

Dental Summary

Proposed Effective Date: 7/1/2018

		Low Plan		Medium Plan	High Plan
Plan Benefit		In Network	Out of Network		
	Type 1	100% of MAC	MCE	100%	100%
	Type 2	100% of MAC	MCE	100%	100%
	Type 3	100% of MAC	MCE	80%	80%
Deductible		\$0/Calendar Year Waived Type 1 No Family Maximum	\$0/Calendar Year Waived Type 1 No Family Maximum	\$0/Calendar Year Waived Type 1 No Family Maximum	\$0/Calendar Year Waived Type 1 No Family Maximum
Maximum (per person)		\$1,000/Calendar Year	\$1,000/Calendar Year	\$1,500/Calendar Year	\$2,000/Calendar Year
PPO		Freedom of Choice®		Passive PPO	Passive PPO
Allowance		Type 1 Discounted Fee	MCE	90th U&C	90th U&C
	Type 2	Discounted Fee	MCE	90th U&C	90th U&C
	Type 3	Discounted Fee	MCE	90th U&C	90th U&C
Dental Rewards®		Included	Included	Included	Included
Waiting Period		None	None	None	None
LASIK Advantage®		None	None	None	None
Annual Open Enrollment		Included	Included	Included	Included

Orthodontia Summary

Allowance All Plan Designs: In Network, discounted fee. Out of Network, U&C.				
Plan Benefit		60%	60%	60%
Coverage for Adults		Yes	Yes	Yes
Lifetime Maximum (per person)		\$2,200	\$2,200	\$2,200
Waiting Period		None	None	None

ASO Fees - Guaranteed for 36 Months from the Proposed Effective Date listed above

Per Employee Per Month	\$5.80	\$5.80	\$5.80
Home Address Mailing	Included	Included	Included
PPO Access Fees	Included	Included	Included
Total ASO Fee	\$5.80*	\$5.80*	\$5.80*
Recommended Funding Level (including ASO fees): Monthly Rates reflect a 10 month rate only			
Employee (EE)	\$30.92	\$36.36	\$50.46
EE + 1 Dependent	\$62.00	\$72.96	\$101.32
EE + 2 or More Dependents	\$93.00	\$109.48	\$151.98

* Including broker commission or fees

Participation Assumptions

Eligible Employees: 571

Employees	464	464	464
Dependents	287	287	287
Average EOBs	4.2	4.2	4.2

Plan Design Summary	Low Plan		Medium Plan	High Plan
	In Network 100/100/100 \$0/Calendar Year Waived Type 1 No Family Maximum \$1,000	Out of Network MCE/MCE/MCE \$0/Calendar Year Waived Type 1 No Family Maximum \$1,000	100/100/80 \$0/Calendar Year Waived Type 1 No Family Maximum \$1,500	100/100/80 \$0/Calendar Year Waived Type 1 No Family Maximum \$2,000
Type 1 Procedure (Frequency)	<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (1 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (4 per benefit period) Fluoride for Children 17 and under (2 per benefit period) Sealants (age 13 and under) Space Maintainers 	<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (1 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (4 per benefit period) Fluoride for Children 17 and under (2 per benefit period) Sealants (age 13 and under) Space Maintainers 	<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (1 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (4 per benefit period) Fluoride for Children 17 and under (2 per benefit period) Sealants (age 13 and under) Space Maintainers 	<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (1 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (4 per benefit period) Fluoride for Children 17 and under (2 per benefit period) Sealants (age 13 and under) Space Maintainers
Type 2 Procedure (Frequency)	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia
Type 3 Procedure (Frequency)	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

Current Dental Terminology © American Dental Association.

Dental Rewards®

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. In addition, a person earning dental rewards who submits a claim for services received through the dental network earns an extra reward, called the PPO Bonus. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Low Plan		
Benefit Threshold	\$500	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$100	Additional bonus is earned if the member sees a network provider
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards and PPO Bonus combined
Medium Plan		
Benefit Threshold	\$750	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$150	Additional bonus is earned if the member sees a network provider
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards and PPO Bonus combined
High Plan		
Benefit Threshold	\$750	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$400	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$200	Additional bonus is earned if the member sees a network provider
Maximum Carryover	\$1,200	Maximum possible accumulation for Dental Rewards and PPO Bonus combined

High/Low Plan

High/Low Plans let you offer your employees a choice between two plans, two premium levels, in one policy. Your employees select the plan that best suits their coverage and financial needs.

- On the July 1, 2018, effective date, all eligible employees may choose between the High Plan or the Low Plan shown in this proposal, or choose to waive coverage. The employee must remain in the plan he or she chose until the next renewal date. At each annual election period, employees may switch between the High Plan and the Low Plan without penalty.

Ameritas of New York Network Products

- Employers achieve a balance between cost efficiency and employee choice.
- Plan members are free to receive care from any dentist they choose. Their out-of-pocket expenses are generally lower when using network providers, who have agreed to provide dental care at discounted fees.
- Our plans give members across the nation over 416,000 provider access points for dental care.
- Network providers must meet our credentialing and quality assurance requirements.

Freedom of Choice®

- The two-tier approach gives plan members the freedom to select any dentist.
- Members receive richer benefits and the money-saving advantages of network discounted fees if they seek care from network providers.

Passive MAC

- Lower rates are achieved in part by limiting what is paid per procedure on non-network claims to the same amount that network dentists have agreed to charge (called the Maximum Allowable Charge, or MAC).
- Members who use a network provider are guaranteed their dental fees will be at or under MAC limits.
- MAC may vary based on dental office ZIP Code and are reviewed annually.

Rx Savings - Extra value for Ameritas of New York plan members

- It's no secret that prescription medications can be one of the biggest - and most important - health care expenditures a person, family or organization faces. Not to mention, when a person requires long-term maintenance medications, it can become a serious budgeting issue.
- Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.
- If your organization offers its associates health care pharmacy benefits, this no-cost Rx discount could save significant dollars. Participating pharmacies will give Ameritas of New York plan members their normal health care pharmacy benefit, or the Rx discount, whichever saves more.
- Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.
- To receive the Rx discount, Ameritas of New York plan members just need to visit us at ameritas.com and sign into (or create) a secure member account. That's where they can access and print an online-only Rx discount savings ID card.
- Also, when choosing eServices, your benefits administrator will have access to the online-only Rx discount savings ID card to assist members without Internet access.

Eyewear Savings at Walmart Vision Centers

- Ameritas of New York plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart.
- This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.
- To receive the eyewear savings identification card, Ameritas of New York plan members can visit ameritas.com and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.
- Also, when choosing eServices, your benefits administrator will have access to the Ameritas Eyewear Savings Card to assist members without Internet access.

Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal.

Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan.

The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimates at this time.

In addition, when members are in their Secure Member Account, they can:

- Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes
- View their certificate of insurance and specific plan benefits information
- Access value-added extras like the Rx discount ID card

Dental Health Scorecard

Available in 2016, your Ameritas of New York dental plan members can receive a Dental Health Report Card through their secure member account online. They'll receive a score for their dental health based on claims and procedures they've submitted while covered under the plan. They'll also learn what they can do if they need to improve their dental health. Please encourage plan members to access the report card in their secure member account on ameritas.com.

If your group has over 300 enrolled members, you have the opportunity to receive a Dental Health Report Card that indicates how your plan members' dental health rates overall. You'll gain insights into why dental health should be a priority for you and your plan members, and learn where to find more information that can help you communicate the importance of dental wellbeing.