

PrimeStar[®] Lite

Individual dental insurance – U&C/Indemnity plan



• Preventive focus

• No waiting periods

• Dental network savings

Plan overview

The PrimeStar Lite plan is great for those with a healthy mouth.

Plan Details	Day one	After year one
Dental maximum benefit Per person per benefit year	\$750	\$1,500
Preventive Plus	Included	
Deductible Per person	\$0 Type 1 \$50 Types 2 & 3	
Preventive (Type 1) Exams, cleanings	100%	
Basic (Type 2) Bitewing X-rays, fluoride (up to age 16), fillings, sealants, space maintainers	50%	80%
Major (Type 3) Other X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures	10%	20%

Plan not available in all states. Visit your agent's shopping URL or myplan.ameritas.com for plan availability.

Increasing maximum

Insurance covers a maximum amount per person per benefit period for Basic and Major services combined. The annual maximum benefit increases after year one.

Preventive Plus

Type 1 Preventive procedures are not deducted from the plan's annual maximum benefit. This saves all of the annual benefit to help pay for more expensive Basic and Major procedures.

Credit for prior coverage (CPC)

Policyholders with an active dental insurance plan may receive CPC. If qualified, Year-two benefits for Preventive, Basic and Major dental services will apply on day one. Restrictions apply. Not available in all states.

Network 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.

Policyholders can visit any dentist and family members do not need to visit the same provider. The network offers access to providers in the U.S. and Mexico.

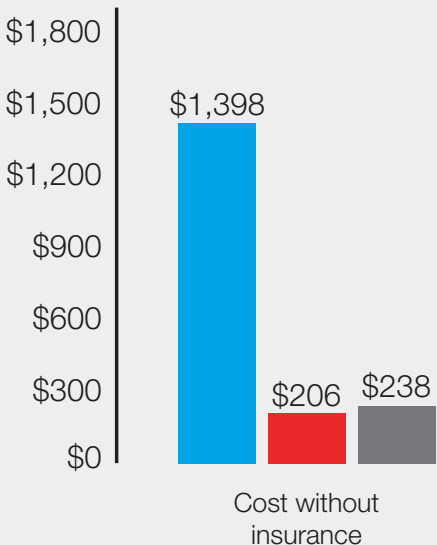
Find a [Classic \(PPO\) network provider](#) at ameritas.com — Find a Health Provider.

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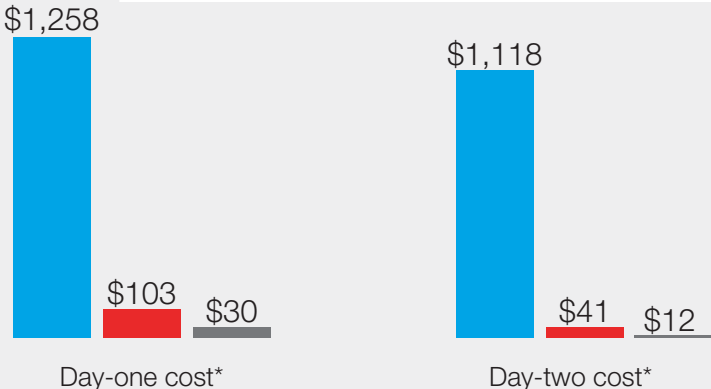


Dental insurance helps save money



The savings speak for themselves

Procedure	Day-one savings	Year-two savings
Crown	10%	20%
Filling	50%	80%
Preventive visit	88%	95%



*Cost shown is based on 80th U&C and does not include deductibles. Additional savings of 25-50% are available with network providers (where available).

U&C claim allowance

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.

U&C available in AK, GA, LA, MA and MS.

Indemnity claim allowance

Covered benefits are paid at the 80th percentile of usual and customary (80th U&C) charges.

Indemnity available in MT, RI and PA counties of Forest and Potter.

Additional information

Individuals 18+ and their dependents are eligible for coverage. Coverage can begin as soon as tomorrow. Policyholders are automatically opted in to receive same-day access to their policy and ID card electronically in the member portal, or they can opt out and receive them 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 your agent's shopping URL for a quote.



These plan benefits apply to AK, GA, LA, MA, MS, MT, RI and the PA counties of Forest and Potter.

The cost example reflects amounts specific to PrimeStar Lite benefit levels. Allowance and cost estimates are specific to ZIP Code 300XX. Preventive visit consists of exam, cleaning, and bitewing X-ray. For illustrative purposes, the initial cost without insurance has been estimated. Actual charges may vary. Deductibles not shown.

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

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