

Dental Benefit Options That Save You Money

Discover which plan is best for you and your family.

Everyone has different dental health needs. That's why you have three different dental plans to choose from. Below is a brief overview of your plan options. For full plan details visit explore.ameritas.com/demo.

Plan A

is a good option if you anticipate needing primarily preventive care like exams and cleaning. There is a \$1,000 annual maximum benefit and a \$10 per visit deductible.

Plan B

has the most robust coverage levels, ideal if you or your family have comprehensive dental needs and plan to visit a network provider. The Basic (Type 2) coverage percentage increases over the next 3 years. There is a \$1,250 annual maximum benefit, a \$50 deductible per person per calendar year, and a \$1,000 orthodontia benefit for children.

Plan C

is best for those visiting an out-of-network provider since those claims will be paid based on the 90th U&C calculation. There is a \$1,250 annual maximum benefit, a \$50 deductible per person per calendar year and coverage for implants and teeth whitening. This dental plan also includes LASIK and SoundCare benefits.

How to choose a plan

Step 1: See if your provider is in the Ameritas Dental Network. Go to ameritas.com – Find a Health Provider, or your dental benefit site, to search for your current dentist or see all network dentists in your area.

Step 2: Review plan benefits and cost estimate examples on your dental benefit site.

Consider how much dental work you and your family typically receive during the year, your monthly budget for insurance, and if you will be receiving in-network or out-of-network care.



For a more detailed explanation of benefits including a side-by-side comparison and out-of-pocket examples, please visit explore.ameritas.com/demo.



All plans include:

- preventive services covered at 100%
- a \$150 vision benefit
- rewards you can accumulate to add to your annual maximum



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Dental Benefits

You have two plans to choose from. Both are easy to understand and use, and they save you money!



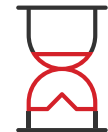
Benefit overview	Basic plan	Premium plan
Type 1	90%	100%
Type 2	75%	80%
Type 3	50%	60%
Non-surgical TMJ	50%	60%
Deductible	\$50 lifetime per person; waived Type 1	
No family maximum		
Maximum (Type 1, 2 & 3 per person per year)	\$1,000	\$2,000
Lifetime maximum for non-surgical TMJ	\$900	
Orthodontia	Adult & child coverage	

Select the plan that's right for you

Both plans feature:



Health Benefit Ride. This allows qualifying members access to up to four preventive visits in conjunction with diabetes diagnosis, heart conditions or pregnancy.



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.

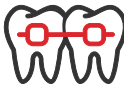


Dental Rewards®. By visiting a dental provider each year and submitting a claim, you can qualify to carry over benefit rewards and increase your available dental insurance benefits.

The Premium plan offers:



higher annual maximum



higher lifetime maximum for orthodontia

Learn more about your plan details and how you can save up to 25-50% when you visit an Ameritas Classic and Plus Dental Network provider. Scan the QR code to watch your [plan benefit](#) and comparison video.



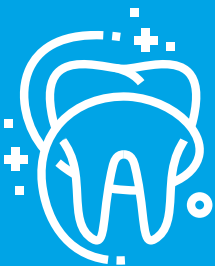
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Demo Corporation Dental Benefits

You have two plans to choose from, both are easy to understand and use, and they save you money!

Benefit overview	Standard plan	Premier plan
Type 1		100%
Type 2		80%
Type 3		50%
Dental implants	No coverage	Covered
Deductible		\$0 in-network \$25 out-of-network
Annual dental maximum	\$1,500	\$2,500
Orthodontia		Adult & child coverage
Lifetime ortho maximum	\$1,500	\$2,500



Select the plan that's right for you.

Both plans:

- feature no deductible in-network.
- include adult and child orthodontia coverage.
- include Dental Rewards®. By visiting a dental provider each year and submitting a claim, you can qualify to carry over benefit rewards and increase your available dental insurance benefits.

The Premier plan:

- provides Major, Type 3, coverage for dental implants.
- features a higher annual maximum.
- includes a higher lifetime maximum for orthodontia.



Learn more about your plan details and how you can save up to 25-50% when you visit an Ameritas Dental Network provider. Scan the QR code below to watch your [plan benefit](#) comparison video.



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NEW Dental Coverage With Rewards and a Lifetime Deductible



Visit any provider and get benefit rewards and much more

You have two dental plans to choose from.

Both plans provide a one-time, per-person deductible on Basic and Major procedures, extra savings and reliable service whether you visit an Ameritas Dental Network provider or an out-of-network dentist.

The Buy-up plan includes:

- Benefit rewards:** Visit your dentist each year to qualify for rewards that will increase your benefit maximum the following year.
- Adult and child orthodontia:** Treatment plans can begin at any age and quarterly payments start automatically.
- Member discounts on both plans:** Save more on prescriptions, eyewear, and hearing services and materials.

Your dental plan details		
	Core Plan	Buy-up Plan
Maximum benefit Per person per calendar year	\$1,000	\$2,000
Deductible Per person per calendar year	\$0 Type 1 \$25 Lifetime Type 2 & 3	\$0 Type 1 \$25 Lifetime Type 2 & 3
Dental Rewards®	Not included	Up to \$1,200 PPO Bonus* \$200
Preventive (Type 1) Exams, bitewing X-rays, cleanings, fluoride for children	100%	100%
Basic (Type 2) Fillings, extractions, root canals, anesthesia	80%	90%
Major (Type 3) Onlays, crowns, crown repair, bridges, dentures	50%	70%

*If you visit an Ameritas network provider, you earn an additional \$200 per year.

As an Ameritas member, here's what you can expect.

- See any dentist.**

Your Ameritas dental plan allows you and your family members to receive care from any licensed dental provider, whether they are in- or out-of-network. You do not need to switch providers. Family members do not need to visit the same dentist.
- Save money.**

Dentists in the Ameritas network have agreed to charge 25-50% less than their regular rates. Many of them also offer discounted fees on non-covered dental services as allowed by state law.
- Avoid paperwork.**

Ameritas can send claim payments directly to in- or out-of-network providers, so you only have to pay your portion.



Learn more about your benefits.

Find average procedure charges in your area.
Scan the code or visit your benefits site today at
<https://explore.ameritas.com/demo/>



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Dental and Vision Benefits

Your employer offers robust dental and vision plans to help you maintain your health.



Your dental and vision plans are easy to understand, use, and they save you money.

Dental		
Benefit overview	In-network	Out-of-network
Type 1 Preventive Exams, cleanings, x-rays	100%	100%
Type 2 Basic Fillings, Extractions, Endodontics, Periodontics	80%	80%
Type 3 Major Crowns, Implants, Dentures	50%	50%
Deductible	\$0 Type 1, 2 & 3 No family maximum	\$0 Type 1 \$50/calendar year Type 2 & 3 \$150 family maximum
Maximum Per person per calendar year	\$2,000	\$1,500
Orthodontia	Adult & child coverage — \$1,000, Child coverage included	
Fusion® vision benefit	\$150 benefit	
Dental Rewards®	\$250 carryover amount \$100 PPO bonus carryover amount	

Fusion vision benefit Your plan has a dental maximum of \$2,000. A portion of your annual dental maximum can be used to help cover vision expenses. You can use your entire maximum for dental care, or use up to \$150 on eye exams, glasses or contacts. Benefits for dental and vision cannot exceed the full annual dental maximum.

How it works To use your vision benefits, select the vision provider of your choice, pay your provider and submit a claim for reimbursement up to \$150. Be sure to save your receipts!

Plan advantages



Covers 100% of preventive dental visits.



Opportunity to earn benefit rewards through regular visits to your dentist.



Helps pay for portion of your out-of-pocket vision expenses.



Being an Ameritas member helps you save on prescriptions at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart.



Learn more about your dental plan details and how you can save up to 25-50% when you visit an Ameritas Dental Network provider, Scan the QR code or [click here](#) to watch the plan video.

You have two vision networks to choose from, VSP and EyeMed. These vision plans help you save money and maintain healthy eyes and sharper vision. To decide which plan is right for you, first search for your provider or retail location at eyemed.com and vsp.com.

Vision				
	Plan 1		Plan 2	
	VSP Choice Network + Affiliates	Out-of-network	EyeMed Insight Network	Out-of-network
Annual eye exam	100%	Up to \$45	100%	Up to \$35
Deductible	\$10 Exam	\$10 Exam	\$10 Exam	None
Per person per calendar year	\$25 Eyeglass lenses or frames*	\$25 Eyeglass lenses or frames	\$25 Eyeglass lenses or frames	
Frames	\$130**	Up to \$70	\$130	Up to \$65
Contacts				
Fit & Follow-up	Member cost up to \$60	None	Standard: Member cost up to \$40 Premium: 10% off of retail	None None
Elective	Up to \$130	Up to \$105	Up to \$130	Up to \$104
Medically necessary	100%	Up to \$210	100%	Up to \$200

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

**The Costco and Walmart allowance will be the wholesale equivalent.

Plan advantages



VSP retailers include Costco Optical¹, Sam's Club, Visionworks, Pearle Vision, Walmart and Eyeconic.



EyeMed retailers include LensCrafters, Pearle Vision, Target Optical, Glasses.com and Contacts Direct.

¹Not all providers at Costco locations are VSP providers. Please verify that your provider is in the VSP network before seeking services.



Learn more about your vision plan by scanning the QR code or [click here](#) to watch the vision benefit video.



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