PrimeStar® Access

Individual dental insurance – U&C/Indemnity plan

- No waiting periods
- No enrollment fees
- Ameritas dental network savings

Plan information

The Ameritas Dental Network is one of the largest in the nation, making it easier for policyholders across the country to see the dentist of their choice.

- 98% of providers stay with Ameritas year after year
- Network dentists charge 25-50% less than their regular rates, providing out-of-pocket savings to policyholders
- The Ameritas Dental Network offers access to providers in the U.S. and Mexico

Policyholders can visit any dentist and family members do not need to visit the same provider. Find a Classic (PPO) network provider at ameritas.com — Find a Health Provider.

Network not available in MT, RI, or PA counties of Potter and Forest

U&C claim allowance

If a policyholder visits an out-of-network dentist, covered benefits are paid at the 80th percentile of usual and customary (80th U&C) charges. This means we expect 8 out of 10 charges from dental providers to be within the amount insurance pays for a covered procedure. Policyholders pay the difference between what the plan pays and the dentist's actual charge. If they visit a network provider, payments are based on the dentist's contracted fees (MAC/maximum allowable charge), which may result in lower out-of-pocket costs.

Indemnity claim allowance

Covered benefits are paid at the 80th percentile of usual and customary (80th U&C) charges.

Increasing maximum

Insurance covers a maximum amount per person per benefit period for Basic and Major services combined. The annual maximum benefit increases after year one.

Preventive Plus

Type 1 Preventive procedures are not deducted from the plan's annual maximum benefit. This saves all of the annual benefit to help pay for more expensive Basic and Major procedures.

Plan Details	Day one	After year one
Dental maximum benefit Per person per benefit year	$1,000	$2,000
Preventive Plus	Included	
Deductible Per person per benefit year	$0 Type 1 $50 Types 2 & 3	
Preventive (Type 1) Exams, cleanings, bitewing X-rays, fluoride (up to age 16), sealants, space maintainers	100%	
Basic (Type 2) Fillings, simple extractions	65%	80%
Major (Type 3) Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures, implants, teeth whitening	20%	50%
Child orthodontia Under age 19	15%	50%
Lifetime maximum per person	$1,000	
LASIK lifetime benefit per eye	$125 years 1 & 2 $250 after year 2	

Major and orthodontics are covered at 25% day one in New Jersey

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Teeth whitening

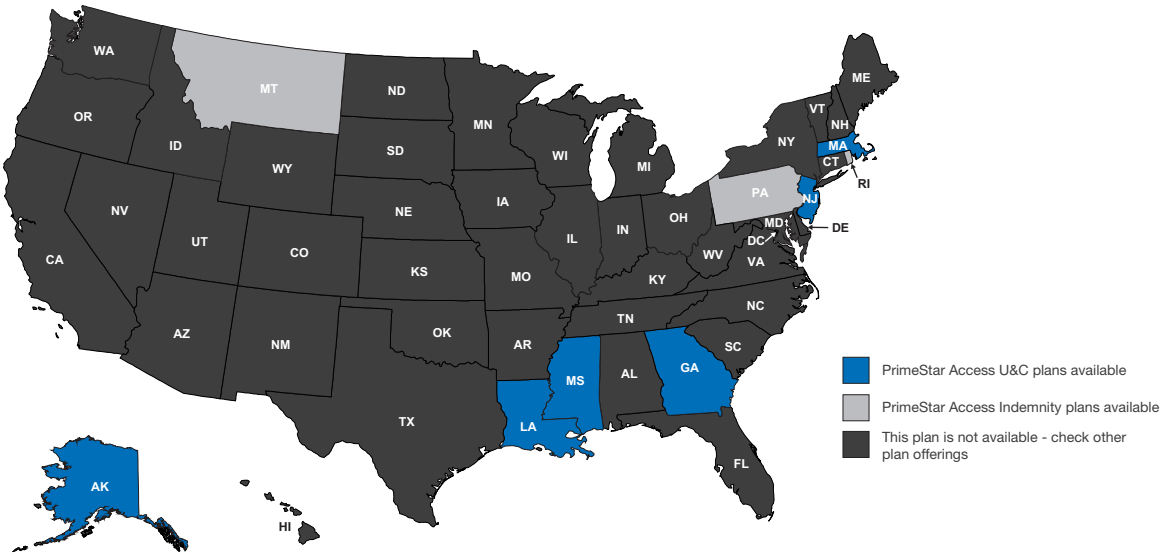
Professional teeth bleaching, also known as whitening, is a popular cosmetic procedure. This plan provides Type 3 coverage toward bleaching procedures recognized by the American Dental Association and performed by a dentist. Professional teeth bleaching can last from five to seven years with proper care.

Child orthodontia benefit

The orthodontia benefit is a lifetime benefit for dependent children up to age 19. Plan payments are made in equal quarterly installments for up to two years. Orthodontic services can help straighten teeth, close gaps between teeth, correct bite problems and correct teeth and jaw alignment.

LASIK benefit

The LASIK benefit is a lifetime benefit that pays once per eye, and per-eye benefits cannot be combined to treat a single eye. The plan benefit increases after year two. The policyholder must be 18 or older to receive LASIK benefits.



In PA, the plan is ONLY available in the counties of Forest and Potter

Additional information

Individuals 18+ and their dependents are eligible for coverage. Coverage can begin as soon as tomorrow. Policyholders have the option to access their policy and ID card electronically same-day in the member portal or receive by mail within 10 days.

This document is a plan highlight only. The actual policy will include the full legal description of the benefits. Certain plans and plan options may not be available in all areas.

Visit myplan.ameritas.com or your agent's shopping URL for a quote.

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