

Clay County BOC
 PLAN HIGHLIGHT

Effective Date 10/01/2006

<u>Coinsurance (Plan Pays)</u>	PPO Provider	Non-PPO Dentist
Type 1 Procedures	100%	90%
Cleanings (once in a six-month period), Exams (once in a six-month period), Fluoride for Children (age 13 and under), X-Rays, Bitewings(once in a 12-month period), Other Procedures		
Type 2 Procedures	80%	70%
Sealants, Amalgams, Oral Surgery - Simple Extractions, Other Procedures		
Type 3 Procedures	50%	40%
Space Maintainers, Anesthesia, Oral Surgery - Complex Extractions, Root Canals, Apicoectomy, Gum Disease - Non-Surgical, Gum Disease - Surgical, Crowns, Dentures, Bridges, Onlays, Other Procedures		
Orthodontia Procedures	50%	50%

<u>Deductible Amounts</u>		
Type 1 Procedures	Waived	Waived
Type 2 and Type 3 Procedures		
Each Calendar Year	\$50	\$50

<u>Maximum</u>		
Type 1, Type 2 and Type 3 Procedures		
Calendar Year-Per Person.....	\$1500	\$1000
Carry Over Amount-Per Person-Each Benefit Period	\$250	\$250
PPO Bonus Amount-Per Person-Each Benefit Period.....	\$100	
Benefit Threshold-Per Person-Each Benefit Period	\$500	\$500
Maximum Carry Over Amount.....	\$1000	\$1000
Orthodontia Procedures		
Lifetime-Per Person	\$1500	\$1500

ALLOWANCE TABLE	PPO IN-NETWORK	OUT-OF-NETWORK
Type 1 Procedures	Contracted Fee	U&C at 90%
Type 2 Procedures	Contracted Fee	U&C at 90%
Type 3 Procedures	Contracted Fee	U&C at 90%
Orthodontia Procedures	Contracted Fee	U&C

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Customer Service

Our Customer Relations Department is open from 7 am to midnight (CST) Monday through Thursday and 7 am to 6:30 pm (CST) on Fridays. You can call toll-free at 800-487-5553. Your claim forms can be faxed in to (402) 309-2580. We will be happy to answer any questions you may have regarding a specific claim you have filed or to answer questions about benefits for dental procedures being considered.

Visit the Ameritas website – www.ameritasgroup.com

Late Entrant Provision

If an employee or dependent does not elect to participate when initially eligible, and elects to participate at the policyholder's next annual election period, they will become a Late Entrant. Late Entrant benefits will be limited to exams, cleanings and fluoride applications for the first 24 months.

PPO Information

Utilize our website to access PPO locations at ameritasgroup.com. Click on "Find a Provider" on the top of the screen for step-by-step instructions.

Pretreatment

Please note that we do not require the filing of a pre-authorization form. However, we recommend that as smart, aware consumers, you request your dentist file for a pre-treatment estimate with the claim office for any suggested work of \$200 or more, **before the work is done**. The paperwork will be processed and a copy returned to you and the dentist so that both parties will know the exact amount of benefits payable and any remaining financial obligation.

Dental Rewards - Frequently Asked Questions

What is Dental RewardsSM and how do I qualify?

Dental Rewards is a one-of-a-kind plan enhancement that allows members to rollover a portion of their unused annual maximum each year. It rewards those who visit their dentist regularly and incur lower claims. A plan's annual max is the maximum dollar amount paid toward covered Preventive, Basic and Major procedures in a year.

Simply visit the dentist at least once during the calendar year and file a claim, and use less than \$500 of your annual maximum during the calendar year.

How much can I carryover each year?

Members may carryover \$250 per person per year. Members may carryover \$250 per person per year. An additional \$100 may be carried over if a PPO dentist is utilized.

What's the most I can build up over time?

Each member may accumulate up to an additional \$1,000 over time.

Will my accumulated maximum ever expire?

The only way to lose your accumulated maximum would be to use it all, go an entire calendar year without visiting the dentist and filing a claim, or have a 12-month break in coverage and rejoin the plan.

This form is a benefit highlight, not a certificate of insurance.