

PrimeStar® Value

Individual dental insurance – MAC/MAB plan
Ohio



• 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 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.

MAC/MAB claim allowance

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.

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.

| Plan Details | Day one | After year one |
|--|--------------------------------|----------------|
| Dental maximum benefit Per person per benefit year | \$750 | |
| Preventive Plus | Included | |
| Deductible Per person per benefit year | \$0 Type 1 \$50 Types 2 & 3 | |
| Preventive (Type 1) Exams, cleanings | 90% | 100% |
| Basic (Type 2) Bitewing X-rays, fluoride (up to age 16), sealants, space maintainers, fillings | 50% | 80% |
| Major (Type 3)* Panoramic X-rays, simple extractions, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures | 0% | 15% |

* 12 month waiting period on Major procedures

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



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

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