

Dental Benefits can Help You Save on Out-of-Pocket Expenses



Help offset the cost of expensive dental procedures by enrolling in one of the dental plans offered through your OHLDC membership.

Dental coverage with vision benefits

Your dental and vision benefits are combined into one easy-to-use plan. You choose how to spend your benefit dollars.

	Low Plan		High Plan	
	In-network	Out-of-network	In-network	Out-of-network
Maximum benefit Per person per calendar year	\$1,000		\$1,500	
	The entire maximum benefit can be applied to dental expenses, or use up to \$100 on eyeglasses, contacts or prescription safety glasses and the remainder on dental care.			
Deductible Lifetime per person	\$0 Type 1 \$50 Type 2 \$0 vision		\$0 Type 1 \$50 Types 2 & 3 \$0 vision	
Preventive (Type 1)	100%		100%	
Basic (Type 2)	80%		80% year 1 90% year 2 100% year 3+	80%
Major (Type 3)	No coverage		50%	
Dental Rewards®	No		Up to \$1,000 \$150 PPO Bonus No PPO Bonus	

Monthly rates	Low Plan	High Plan
Employee only	\$34.88	\$52.04
Employee and spouse	\$58.84	\$97.44
Employee and children	\$74.96	\$93.28
Employee and family	\$102.64	\$151.60

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Select the plan that's right for you

Both plans feature:

Lifetime deductible. With a lifetime deductible, you pay the \$50 deductible only one time for as long as you are covered by the plan. It is a per-person deductible with no family maximum.

Vision benefit. A portion of your annual dental maximum can be used to help cover vision expenses. Benefits for dental and vision cannot exceed the full annual dental maximum.

Network savings. The Ameritas Dental Network is one of the largest in the nation, providing easy access to quality dental care. Network providers typically charge 25-50% less than their regular rates, saving you additional money on out-of-pocket costs.

The High Plan offers:

Increasing benefits for in-network Basic procedures. When you submit at least one covered claim from an in-network provider during a benefit year, your Basic, Type 2 benefit level increases the following year until it reaches the highest plan benefit, reducing your out-of-pocket expenses. If no dental claims were submitted, your benefits stay at or revert to the Year 1 level. Benefit levels apply separately to each family member.

Coverage for Major procedures such as crowns.

Dental Rewards & PPO Bonus. By visiting the dentist each year and submitting a claim, you can qualify to carry over benefit rewards and increase your available dental insurance benefits. If you visit an Ameritas network provider, you earn an additional bonus per year.



Learn more about your benefits and view your rates.
Scan the code or visit your benefits site today.
explore.ameritas.com/ohlde

