

**Effective Date: 1/1/2020**

<b>Dental Benefit</b> Type 1 Preventive, Type 2 Basic, and Type 3 Major procedures	Maximum Covered Expense (Please see schedule of benefits)
<b>Deductible</b>	\$50 Per Person Per Calendar Year on Type 2 Basic and Type 3 Major Procedures (the deductible is waived for Type 1 Preventive procedures)  Once \$150 in deductible has been satisfied per family, no further deductible will be taken during that calendar year for covered family members.
<b>Maximum (per person)</b>	\$1,500 per calendar year
<b>Waiting Period</b>	12 months on Type 3 Major Procedures Credit will be given for members enrolled on the current plan that have satisfied all or a portion of the waiting period.

**Orthodontia Summary – Available for Adults and Children**

<b>Allowance</b>	U&C
<b>Plan Benefit</b>	50%
<b>Lifetime Maximum (per person)</b>	\$1,000
<b>Waiting Period</b>	12 months Credit will be given for members enrolled on the current plan that have satisfied all or a portion of the waiting period.

**Dental Network Information**

Plan members are free to receive care from any dentist they choose. However, the dental plan includes access to Ameritas Dental PPO network. Out of pocket expenses are generally lower when using a contracted PPO provider who has agreed to provide dental care at discounted fees. The Ameritas dental plan gives members across the nation over 472,000 contracted provider access points for dental care. Members can be assured that contracted network providers must meet Ameritas' credentialing and quality assurance requirement.

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. When prompted to select a network, select Classic PPO.

**Ameritas Information**

**We're Here to Help**

This plan was designed specifically for certain employees of AlSCO Inc. and their qualified dependents. 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. For plan information any time, go online to:

**[alsco.ameritasgroup.com](http://alsco.ameritasgroup.com)**

As you are reviewing options during open enrollment, you can call the **Ameritas Enrollment Support Welcome Line by calling toll-free 877-313-0033 between October 15, 2019 and 12/31/2019** to ask questions about the dental plan, how work in progress will be handled when the Ameritas plan goes into effect 1/1/2020, search for a dental provider, and more.

After enrolling, an ID card will be mailed to member's home address in mid to late December. While the ID card is not required to receive service, the card includes handy information such as your group number, Ameritas phone numbers and websites, how claims can be filed, etc.

**After your plan goes into effect on 1/1/2020**, you can call Ameritas Customer Service for any benefit or claim questions by calling toll-free: **800-487-5553**. Interactive Voice Response available 24/7

### **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.

### **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.

After you enroll and our coverage goes into effect, 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

### **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.

### **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.

### **Language Services**

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

**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.**