

PrimeStar[®] Advantage Plus

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

The Ameritas Dental Network is one of the nation's largest. Network providers have agreed to charge 25-50% less than their regular rates which can lower your out-of-pocket costs.

You can visit any dentist, in- or out-of-network. And family members do not need to visit the same provider.

Find a dental provider near you at ameritas.com—**Find a Provider**. Simply enter your ZIP Code and choose the Classic Network to start your search.

All PrimeStar plans allow you to choose any dentist, but if you plan to visit an out-of-network dentist Advantage Plus offers the best benefits for you. If you 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. If you visit 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 we'll pay for a covered procedure. You pay the difference between what the plan pays and the dentist's actual charge.

Network not available in the PA counties of Forest and Potter.

Plan details

	Plan benefit
Preventive (Type 1)* <ul style="list-style-type: none"> • Exams (2 per year) • Cleanings (2 per year) • Bitewing X-rays • Fluoride (under age 16) • Sealants (under age 16) 	100% day one
Basic (Type 2) <ul style="list-style-type: none"> • Fillings • Simple Extractions 	50% day one 80% after year one
Major (Type 3) <ul style="list-style-type: none"> • Implants • Oral Surgery • Root Canals • Periodontics • Crowns • Bridges • Dentures • Panoramic X-rays 	15% day one 50% after year one
Orthodontics <ul style="list-style-type: none"> • Straightening of teeth (under age 19) • Lifetime Maximum \$1,000 per child 	15% day one 50% after year one
Calendar year deductible Per person for basic and major services combined, with a maximum of three deductibles per family	\$50
Calendar year maximum benefit Per person for preventive, basic and major services combined	\$1,000 or \$2,000

* In Maryland, select preventive services (three per year) to have a frequency of no longer than 120 days.

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Dental Rates

Use the following to find your dental rates by area and network coverage. Visit 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
Maryland	208-210, 217, 219	5
	All Others	4
Missouri	630-633, 640-641	3
	650-652, 656-658	2
	All Others	1

State	ZIP Code	Area
New Hampshire	030-031, 038	6
	All Others	5
Pennsylvania	150-154, 156, 160, 170-171, 175-176, 180-181	3
	183, 189-194	5
	All Others	2

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

Advantage Plus 1000 Rates			
Area	Policyholder	Policyholder plus One Dependent	Policyholder plus Two or More Dependents
MD, MO, NH and PA (not available in the PA counties of Forest and Potter)			
1	\$39.81	\$81.24	\$134.21
2	\$44.06	\$89.91	\$148.53
3	\$48.30	\$98.57	\$162.84
4	\$53.08	\$108.32	\$178.95
5	\$58.39	\$119.15	\$196.85
6	\$64.23	\$131.07	\$216.53
7	\$70.60	\$144.07	\$238.00

Advantage Plus 2000 Rates			
Area	Policyholder	Policyholder plus One Dependent	Policyholder plus Two or More Dependents
MD, MO, NH and PA (not available in the PA counties of Forest and Potter)			
1	\$49.85	\$101.31	\$166.32
2	\$55.16	\$112.12	\$184.06
3	\$60.48	\$122.92	\$201.80
4	\$66.46	\$135.08	\$221.76
5	\$73.11	\$148.59	\$243.94
6	\$80.42	\$163.45	\$268.33
7	\$88.39	\$179.66	\$294.94

Advantage Plus Indemnity 1000 Rates			
Area	Policyholder	Policyholder plus One Dependent	Policyholder plus Two or More Dependents
PA counties of Forest and Potter			
2	\$48.95	\$99.70	\$164.20
3	\$53.67	\$109.31	\$180.03
4	\$58.98	\$120.12	\$197.83

Advantage Plus Indemnity 2000 Rates			
Area	Policyholder	Policyholder plus One Dependent	Policyholder plus Two or More Dependents
PA counties of Forest and Potter			
2	\$61.29	\$124.37	\$203.67
3	\$67.19	\$136.35	\$223.30
4	\$73.84	\$149.84	\$245.38

The monthly premium is guaranteed for the initial 12 months of coverage. After 12 months, premiums may increase.



Underwritten by Ameritas Life Insurance Corp. | 5900 O Street Lincoln, NE 68510

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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