

PrimeStar® 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

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.

PrimeStar Protect Network plans are designed for those who will visit an Ameritas Dental Network provider. The Maximum Allowable Charge (MAC) claim allowance is the maximum amount a network provider may charge. If you select a network provider, you may have lower out-of-pocket costs. If you 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 your ZIP Code. Any difference between the plan allowance and the dentist's charge will be an out-of-pocket expense for you.

Plan details

	In-network benefit	Out-of-network 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	80% day one
Basic (Type 2) <ul style="list-style-type: none"> • Fillings • Simple Extractions 	65% day one 80% after year one	45% day one 60% after year one
Major (Type 3) <ul style="list-style-type: none"> • Implants • Oral Surgery • Root Canals • Periodontics • Crowns • Bridges • Dentures • Panoramic X-rays 	20% day one 50% after year one	10% day one 30% 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	
Benefit year deductible Per person for basic and major services combined, with a maximum of three deductibles per family	\$50	
Benefit year maximum benefit Per person for preventive, basic and major services combined	\$1,000 or \$2,000	



Additional information

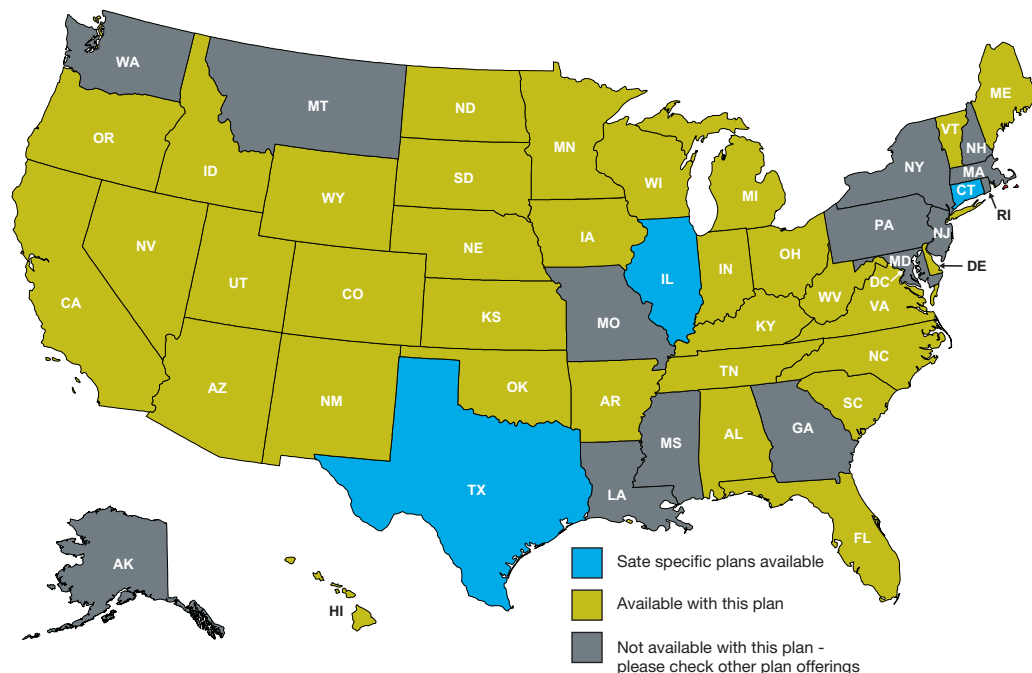
Individuals 18+ and their dependents are eligible for coverage. Coverage can begin as soon as tomorrow. Once enrolled, you will receive your full policy and ID cards within 10 days.

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.

Limitations and exclusions

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.



PrimeStar® Protect Network

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
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
Colorado	800-806, 808-809	4
	All Others	3
D.C.	All	6
Delaware	199	3
	All Others	5
Florida	330-334	5
	341-342	4
	All Others	3
Hawaii	All	5
Idaho	832-834	2
	All Others	3
Indiana	All	2
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

State	ZIP Code	Area
Nebraska	680-681, 685	2
	687	3
	All Others	1
Nevada	All	3
New Mexico	All	2
North Carolina	275-277, 280-282	4
	283-289	2
	All Others	3
North Dakota	580-581, 585	3
	All Others	2
Ohio	434-435, 440-442, 447, 452-453, 458	2
	All Others	1
Oklahoma	730-731	3
	740-741	2
	All Others	1
Oregon	All	5
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
West Virginia	All Others	2
	254, 267	3
Wisconsin	All Others	1
	All	4
Wyoming	All	2

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

Protect Network 1000 Rates			
Area	Policyholder	Policyholder plus One Dependent	Policyholder plus Two or More Dependents
Florida			
3	\$28.52	\$58.75	\$98.48
4	\$31.34	\$64.56	\$108.22
5	\$34.47	\$71.02	\$119.04
All Other States			
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	Policyholder	Policyholder plus One Dependent	Policyholder plus Two or More Dependents
Florida			
3	\$34.43	\$70.56	\$117.37
4	\$37.83	\$77.54	\$128.98
5	\$41.61	\$85.29	\$141.88
All Other States			
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, CO, DC, DE, FL, HI, ID, IA, IN, KS, KY, ME, MI, MN, ND, NE, NM, NV, OH, OK, OR, 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. | 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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