

\$ensible Choice[®]

A Simple Concept

Instead of allowing benefits on procedure types, like Type 1/Preventive, Type 2/Basic and Type 3/Major, **\$ensible Choice** plans pay dental benefits based on simple benefit levels that reflect how much is paid and when. This way, you don't need to know the names of dental procedures, procedure types, or when a deductible is due to know the amount of your benefit. That's right, no deductibles either. If only everything in life were this straight forward.

Your Plan

Your annual maximum benefit provides \$1,200 for you, and for each of your covered dependents. Here's how it works. You pay the first \$250, then Ameritas pays 80 percent of your remaining dental expenses for the year up to your annual maximum benefit of \$1,200. Do you have kids who need braces? Your plan also includes child orthodontia with a lifetime maximum benefit of \$1,000 for each covered child. For this, the orthodontist and Ameritas work out a payment program.

How Dental Pays

In this example, let's say you visited the dentist for an exam, cleaning and bitewing x-rays. During this visit, the dentist says you'll need to schedule a root canal. You pay the first \$250, then your plan kicks in to cover 80 percent of the remainder. This leaves you with \$628 of your annual maximum benefit to use toward other dental services before the year ends. Each calendar year, your annual maximum benefit replenishes to \$1,200.

Service	Cost estimate*	You pay	Insurance pays
Exam, cleaning, bitewing x-rays	\$165	\$165 (toward first \$250)	\$0
Root canal	\$800	\$85 (first \$250 paid now) \$143 (20% of remaining \$715)	\$572 (80% of remaining \$715)
Total	\$965	\$393	\$572 (leaves \$628 of annual max benefit to use)

* Cost estimates from United States Government Accountability Office-Dental 2013

\$ensible Choice is not available in NM or WA.

Save Money

You may select any licensed dental provider. However, we want you to know that when you choose an Ameritas dental network provider, your out-of-pocket expenses generally are 20-40 percent lower. Visit www.ameritas.com and click the link for Find a Provider today.



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