

Advantage Plus Network 1000

Individual dental insurance – MAC/MAB plan
Washington

• No enrollment fees

• Ameritas dental network savings

Plan information

The Ameritas Dental Network is one of the largest in the nation, making it easier for policyholders across the country to see the dentist of their choice.

- 98% of providers stay with Ameritas year after year
- Network dentists charge 25-50% less than their regular rates, providing out-of-pocket savings to policyholders
- The Ameritas Dental Network offers access to providers in the U.S. and Mexico

Policyholders can visit any dentist and family members do not need to visit the same provider. Find a [Classic \(PPO\) network provider](#) at [ameritas.com](#) — Find a Health Provider.

Child orthodontia benefit

The orthodontia benefit is a lifetime benefit for dependent children up to age 19. Plan payments are made in equal quarterly installments for up to two years. Orthodontic services can help straighten teeth, close gaps between teeth, correct bite problems and correct teeth and jaw alignment.

PrimeStar® Advantage Plus 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 a policyholder selects a network provider, they may have lower out-of-pocket costs. If they 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 the ZIP Code area. Policyholders pay the difference between what the plan pays and the dentist's actual charge.

Plan details	Plan benefit
Calendar year maximum benefit Per person for preventive, basic and major services combined	\$1,000
Calendar year deductible Per person for preventive, basic and major services combined, with a maximum of three deductibles per family	\$50
Preventive (Type 1) Exams (2 per year), cleanings (2 per year), bitewing X-rays, fluoride (under age 16), sealants (under age 16)	100% day 1
Basic (Type 2) Fillings, simple extractions	50% day 1 65% after year 1 80% after year 2
Major (Type 3) Implants, oral surgery, root canals, periodontics, crowns, bridges, dentures, panoramic X-rays	50% after 6 months
Child orthodontia Under age 19. Lifetime maximum per person \$1,000	50% after 12 months

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

Individual dental and vision products (Indiv. 9000 WA Rev. 07-16-1) are issued by Ameritas Life.

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Ameritas 
fulfilling life.

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Individual dental insurance – U&C plan
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All PrimeStar® plans allow policyholders to choose any dentist, but Advantage Plus offers the best benefits for those visiting an out-of-network dentist.

If a policyholder visits 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 insurance pays for a covered procedure. Policyholders pay the difference between what the plan pays and the dentist's actual charge. If they 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.

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Individual dental insurance

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Additional information

Individuals 18+ and their dependents are eligible for coverage. Coverage can begin as soon as tomorrow. Policyholders have the option to access their policy and ID card electronically same-day in the member portal or receive by mail within 10 days.

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

Visit myplan.ameritas.com or your agent's shopping URL for a quote.



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