



Jackson County Dental Highlight Sheet



Plan Year – July 1 through June 30

Deductible and Out-of-Pocket Year - January 1 – December 31

Refer to the Summary Plan Description document for a full list of benefits and exclusions

Benefit

Type 1	100 %		
Type 2	80 %		
Type 3	50 %		
Deductible	\$ 50 per calendar year Type 2 & 3	Waived Type 1	\$100/ family
Maximum (per person)	\$1,000 per calendar year		
Allowance	90 th U & C		
Waiting Period	None		
Annual Open Enrollment	Included		

Orthodontia Summary – Child Only Coverage

Allowance	U & C
Plan Benefit	50 %
Lifetime Maximum (per person)	\$ 1,000
Waiting Period	None
Takeover Benefit	Initial Insureds & New Enrollees

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

Type 1	Type 2	Type 3
<ul style="list-style-type: none">• Routine Exam (2 per benefit period)• Bitewing X-rays (2 per benefit period)• Full Mouth/Panoramic X-rays (1 in 3 years)• Cleaning (2 per benefit period)• Fluoride for Children 18 and under (2 per benefit period)• Sealants (age 18 and under)• Space Maintainers	<ul style="list-style-type: none">• Periapical X-rays• Fillings for Cavities• Restorative Composites (anterior and posterior teeth)• Endodontics (nonsurgical)• Endodontics (surgical)• Periodontics (nonsurgical)• Periodontics (surgical)• Simple Extractions• Complex Extractions• Anesthesia	<ul style="list-style-type: none">• Onlays• Crowns (1 in 5 years per tooth)• Crown Repair• Denture Repair• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of Jackson County. 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.

Orthodontia – Initial Insureds and New Enrollees

Ameritas will provide coverage on current orthodontic treatment programs and pay up to Ameritas' orthodontic maximum minus any benefits the member has received from the prior carrier.

Dental Network Information

To find a provider, visit 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** and **Plus Network**

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

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 July 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 initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

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 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 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.

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.