

## Dental Plan Summary

Effective Date: 9/1/2008

<b>Coinsurance</b>	
Type 1	100%
Type 2	80%
Type 3	50%
<b>Deductible</b>	\$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family
<b>Maximum (per person)</b>	\$1,500 per calendar year
<b>PPO</b>	Passive PPO
<b>Allowance</b>	90 <sup>th</sup> U&C
<b>Dental Rewards</b>	Included
<b>Waiting Period</b>	None

## Orthodontia Summary - Child Only Coverage to age 19

<b>Allowance</b>	U&C
<b>Coinsurance</b>	50%
<b>Coverage for Adults</b>	No
<b>Lifetime Maximum (per person)</b>	\$1,500
<b>Waiting Period</b>	12 months All Plan Members

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

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> <li>Routine Exam (1 in 6 months)</li> <li>Bitewing X-rays (1 in 12 months)</li> <li>Full Mouth/Panoramic X-rays (1 in 5 years)</li> <li>Periapical X-rays</li> <li>Cleaning (1 in 6 months)</li> <li>Fluoride for Children 13 and under (1 per benefit period)</li> <li>Sealants (age 13 and under)</li> <li>Space Maintainers</li> </ul>	<ul style="list-style-type: none"> <li>Restorative Amalgams</li> <li>Restorative Composites</li> <li>Endodontics (nonsurgical)</li> <li>Endodontics (surgical)</li> <li>Periodontics (nonsurgical)</li> <li>Periodontics (surgical)</li> <li>Denture Repair</li> <li>Simple Extractions</li> </ul>	<ul style="list-style-type: none"> <li>Onlays</li> <li>Crowns (1 in 10 years per tooth)</li> <li>Crown Repair</li> <li>Prostodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)</li> <li>Complex Extractions</li> <li>Anesthesia</li> </ul>

## Ameritas Information

### We're Here to Help

This plan was designed specifically for the associates of Park Pro. 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 [ameritasgroup.com/member](http://ameritasgroup.com/member).

### Orthodontia Waiting Period - all plan members

Plan members become eligible for orthodontia benefits after a 12-month waiting period from the date they are enrolled in the plan.

### PPO Information

Go online to [ameritasgroup.com/member](http://ameritasgroup.com/member) to find the participating network dentists who are most convenient for you. The plan you belong to is PPO - Nationwide. While using a PPO dentist will almost always lower your out of pocket costs, every Ameritas Group plan gives you the freedom to visit any dentist you choose.

### 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	\$150	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

### 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.

### 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.

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.

To find a provider, please visit our website at [www.ameritasgroup.com](http://www.ameritasgroup.com)  
**GROUP CLAIMS: 800-487-5553 / CUSTOMER SERVICE 800-659-2223**

**All Dental Claims are to be directed to:  
Ameritas Life Insurance Corp.  
Group Claims Office  
P.O. Box 82520  
Lincoln, Nebraska 68501**