

Dental Plan Summary

Effective Date: 3/1/2010

Coinsurance	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1
Maximum (per person)	3 Family Maximum \$1,000 per calendar year
Allowance	Contracted Fee
Waiting Period	None
Dental Rewards	Included

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

Type 1	Type 2	Type 3
• Routine Exam (1 in 6 months)	• Space Maintainers	• Onlays
• Bitewing X-rays (1 in 12 months)	• Restorative Amalgams	• Crowns
• Full Mouth/Panoramic X-rays (1 in 5 years)	• Restorative Composites	(1 in 10 years per tooth)
• Periapical X-rays	• Endodontics (nonsurgical)	• Crown Repair
• Cleaning	• Endodontics (surgical)	• Prosthodontics (fixed bridge; removable complete/partial dentures)
(1 in 6 months)	• Periodontics (nonsurgical)	(1 in 10 years)
• Fluoride for Children 13 and under (1 per benefit period)	• Periodontics (surgical)	• Complex Extractions
• Sealants (age 13 and under)	• Denture Repair	• Anesthesia
	• Simple Extractions	

Dental Rewards®

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. In addition, a person earning dental rewards who submits a claim for services received through the dental PPO network earns an extra reward, called the PPO Bonus. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold	\$500	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$100	Additional bonus is earned if the member sees a PPO provider
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards and PPO Bonus combined

Weekly Employee Rates

Employee Only (EE)	\$150.94
EE + Spouse	\$5.72
EE + Children	\$6.31
EE + Spouse & Children	\$10.11

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.