

# PrimeStar<sup>®</sup> Protect Network

## Individual Dental Insurance

Research shows that good dental health is essential to your overall health. Protecting your smile starts with regular visits to the dentist, and a good dental plan.

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

### Dental network plan options

PrimeStar Protect brings you the Ameritas dental network with features like:

- Discounted fees, generally 25-50% below average charges in your community
- Immediate network discounts
- One of the largest nationwide networks with more than 483,000 access points and 115,000 providers

**Protect Network plans are designed for those who will visit an Ameritas dental network provider.** If you visit an in-network provider, your out-of-pocket costs will almost always be less because of the contracted fees (MAC/maximum allowable charge). If you visit an out-of-network dentist, you pay the difference between what the plan pays (MAB/maximum allowable benefit) and the dentist's actual charge, which may result in higher out-of-pocket costs.

Visit [star.ameritas.com/findadentist](http://star.ameritas.com/findadentist) to find a network provider near you.

### Plan details

	In-network benefit	Out-of-network benefit
<b>Preventive (type 1)</b> <ul style="list-style-type: none"><li>• exams/cleanings (two per year)</li><li>• fluoride treatment (under age 16)</li><li>• bitewing x-rays</li><li>• sealants (under age 16)</li></ul>	100% day one	80% day one
<b>Basic (type 2)</b> <ul style="list-style-type: none"><li>• fillings</li><li>• simple extractions</li></ul>	65% day one 80% after year one	45% day one 60% after year one
<b>Major (type 3)</b> <ul style="list-style-type: none"><li>• implants</li><li>• oral surgery</li><li>• surgical endodontics</li><li>• periodontal procedures</li><li>• crowns</li><li>• bridges</li><li>• dentures</li><li>• x-rays</li></ul>	20% day one 50% after year one	10% day one 30% after year one
<b>Orthodontia (under age 19)</b> <ul style="list-style-type: none"><li>• \$1,000 lifetime maximum per child</li></ul>	15% day one 50% after year one	
<b>Calendar Year Deductible</b> Per person for basic and major services combined, with a maximum of three deductibles per family		\$50
<b>Benefit Year Maximum Benefit</b> Per person for preventive, basic and major services combined		\$1,000 or \$2,000



## Additional information

Individuals 18+ and their dependents are eligible for coverage. Coverage can begin as soon as tomorrow with any effective date except the 29th, 30th or 31st of the month. Once enrolled, you will receive your full policy and ID cards within 10 days.

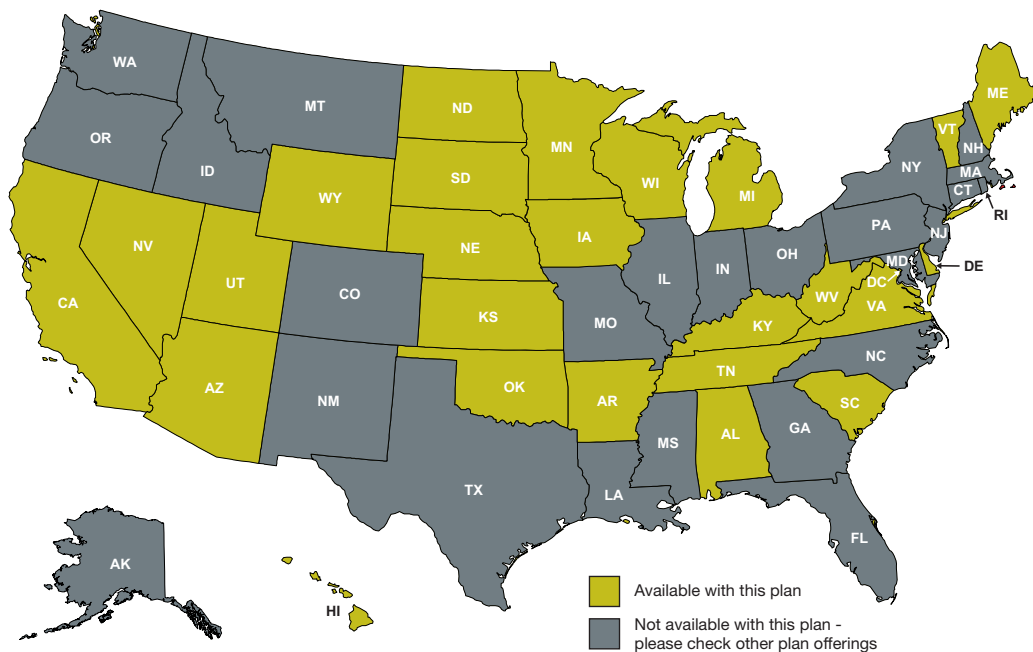
This document is a plan highlight only. Your actual policy will include the full legal description of your benefits. Certain plans and plan options may not be available in all areas.

## What is not covered by the policy?

Covered expenses will not include and benefits will not be payable for expenses incurred:

- for any treatment which is for cosmetic purposes.
- to replace any crowns, inlays, onlays, veneers, complete or partial dentures within five years of the date of the last placement of these items. But if a replacement is required because of an accidental bodily injury sustained while the Insured person is covered under this contract, it will be a covered expense.
- for initial placement of any dental prosthesis or prosthetic crown unless such placement is needed because of the extraction of one or more teeth while the insured person is covered under this contract. But the extraction of a third molar (wisdom tooth) will not qualify under the above. Any such appliance or fixed partial denture must include the replacement of the extracted tooth or teeth.
- for any procedure begun before the insured person was covered under the policy.

- for any procedure begun after the insured person's insurance under the policy terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the insured's insurance under the policy terminates.
- to replace lost or stolen appliances.
- for appliances, restorations, or procedures to:
  - alter vertical dimension;
  - restore or maintain occlusion; or
  - splint or replace tooth structure lost as a result of abrasion or attrition.
- for any procedure which is not shown on the Table of Dental Procedures. (There may be additional frequencies and limitations that apply, please see the Table of Dental Procedures in the policy.)
- for orthodontic treatment under the following provisions:
  - for treatment begun on or after the insured's 19th birthday;
  - for treatment begun before the insured became covered under this section;
- for which the insured person is entitled to benefits under any workmen's compensation or similar law, or charges for services or supplies received as a result of any dental condition caused or contributed to by an injury or sickness arising out of or in the course of any employment for wage or profit (except in CA & KY).
- for charges for which the insured person is not liable or which would not have been made had no insurance been in force.
- for services which are not required for necessary care and treatment or are not within the generally accepted parameters of care.
- because of war or any act of war, declared or not.
- if two or more procedures are considered adequate and appropriate treatment to correct a certain condition under generally accepted standards of dental care, the amount of the covered expense will be equal to the charge for the least expensive procedure.



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## Dental Rates

Use the following to find your dental rates by area and network coverage. Visit [star.ameritas.com](http://star.ameritas.com) to receive a final quote. Find your area by locating the first 3 digits of your ZIP Code.

State	ZIP Code	Area
Alabama	All	1
Arizona	851, 855-856, 859, 865	2
	All Others	3
Arkansas	All	1
California	922-925, 936-937, 952-953	4
	932-933, 959-961	5
	920, 934, 938-939, 942-947, 954-955	6
	All Others	7
Delaware	199	3
	All Others	5
Hawaii	All	5
Iowa	500-503, 511, 515, 520, 522-524, 527-528	3
	All Others	2
Kansas	660-662, 666, 670-672	2
	All Others	1
Kentucky	All	1
Maine	039-041	5
	042	4
	All Others	3
Michigan	480-483	4
	All Others	3
Minnesota	553-554	5
	All Others	4
Nebraska	680-681, 685	2
	687	3
	All Others	1

State	ZIP Code	Area
Nevada	All	3
North Dakota	580-581, 585	3
	All Others	2
Oklahoma	730-731	3
	740-741	2
	All Others	1
South Carolina	All	2
South Dakota	All	2
Tennessee	370-372	3
	373-374, 377-381	2
	All Others	1
Utah	All	2
Vermont	All	4
Virginia	201, 220-225	5
	226, 228-229, 240-241	3
	230-238	4
	All Others	2
West Virginia	254, 267	3
	All Others	1
Wisconsin	All	4
Wyoming	All	2

Find your dental rate using your state, area, plan type & coverage:

Protect Network 1000 Rates			
Area	Applicant	Applicant + 1	Applicant + Family
1	\$24.74	\$50.97	\$85.44
2	\$27.38	\$56.41	\$94.55
3	\$30.02	\$61.84	\$103.67
4	\$32.99	\$67.96	\$113.92
5	\$36.29	\$74.76	\$125.31
6	\$39.92	\$82.23	\$137.84
7	\$43.88	\$90.39	\$151.51

Protect Network 2000 Rates			
Area	Applicant	Applicant + 1	Applicant + Family
1	\$29.87	\$61.22	\$101.83
2	\$33.05	\$67.74	\$112.69
3	\$36.24	\$74.27	\$123.55
4	\$39.82	\$81.62	\$135.77
5	\$43.80	\$89.78	\$149.35
6	\$48.18	\$98.76	\$164.28
7	\$52.96	\$108.55	\$180.57

This plan is only available in AL, AZ, AR, CA, DE, HI, IA, KS, KY, ME, MI, MN, ND, NE, NV, OK, SC, SD, TN, UT, VA, VT, WI, WV and WY. See separate brochures for CT, IL and TX. *The monthly premium is guaranteed for the initial 12 months of coverage. After 12 months, premiums may increase.*



Underwritten by Ameritas Life Insurance Corp. | PO Box 82520 | Lincoln, NE 68501-2520

This highlight is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. Rates are subject to change at any time.

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