

**Low Plan: Dental Plan Summary**

**Policy# 48499 Effective Date: 9/1/2021**

<b>Eligible Expenses (Plan Pays)</b>	
<b>Benefit Level 1</b>	100% of first \$200
<b>Benefit Level 2</b>	0% of next \$200
<b>Benefit Level 3</b>	50% of remaining eligible expenses
<b>Maximum (per person)</b>	\$1,200 per calendar year
<b>Allowance</b>	Discounted Fee
<b>Waiting Period</b>	None

**Sample Procedure Listing (Current Dental Terminology © American Dental Association.)**

Sample Procedures all levels		
• Routine Exam (2 per benefit period)	• Space Maintainers	• Endodontics (surgical)
• Bitewing X-rays (1 per benefit period)	• Restorative Amalgams	• Periodontics (nonsurgical)
• Full Mouth/Panoramic X-rays (1 in 5 years)	• Restorative Composites	• Periodontics (surgical)
• Periapical X-rays	• Onlays	• Denture Repair
• Cleaning (2 per benefit period)	• Crowns (1 in 10 years per tooth)	• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)
• Fluoride for Children 13 and under (1 per benefit period)	• Crown Repair	• Simple Extractions
• Sealants (age 13 and under)	• Endodontics (nonsurgical)	• Complex Extractions
		• Anesthesia

**Monthly Rates**

<b>Employee Only (EE)</b>	\$26.20
<b>EE + Spouse</b>	\$53.52
<b>EE + Children</b>	\$55.60
<b>EE + Spouse &amp; Children</b>	\$86.04

**Ameritas Information**

**We're Here to Help**  
This plan was designed specifically for the associates of MILLSAP ISD. 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. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to [ameritas.com](http://ameritas.com).

**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 10% 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.

**Dental Network Information**

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. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553.

Your provider network is Ameritas Classic Network.

**Open Enrollment**

If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on September 1. If you do not enroll during your company's open enrollment period, then you will be subject to the Late Entrant Provision.

**Late Entrant Provision**

We strongly encourage you to sign up for coverage when you are first eligible. If you sign up after this initial enrollment period, you will become a late entrant and will not be eligible to start receiving benefits until six months after you enroll.

**Section 125**

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

**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.

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

**Worldwide Support**

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

**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.**