network to start your search.

Vision overview

- No waiting periods
- Immediate coverage on eye exams, lenses and frames/contacts
- Freedom to use any provider, with no network restrictions

PrimeStar Basic Vision

- Eyeglass lenses or contacts covered once every 12 months
- Frames covered once every 24 months
- \$65 frame allowance
- Up to \$100 allowance for contact lenses

Visit myplan.ameritas.com to learn more.

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