PrimeStar® Value

Individual dental insurance – MAC/MAB plan

- 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.

MAC/MAB claim allowance

The Maximum Allowable Charge (MAC) claim allowance is the maximum amount a network provider may charge. If a policyholder selects a network provider, they may have lower out-of-pocket costs. If they visit an out-of-network dentist, the claim allowance is considered at the Maximum Allowable Benefit (MAB), which is equal to the lowest contracted fee in the ZIP Code area. Policyholders pay the difference between what the plan pays and the dentist's actual charge.

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	$750	
Preventive Plus	Included	
Deductible Per person per benefit year	$0 Type 1 $50 Types 2 & 3	
Preventive (Type 1) Exams, cleanings	90%	100%
Basic (Type 2) Bitewing X-rays, fluoride (up to age 16), sealants, space maintainers, fillings	50%	80%
Major (Type 3)* Panoramic X-rays, simple extractions, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures	0%	15%

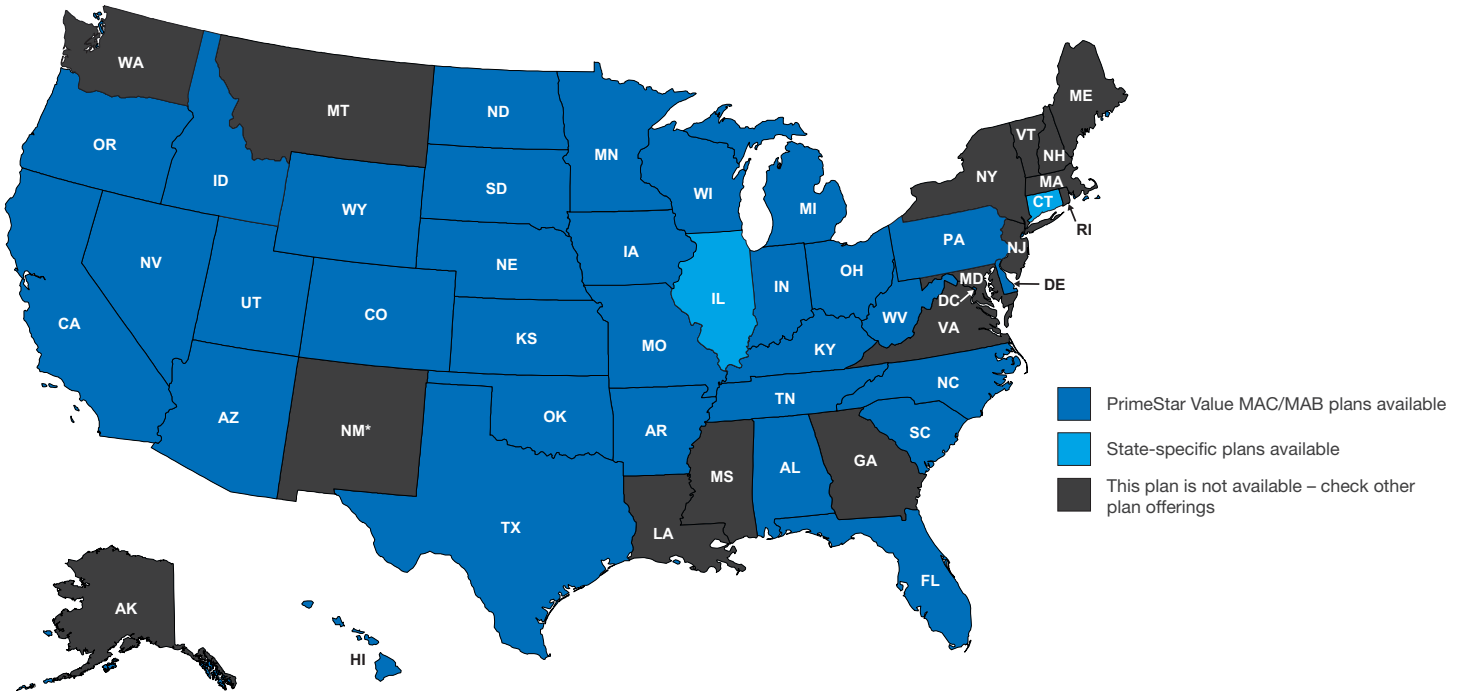
* 12 month waiting period on Major procedures

In Florida, Preventive Plus is not available, and there is a 6 month wait for Major procedure coverage.

Ameritas
fulfilling life.

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**Plan design not available in NM – check myplan.ameritas.com for plan details.*

In PA, the MAC/MAB plan is not available in the counties of Forest and Potter. The Indemnity 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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