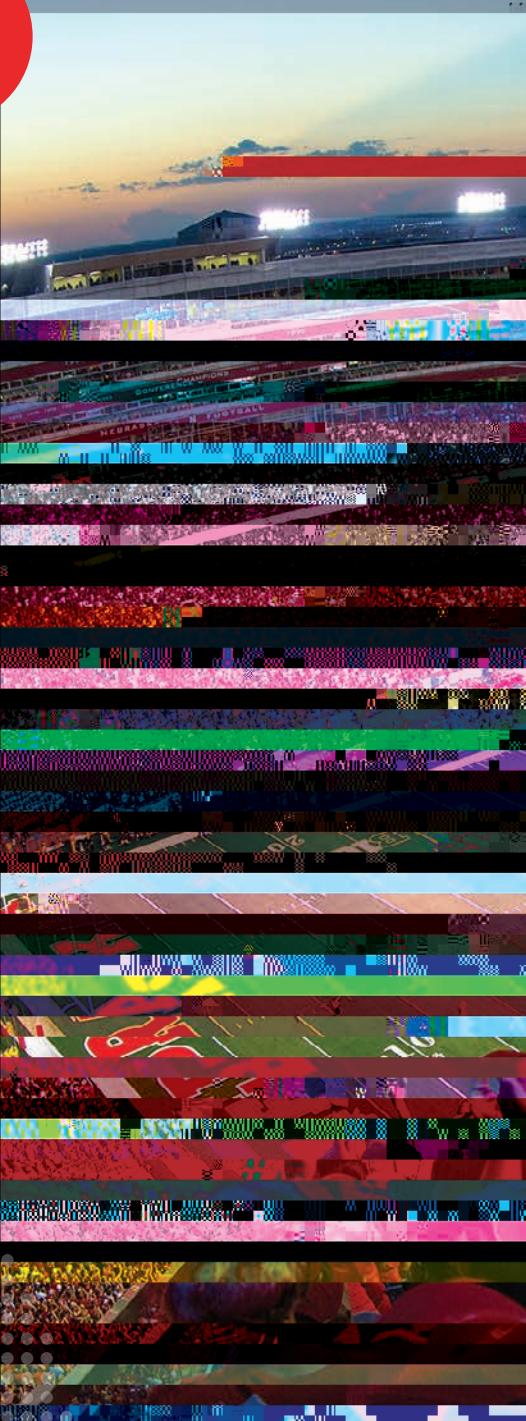
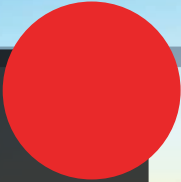


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Dental care is just as important to a lifetime of good health as your medical plan. But caring for your teeth, and making sure your loved ones have good oral health care, can be expensive. You can offset these expenses by taking advantage of the dental benefits offered through Ameritas, exclusively for University of Nebraska employees and their families.

Things to know:

- You are free to visit any provider you choose
- Your out-of-pocket costs may be 25-50% lower when visiting a network provider due to negotiated fees
- The usual and customary allowance is used with an out-of-network provider, and if the dentist's charges happen to be higher than that allowance, the difference will be an out-of-pocket expense
- Claims and pretreatment estimates are accepted from all providers
- Network providers accept payment directly from Ameritas, an option which is also available to out-of-network providers
- Visit <http://uofne.ameritasgroup.com> and click Find a Provider to view your local network listing of general and specialty providers
- You can nominate a dentist to join the network via the link on this site, or by calling our provider relations department at 800-755-8844



Type 1 Preventive	85%	80%
Type 2 Basic	85%	80%
Type 3 Major	50%	50%
Deductibles (per person, per calendar year, no family maximum)	\$0 Type 1 \$35 Types 2 & 3	\$0 Type 1 \$45 Types 2 & 3
Maximum (per person, per calendar year)	\$1,500	\$1,500
Allowance	Discounted fee	90th U&C

Type 1	Type 2	Type 3
Routine exam (2 in a calendar year)	Restorative amalgams	Onlays
Bitewing X-rays (1 in a calendar year)	Restorative composites	Crowns (1 in 5 years per tooth)
Full mouth/panoramic X-rays (1 in 3 years)	Crown repair	Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)
Periapical X-rays	Occlusal guards	
Cleaning (2 in a calendar year)	Endodontics (nonsurgical & surgical)	
Fluoride for children 18 and under (2 in a calendar year)	Periodontics (nonsurgical & surgical)	
Sealants (age 15 and under)	Denture repair	
Space maintainers	Simple extractions	
	Complex extractions	
	Anesthesia	

Your Ameritas dental plan includes adult and child orthodontia benefits. Covered expenses are based on 50% of the estimated cost of the patient's treatment program, up to the \$2,000 per person lifetime maximum. The total estimated cost is prorated by quarter over the estimated length of the program. Payment is made in equal quarterly installments for up to two years; beginning on the date the braces are placed.

Plan benefit	50%	50%
Deductible	\$40	\$50
Lifetime maximum (per person)	\$2,000	\$2,000
Waiting period	none	



Flexibility. Your Ameritas dental plan allows you and your family members to receive care from any licensed dental provider, regardless if they are in- or out-of-network. Family members do not need to see the same dentist.

Discounted Fees. Dentists in the Ameritas network (referred to as PPO providers) have agreed to a contracted fee. They charge you **25-50%** off their regular rates. Many of them also offer discounted fees on non-covered dental services as allowed by state law. Out-of-network (non-PPO) providers have not agreed to offer PPO discounts and will charge you their regular rates. If the dentist's charges happen to be higher than the usual and customary allowance, the difference will be an out-of-pocket expense.



Simple. When visiting Ameritas dental network providers, there are no claim forms to submit. Our providers handle everything, and they may even submit claims electronically for a quicker turnaround. All you need to do is make the appointment and show up. Out-of-network dentists may also submit claims as a courtesy. If you need a claim form, go to [www.ameritas.com/claims](#).




Know Your Share. As a smart consumer, it's best for you to know your share of the cost up front. For services over \$200 we recommend you ask your dentist to request a pretreatment estimate from our customer relations department. You will receive a written response showing what Ameritas estimates your dental plan will pay, and the amount that you will owe.

Visit [www.ameritas.com/Find a Provider](#) Find a Provider to find a new



Expanded Coverage. The Ameritas Dental Network is one of the largest in the nation. Plus, now you can visit dental providers in Mexico and still receive coverage. Plan discounted fees and agreements are honored by AmexUS Mexico providers, and claims will be processed by Ameritas.



If my current dentist is not in the Ameritas network, will I pay significantly more for dental services?

We regularly analyze dentist procedure charges from every ZIP Code to come up with U&C levels for each area. When you visit an out-of-network dentist, the amount that we reimburse you or your provider is based on nine out of ten dentists' charges for that procedure in your given three-digit Zip Code area. So your dentist's charges are very likely to be at or below what our plan pays. If your dentist's charges happen to be higher than the 90th U&C allowance, the difference will be an out-of-pocket expense. You can ask your provider to submit a pretreatment estimate to Ameritas so you and your provider can see exactly how the claim will be processed and what you will pay.

How does the plan cover dental implants?





The implant treatment plans have multiple phases.

- D* ●
- E* ●
- I* e —this part is NOT covered

What if I'm in the middle of orthodontic treatment when I am hired at the University?



For orthodontic programs that were covered under prior employer's dental plan, and are in progress, Ameritas will coordinate benefits between the old plan and the new plan to make sure members get the remaining maximum benefit. For example, if the old plan had paid \$750 toward your orthodontic treatment plan, you would still be eligible for an additional \$1,250 under the Ameritas plan. Ameritas reimburses orthodontic payments quarterly. We encourage you or your orthodontic provider to contact Ameritas with any questions you may have.

The following example shows orthodontic benefit payments under the Ameritas Plan (\$2,000 lifetime maximum) for a patient who paid \$750 last year under the prior plan.

Register for your secure member account at ameritas.com.

One-time set up is quick and easy

- Go to ameritas.com
- Click  in the upper right corner
or  on a mobile device
- Select the Dental/Vision/Hearing drop-down
- Choose "Secure Member Account"
- On the Login page select
- You can securely sign-in to your secure member account using your 9 digit social security number. You may also call customer service and request your member ID for signing in.
- Complete the New User Registration form

Using online services helps to minimize your risk of identity theft, protect your privacy and get your benefit information faster than through the mail.

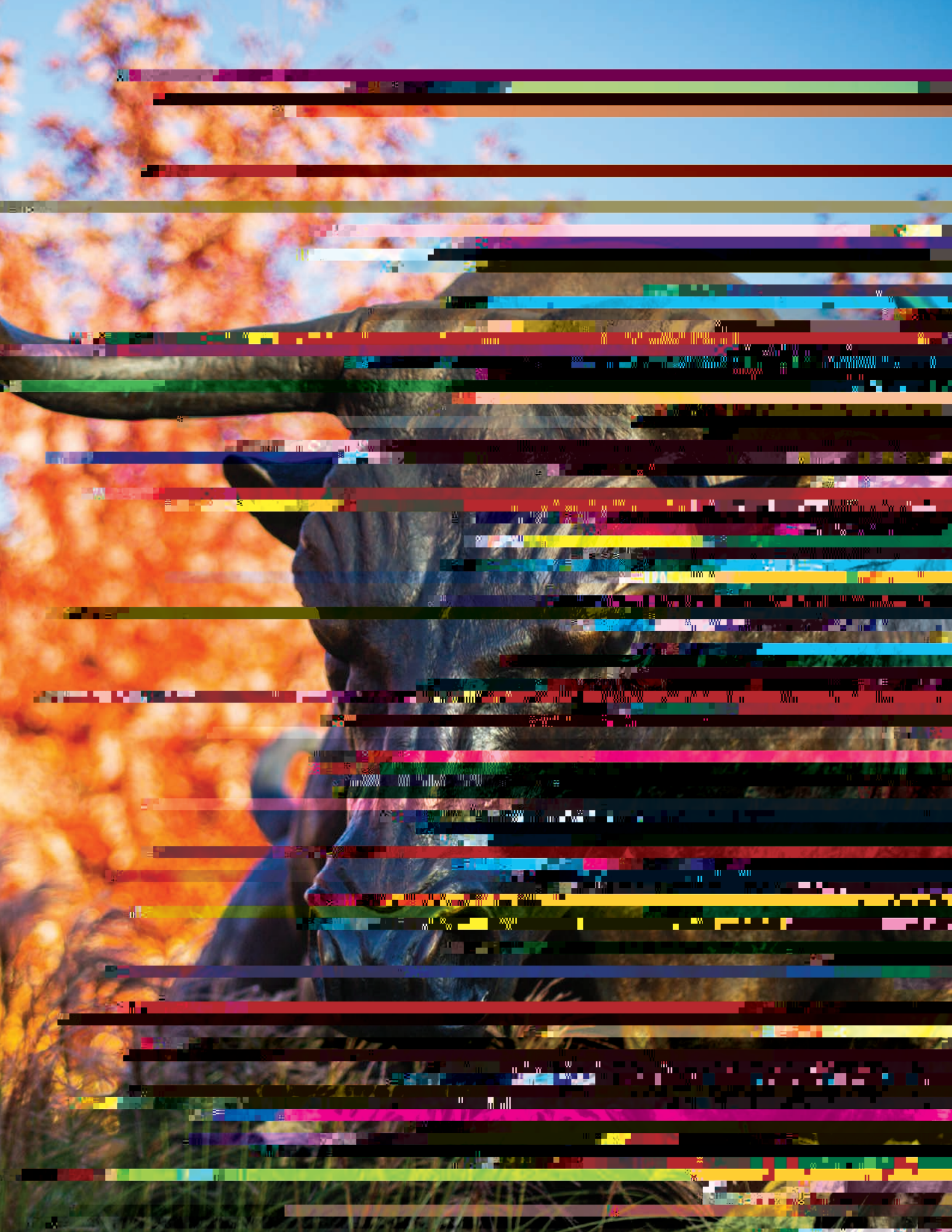


- Personalized ID card; print it or save it to your smartphone
- Claim status and a summary of how benefits were calculated and payments were processed
- Plan details including maximum benefit and deductible amounts, and your used versus remaining benefits



Compared to paper, online statements are:





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\$425 NAME
B AND

\$11 GENE IC
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The prescription and eyewear discounts are not insurance and are no additional cost to your plan premium.

* On average, you could see up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined. Illustration numbers are rounded to the nearest dollar amount, based on Lexapro TAB 20MG and Escitalopram TAB 20MG, ZIP 68510.

E

Ameritas Eyewear Savings Card

As an Ameritas insured member, you can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide (excludes contacts). Get your eyewear savings card through your secure account at ameritas.com. This discount is not insurance.



