

# 2026 Group Dental Plan

For State of Florida employees and families

Compare your three dental plan options for 2026

## Dental benefits

Plan summary	4021 Ameritas Indemnity w/PPO		4022 Ameritas Standard PPO		4023 Ameritas Preventive PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual maximum per person	\$2,000	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000
<b>Type 1 Preventive</b> Cleanings, exams, X-rays, fluoride (for children), etc.	100%	100%	100%	80%	100%	80%
<b>Type 2 Basic</b> Fillings, root canals, periodontal work (treatment of gum disease), extraction of teeth, etc.	80%	80%	80%	50%	80%	50%
<b>Type 3 Major</b> Crowns, dentures, bridges, dental implant, etc.	50%	50%	50%	30%	0%	0%
Allowance	Discounted Fee	Average U & C	Discounted Fee	Average U & C	Discounted Fee	Average U & C
Waiting period	None	None	None	None	None	None

### Deductible: Type 2 and/or Type 3

	Employee	Employee and spouse	Employee and children	Employee and family
Amount per calendar year	\$50	\$100	\$100	\$150

## Orthodontia benefits

Orthodontia summary	4021 Ameritas Indemnity w/PPO	4022 Ameritas Standard PPO	4023 Ameritas Preventive PPO
Allowance (all plans)	In-network: Discounted fee; Out-of-network: U & C		
Plan benefit	50%	50% In-network 30% Out-of-network	N/A
Deductible	None	\$50/Lifetime	
Coverage for adults	Yes	Yes	
Lifetime maximum (per person)	\$2,500	\$2,000 In-network \$1,500 Out-of-network	
Waiting period	None	12 months Can be satisfied with prior credible coverage	

## Monthly rates

Monthly rates	4021 Ameritas Indemnity w/PPO	4022 Ameritas Standard PPO	4023 Ameritas Preventive PPO
Employee only	\$48.12	\$32.22	\$22.04
Employee and spouse	\$89.28	\$60.34	\$41.68
Employee and children	\$101.66	\$67.56	\$44.62
Employee, spouse and children	\$146.76	\$98.36	\$65.36

For more information, visit [explore.ameritas.com/stateoffl](https://explore.ameritas.com/stateoffl) or call 877-721-2224.



We're proud to protect your smile. Dental insurance is just as important to a lifetime of good health as your medical plan. But caring for your teeth, and making sure your loved ones have good oral health care, can be expensive. You can offset these expenses by taking advantage of Ameritas dental benefits exclusively for State of Florida employees and their families.

## Things to know:

- The Ameritas Classic & Plus Dental Network is a large PPO network that continues to grow year after year. So you have convenient access to both general and specialty dental providers without the need for a referral.
- You are free to visit any provider you choose! Your out-of-pocket costs may be 25-50% lower when visiting a network provider.
- When visiting an out-of-network provider, if the dentist's charge is more than your plan allowance, this will be an out-of-pocket expense for you.
- Network providers accept payment directly from Ameritas, an option which is also available to out-of-network providers.
- You can nominate a dentist to join the network via the link on the State of Florida dental benefits site. Use the QR code or call our provider relations team at 800-755-8844.
- Find a Dental Provider on your dental benefits site, and view your Ameritas Classic & Plus Dental Network listing of general and specialty providers.



**View more plan details and a dental plan video on your dental benefits site at [explore.ameritas.com/stateoffl](https://explore.ameritas.com/stateoffl).**

## How to enroll

Enroll electronically on the People First website at <https://peoplefirst.myflorida.com>

### Claims, benefit and provider network questions:

group@ameritas.com | 877-721-2224  
Monday - Thursday, 8:00 a.m. - 1:00 a.m. (EST)  
Friday, 8:00 a.m. - 7:30 p.m. (EST)  
877-721-2224

**¿en español?** Ameritas offers Spanish-speaking claims center representatives and a variety of Spanish documents, as well as telephone interpretation services in a wide range of languages.



For plan limitations and exclusions, scan this QR code, select the Dental page and scroll down.

<https://explore.ameritas.com/stateoffl>

