



Welcome, State of Florida Employees!

Ameritas: 877-721-2224 during extended hours

Monday - Thursday: 8 a.m. - 1 a.m. (EST)

Friday: 8 a.m. - 7:30 p.m. (EST)

Dental website: explore.ameritas.com/stateoffl



Welcome to the Ameritas dental benefits overview for State of Florida employees. Ameritas is here to answer your questions, and make sure you have what you need to select your dental plan. Visit the dental website noted on this slide for more information.



2026 State of Florida Dental Plan

For State of Florida Employees and Families

In this recording, you will learn more about:

Dental Plan Details

View coverage details for Preventive, Basic and Major procedures.

Out-of-Pocket Cost Comparisons

See how much you save by enrolling in the dental plan.

Orthodontia Benefits

View the coverage details for orthodontic procedures.

Monthly Rates

Compare the cost for you and any additional family members.

Individual plans are available for those retiring or in place of COBRA coverage.
View plans at myplan.ameritas.com



Ameritas is one of your PPO dental options, and there are 3 plans to choose from. Plan details are included in your enrollment material, but we will review some key differences to help you decide which plan is right for you.

	4021 Ameritas Indemnity with PPO	4022 Ameritas Standard PPO	4023 Ameritas Preventive PPO
\$2,000 annual max	Type 1 100% in-network 100% out-of-network	Type 1 100% in-network 80% out-of-network	Type 1 100% in-network 80% out-of-network
	Type 2 80% in-network 80% out-of-network	Type 2 80% in-network 50% out-of-network	Type 2 80% in-network 50% out-of-network
	Type 3 50% in-network 50% out-of-network	Type 3 50% in-network 30% out-of-network	Type 3 0% in-network 0% out-of-network
\$1,500 annual max			
\$1,000 annual max			

Dental procedures are divided into 3 categories – Type 1/Preventive, Type 2/Basic and Type 3/Major. Here's an overview of the 3 Ameritas dental plans and their different coverage levels.



Type 1/Preventive

- Routine exam (1 in 6 months)
- Bitewing X-rays (1 in 12 months)
- Full mouth/panoramic X-rays (1 in 5 years)
- Periapical X-rays
- Cleaning (1 in 6 months)
- Fluoride for children age 13 and under (1 in 12 months)
- Space maintainers
- Sealants age 13 and under (once per lifetime)

Type 2/Basic

- Restorative fillings
- Direct pulp capping
- Endodontics (nonsurgical and surgical)
- Periodontics (nonsurgical and surgical)
- Denture repair
- Simple and complex extractions
- Anesthesia/IV sedation
- Other oral surgery
- Occlusal adjustments
- Stainless steel crowns
- Build-ups/post & core
- Recementations
- Denture rebases/relines/repair

Type 3/Major

- Inlays/onlays
- Veneers
- Denture adjustments
- Implant supported prosthetics
- Implant services
- Crowns (1 in 7 years per tooth)
- Prosthodontics: fixed bridges, removable complete/partial dentures (1 in 7 years)

Type 3 services not covered on the 4023 Ameritas Preventive PPO Plan.



Here is an overview of the Type 1, Type 2 and Type 3 dental procedures covered by each plan at the coverage levels noted on the previous slide. Please note: The Preventive PPO Plan does not include coverage for Type 3.



Deductibles	Employee	Employee + Spouse	Employee + Children	Employee + Family
Amount per calendar year	\$50	\$100	\$100	\$150

Deductible applies to the first Type 2 or Type 3 dental claim submitted.
There is no deductible for Type 1 dental services.



Here are the deductibles for each plan, which is the amount you pay before your plan's benefits are applied. Each covered member or dependent will only pay up to fifty dollars in deductibles for type 2 or 3 services until the deductible amount per calendar year is satisfied.



Provider Search

Enter your location, then select a network to search for providers near you.

Learn more about our [network of dentists](#).

For a listing of contracted providers in Mexico: [Click Here](#)

Additional Filters

Search



The Ameritas Classic & Plus (PPO) Network is the largest PPO in the state of Florida.

Network providers charge 25-50% below average.

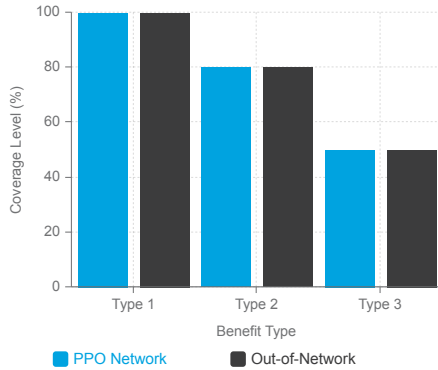
Find a dental health provider at ameritas.com, choose the Ameritas Classic & Plus (PPO) Network.



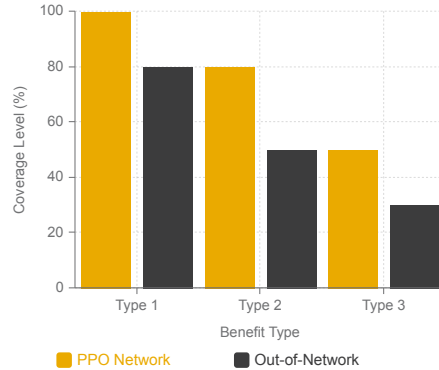
The Ameritas Classic & Plus (PPO) Network is one of the largest in the state of Florida, providing easy access to quality dental care. Not every dentist is able, or chooses, to meet Ameritas' standards for credentialing, quality assurance and offering true discounts to members. Quickly find a provider near you by visiting ameritas.com and selecting Find a Health Provider at top of page.



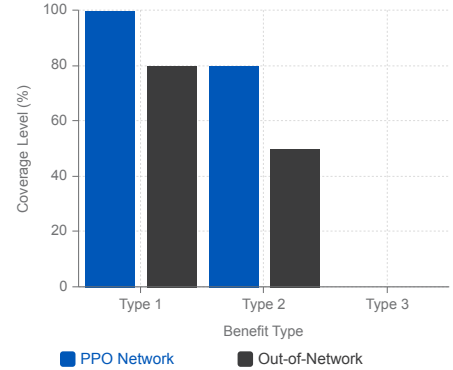
Indemnity with PPO
\$2000 Maximum



Standard PPO Plan
\$1500 Maximum



Preventive PPO Plan
\$1000 Maximum



The out-of-network allowance is based on the average usual and customary allowance for the area. If the out-of-network dentist's charges are above the average, the difference will be an out-of-pocket expense.

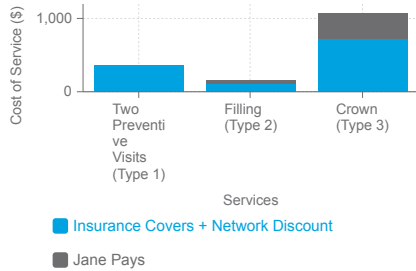


Here is a plan comparison showing in-network PPO versus out-of-network benefits for all 3 plans. The first plan has the most coverage flexibility, both in- and out-of-network. The second plan has coverage levels that are a bit lower when visiting an out-of-network provider. Both the first and second plans include ortho. The third plan is the most basic plan, with no Type 3 or ortho coverage. Choose the plan that best meets your needs.



Indemnity with PPO Plan

Out-of-Pocket Cost Savings Example* (In-Network)



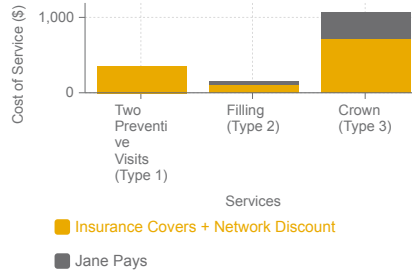
Savings



Jane pays \$425

Standard PPO Plan

Out-of-Pocket Cost Savings Example* (In-Network)



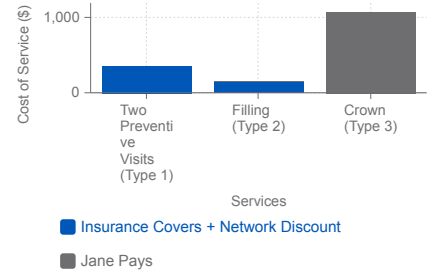
Savings



Jane pays \$425

Preventive PPO Plan

Out-of-Pocket Cost Savings Example* (In-Network)



Savings

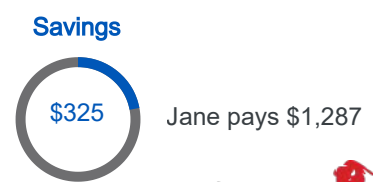
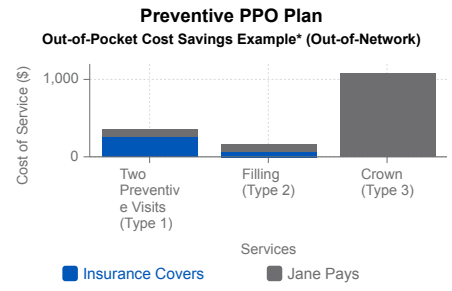
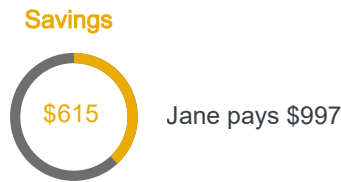
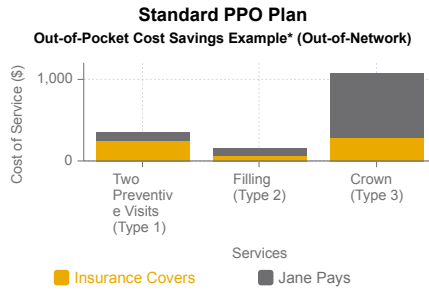
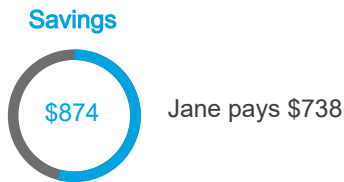
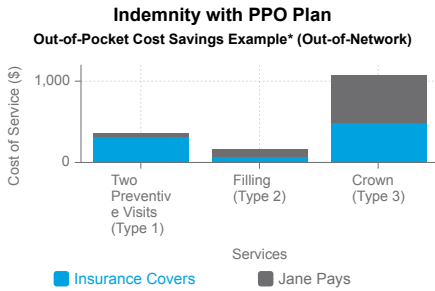


Jane pays \$1,103

Check with your dental provider for procedure costs. This example shows estimated amounts for ZIP Code 323XX. The amount insurance covers is calculated from the amount allowed from network providers in the area. A preventive visit is composed of an exam, cleaning and X-ray.



In this example, Jane goes to an IN-NETWORK dentist for her two annual check-ups. She also needs one filling, and one crown, throughout the year. Her Type 1/Preventive visits are covered in full on all three plans. The Type 2 and 3 procedure benefits and network savings for the filling and crown are shown in this example as well.



Check with your dental provider for procedure costs. This example shows estimated amounts for ZIP Code 323XX. Out-of-network, the amount insurance covers is calculated from the plan's claim allowance. The member is responsible for charges above the out-of-network claim allowance. A preventive visit is composed of an exam, cleaning and X-ray.








In this example, Jane goes to an OUT-OF-NETWORK dentist for her two annual check-ups, one filling and one crown. Out-of-network, the plan allowance for each covered dental procedure is based on the average usual and customary fee in the area. Any difference between the allowance and the dentist's charges would be an out-of-pocket expense.



Orthodontia

4021 Ameritas Indemnity with PPO

4022 Ameritas Standard PPO

Eligibility		Adult and Child	Adult and Child
Waiting Period		None	12 months*
Deductible		\$0	\$50/lifetime
Plan Benefit		50%	50% in-network 30% out-of-network
Lifetime Maximum		\$2,500	\$2,000 in-network \$1,500 out-of-network

*Waiting period can be satisfied with prior credible coverage

Ortho not covered on the 4023 Ameritas Preventive PPO Plan.

Both the Indemnity with PPO and Standard PPO Plans provide orthodontia coverage to members of all ages. The benefits shown are per covered person. The treatment program may begin at any age. However, dependent child benefits end when the child is no longer a dependent (age 26), even if a treatment program is underway. The payout is made in equal quarterly installments for up to two years. The orthodontist submits a claim at the beginning of treatment, and Ameritas will schedule equal quarterly payments to be released, without requiring another claim to be submitted. The Preventive PPO Plan does not include ortho coverage.



2026 Dental Rates

	4021 Ameritas Indemnity with PPO	4022 Ameritas Standard PPO	4023 Ameritas Preventive PPO
Employee	\$48.12	\$32.22	\$22.04
Employee + Spouse	\$89.28	\$60.34	\$41.68
Employee + Child(ren)	\$101.66	\$67.56	\$44.62
Family	\$146.76	\$98.36	\$65.36

The monthly rates for the dental plans are shown here. Rates are based on the plan you select and the number of people you are covering under your plan.



Ameritas.com, Sign in

- Member ID cards
- Plan benefit summaries
- Claims processing details
- Opt in for electronic Explanation of Benefits (EOB) statements

Additional Features

- Find a provider
- Dental cost estimator
- Dental health report card
- Prescription savings card
- Hearing savings card
- Eyewear savings card
- Worldwide assistance



When you need access to your dental benefits information, sign in to your member account at ameritis.com. You can sign in on the day your dental benefits take effect. Get your dental ID cards, find a dental network provider and download your savings cards, plus a whole lot more.



Thank You!

Please visit your dental website and review your highlight sheet to learn more.

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Thank you for allowing Ameritas to help you and your loved ones care for your dental health needs. This recording is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by the State of Florida for their employees. The link to your custom dental website is shown on this slide. The site contains all of your benefits information, plus additional information such as exclusions and limitations.