# coredental insurance<sup>ss</sup>

Individual and family Dental Insurance



# Build Confidence with a beautiful smile

## Your Smile, Your Health

Good dental hygiene plays an important role in the health of your entire body. Many studies have shown a link between poor dental health and serious illnesses like heart disease and diabetes. Take a step towards whole body health with Core Dental Insurance, for Individuals and Families.

# Core Dental Insurance Benefits

- **Preventive Dental Benefits:** Routine exams, bitewings, cleanings, fluoride treatments, sealants, and more.
- **Basic Dental Benefits:** Full mouth X-rays, amalgam restoration (silver fillings), simple extractions and more.
- Major Dental Benefits (on Silver, Gold, Platinum Plans): Onlays, partial denture – resin base, denture repair, surgical removal of teeth, deep sedation/general anesthesia, endodontics – root canal, periodontal scaling and root planing, crown and crown repairs, pontics porcelain fused to noble metal, and more.
- Orthodontia Benefits (on Silver, Gold, Platinum Plans):
  A benefit available to dependent children of the plan.

#### **Ameritas Provider Network**

While you can see any dentist of your choice, visit a participating Ameritas Dental PPO provider and save money. Ameritas PPO providers have agreed to charge discounted fees to member clients. The Ameritas Dental PPO (in Texas, the Ameritas Dental Network) offers 180,000 provider access points nationwide. You can use a simple online directory to find the nearest provider.

## An Affordable and Valuable Benefit.

- Routine Exams
- · Filling Restorations
- Crowns
- Denture Repair
- Orthodontia
- · Teeth Whitening (Silver, Gold, Platinum Plans)
- Vision & Hearing
- Dental Rewards®
- · Laser Vision Correction & more.

# Additional Benefits: Vision, Hearing, Teeth Whitening, and More

- Vision Benefits: Apply up to \$100 of the annual dental maximum benefit towards annual eye exams, lenses, frames and contact lenses. Additional discounts are available to plan members who use an EyeMed Access network provider.
- Teeth Whitening Benefits: Professional tooth bleaching, also referred to as whitening, has become a popular cosmetic procedure. With this benefit, plan members can enjoy having a healthy, white smile that will boost selfconfidence and add sparkle to their appearance.
- Dental Rewards: A valuable feature which allows qualifying plan members to carryover part of their unused annual maximum.
- Hearing Benefits: Wellness benefit which helps people protect & preserve their ability to hear.
   Pays benefits for hearing exams.

#### For more details or to apply, contact your benefit specialist.

Plans are marketed by SASid, Inc., billing by InsuranceTPA.com and insured by Ameritas Life Insurance Corp.



EXCEPTIONS, REDUCTIONS, AND LIMITATIONS OF THE POLICY—Your policy will contain a complete listing of procedures covered and any frequency or other limitations on specific procedures. Certain covered expenses may be subject to a waiting period (an elimination period). Alternate Benefit Provision—At times, two or more procedures are considered adequate and appropriate treatment. In this case, the benefit paid will be based on the charge for the least expensive procedure. Certain expenses are not covered—For instance, procedures begun prior to your effective date are not covered. The policy does not provide benefits for lost or stolen appliances or cosmetic procedures. It also does not cover hospitalization or prescription drugs. This is not a complete list of exclusions. A full list will be included in your policy (contact us if you would like to request a preview).

## Individual and family Dental Insurance

	Platinum	Gold	Silver	Value
Annual Maximum (per person)	\$2,500	\$1,500	\$1,000	\$1,000
Type 1 Procedures - Preventive				
Routine Exam	•	•	•	•
Bitewing X-rays	•	•	•	•
Cleaning	•	•	•	•
Fluoride (Children 18 and under)	•	•	•	•
Sealants (age 16 and under)	•	•	•	•
Type 2 Procedures - Basic				
Full Mouth/Panoramic X-rays	•	•	•	•
Periapical X-rays	•	•	•	•
Restorative Amalgams	•	•	•	•
Restorative Composites (anterior and posterior teeth)	•	•	•	•
Denture Repair	•	•	•	•
Simple Extractions	•	•	•	•
Complex Extractions	•	•	•	•
Anesthesia	•	•	•	•
Space Maintainers	•	•	•	•
Type 3 Procedures - Major*				
Onlays	•	•	•	
Crowns	•	•	•	
Crown Repair	•	•	•	
Endodontics	•	•	•	
Periodontics (nonsurgical)	•	•	•	
Periodontics (surgical)	•	•	•	
Prosthodontics (fixed bridge; removable complete/partial dentures)			•	
Bleaching (cosmetic)	•	•	•	
Additional Benefits				
Dental Rewards®	•	•	•	•
Vision Insurance	•	•	•	•
Hearing Insurance	•	•	•	
LASIK Advantage®	•	•	•	•
Orthodontia	•	•	•	

<sup>\*</sup> After an initial 6-month waiting period.

Plan details such as benefit levels, claim allowances, deductibles and rates can be provided by your Benefit Specialist. Contact your Benefit Specialist to learn more and to apply today!

Your Benefit Specialist:







We're Ameritas. We're for people®

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A UNIFI Company

Plan designs may not be available in all areas. Ameritas Group's individual plans [Indiv. 9000 Ed. 11-09] are issued by Ameritas Life. Ameritas, the bison symbol, Dental Rewards, LASIK Advantage, a UNIFI company, and "We're Ameritas. We're for people." are registered service marks of Ameritas or UNIFI Mutual Holding Company and are used with permission.