

Employee Dental Benefits

Shehadey Family Foods

Your dental benefits help you save money. And you might be surprised at how much more you save when you visit a network provider.

As an Ameritas member, here's what you can expect.



Exceptional network. The Ameritas Dental Network is one of the nation's largest. Plus, now you can visit dental providers in Mexico and still receive coverage. Scan the QR code or visit ameritas.com - [Find a Health Provider](#)

to find a new dentist or see if your current provider is in the **Ameritas Classic and Plus network**.

Since 98% of providers stay with Ameritas year after year, it's less likely you'll have to switch dentists to keep seeing a network provider.

If your dentist is not in the network already, just go to ameritas.com, search for "nominate a provider" and complete the online form.

Flexibility. See any dentist. 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. You do not need to switch providers. Family members do not need to visit the same dentist.

Avoid paperwork. When visiting a network provider, there are no claim forms to submit. Out-of-network dentists may also submit claims as a courtesy. Ameritas can send claim payments directly to in- or out-of-network providers, so you only have to pay your portion. We do not require you to pay the entire amount upfront and wait to be reimbursed.

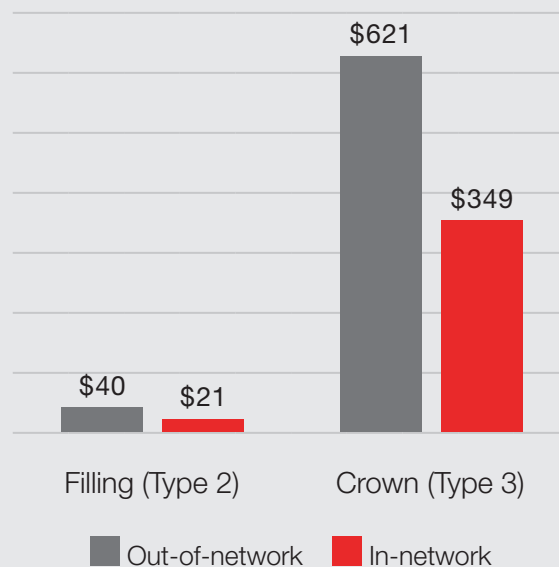
Here to help

For plan information any time, visit ameritas.com and sign in to your secure member account. Or download the **Ameritas Benefits app**, available for iOS and Android. Log in with the same user ID and password you use for your secure member account.

If you have questions about your plan benefits, contact the Ameritas customer connections team.

group@ameritas.com | 800-487-5553

You spend less when visiting an in-network provider



This example reflects average savings for Ameritas members specific to ZIP Code 685XXX. For illustrative purposes, the initial cost without insurance has been estimated. Actual charges may vary.



Save more with Ameritas. Ameritas offers money-saving discounts to help with hearing, prescription and eyewear expenses. These savings arrangements

are not insurance and are available to Ameritas plan members at no additional cost to the plan premium. Access savings cards through your secure account at ameritas.com.



Dental Plan Benefits	Ameritas Classic and Plus Network	out-of-network
Maximum benefit The total amount insurance will pay per person per benefit year.	\$2,000	\$2,000
Deductible The amount you pay before benefits apply, per person per calendar year.	\$0 Type 1 \$50 Type 2 & 3 \$150 family maximum	\$0 Type 1 \$50 Type 2 & 3 \$150 family maximum
Claim allowance The highest insurance payment allowed for services.	MAC	95th U&C
Coverage levels	Insurance coverage per procedure; subject to the maximum, deductible, and allowance.	
Preventive (Type 1) Exams, X-rays, cleanings, space maintainers, fluoride and sealants for children	100%	100%
Basic (Type 2) Fillings, extractions, root canals, gum disease treatment, anesthesia, denture repair	90%	80%
Major (Type 3) Crowns, crown repair, onlays, bridges, dentures, implants	50%	50%
Adult and child orthodontia Lifetime maximum per person	50% \$1,500	50% \$1,500

Adult and child orthodontia. Plan payments begin automatically to the party assigned on the claim form, and are made in equal quarterly installments not to exceed two years.

Extra cleaning. Your preventive benefits cover 4 routine exams per benefit period, both in and out-of-network.

Dental Rewards®. Each year you submit at least one dental claim and keep your total amount of benefits at or under \$750, you qualify to carry over \$400 in benefit rewards to the following year. If you visit an Ameritas network provider, you earn an additional \$200 per year. Over time, you can earn up to the maximum accumulation of \$1,200 to use after your existing annual maximum benefit is used.

Maximum Allowable Charge (MAC) claim allowance. Ameritas network dentists have agreed to charge a contracted fee, which is 25-50% less than their regular rates. After the deductible, the plan pays a percentage of the claim based on the procedure type. You pay the remainder.

Usual and Customary (U&C) claim allowance. Out-of-network providers decide how much they charge per procedure. Ameritas determines what we expect 95 out of 100 out-of-network dentists charge for that service. That is your (95th U&C) claim allowance. The plan pays a percentage of that allowed amount based on the procedure type. You pay the difference between what the plan pays and the dentist’s actual charge. However, if the difference is under \$10, you will pay \$0.

This is not a certificate of insurance or guarantee of coverage and does not include exclusions and limitations. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Dental, vision and hearing care products (9000 Rev. 07-23 for Group and 9000 Rev. 10-22 for Individual, dates may vary by state) are issued by Ameritas Life. The Dental and Vision Networks are not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. nd "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2025 Ameritas Mutual Holding Company.

Beneficios dentales para empleados

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Sus beneficios dentales le ayudan a ahorrar dinero. Y es posible que se sorprenda de cuánto más ahorra cuando visita un proveedor de la red.

Como miembro de Ameritas, esto es lo que puede esperar.



Red excepcional. Ameritas Dental Network es una de las más grandes del país. Además, ahora puedes visitar proveedores dentales en México y seguir recibiendo cobertura. Escanea el código QR o visita

ameritas.com - Busque un proveedor de salud para encontrar un nuevo dentista o ver si su proveedor actual está en **la red de Ameritas Classic y Plus**. Dado que el 98% de los proveedores permanecen en Ameritas año tras año, es menos probable que tenga que cambiar de dentista para seguir consultando a un proveedor de la red.

Si su dentista aún no está en la red, simplemente visite ameritas.com, busque "nominar un proveedor" y complete el formulario en línea.

Flexibilidad. Consulte a cualquier dentista. Su plan dental Ameritas le permite a usted y a los miembros de su familia recibir atención de cualquier proveedor dental autorizado, independientemente de si está dentro o fuera de la red. No es necesario cambiar de proveedor. No es necesario que los familiares visiten al mismo dentista.

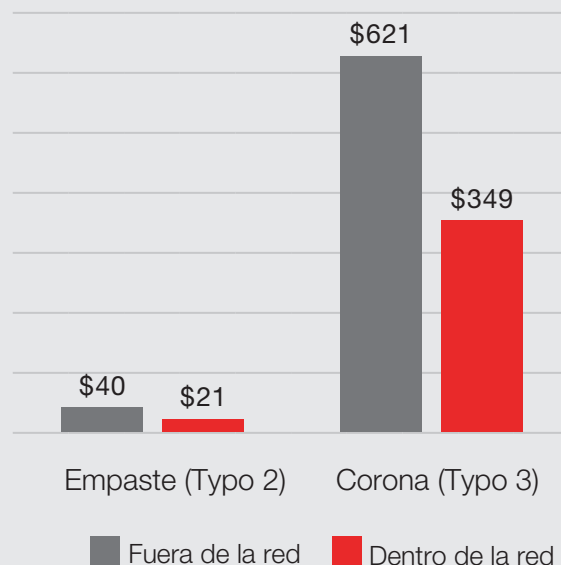
Evite el papeleo. Cuando visita un proveedor de la red, no es necesario presentar formularios de reclamo. Los dentistas fuera de la red también pueden presentar reclamaciones como cortesía. Ameritas puede enviar pagos de reclamos directamente a proveedores dentro o fuera de la red, para que usted solo tenga que pagar su parte. No le exigimos que pague el importe total por adelantado y espere a recibir el reembolso.

Aquí para ayudar

Para obtener información sobre el plan en cualquier momento, visite ameritas.com e inicie sesión en su cuenta segura de miembro. O **descargue la aplicación Ameritas Benefits**, disponible para iOS y Android. Inicie sesión con el mismo ID de usuario y contraseña que utiliza para su cuenta de miembro segura. Si tiene preguntas sobre los beneficios de su plan, comuníquese con el equipo de conexiones con el cliente de Ameritas.

group@ameritas.com | 800-487-5553

Gasta menos cuando visita un proveedor de la red.



Este ejemplo refleja los ahorros promedio para los miembros de Ameritas PPO específicos del código postal 685XX. Para fines ilustrativos, se ha estimado el costo inicial sin seguro. Los cargos reales pueden variar.



Ahorre más con Ameritas. Ameritas ofrece descuentos para ahorrar dinero para ayudar con los gastos de audición, recetas y anteojos. Estos acuerdos de ahorro no son seguros y

están disponibles para los miembros del plan Ameritas sin costo adicional a la prima del plan. Acceda a tarjetas de ahorro a través de su cuenta segura en ameritas.com.

Beneficios del plan dental	Red de Ameritas Classic y Plus	Fuera de la red
Máximo anual de beneficios El monto total que el seguro pagará por persona por año de beneficios.	\$2,000	\$2,000
Deducible El monto que paga antes de que se apliquen los beneficios, por persona por año calendario.	\$0 Typo 1 \$50 Typo 2 & 3 \$150 máximo familiar	\$0 Typo 1 \$50 Typo 2 & 3 \$150 máximo familiar
Subsidio de reclamación El pago de seguro más alto permitido por los servicios.	MAC	95th U&C
Niveles de cobertura Cobertura de seguro por procedimiento; sujeto al máximo, deducible y asignación.		
Preventivos (Typo 1) Exámenes, radiografías, limpiezas, mantenedores de espacio, flúor y selladores para niños	100%	100%
Básicos (Typo 2) Empastes, extracciones, endodoncias, reparación de dentaduras postizas, tratamiento de enfermedades de las encías, anestesia	90%	80%
Mayores (Typo 3) Coronas, reparación de coronas, onlays, puentes, dentaduras postizas, implantes	50%	50%
Adult and child orthodontia Lifetime maximum per person	50% \$1,500	50% \$1,500

Ortodoncia de adultos y niños. Los beneficios de ortodoncia para niños dependientes finalizan cuando ya no son dependientes. Los pagos del plan comienzan automáticamente a la parte asignada en el formulario de reclamo y se realizan en cuotas trimestrales iguales que no exceden los dos años.

Limpieza adicional. Tus beneficios preventivos cubren 4 exámenes de rutina por período de beneficio, tanto dentro como fuera de la red.

Recompensas Dentales®. Cada año que presenta al menos un reclamo dental y mantiene su monto total de beneficios en \$750 o menos, califica para transferir más de \$400 en recompensas de beneficios al año siguiente. Si visita un proveedor de la red Ameritas, gana \$200 adicionales por año. Con el tiempo, puede ganar hasta la acumulación máxima de \$1,200 para usar después de usar su beneficio máximo anual existente.

Cargo máximo permitido (MAC) subsidio de reclamación. Los dentistas de la red Ameritas han acordado cobrar una tarifa contratada, que es entre un 25% y un 50% menos que sus tarifas habituales. Después del deducible, el plan paga un porcentaje del reclamo según el tipo de procedimiento. Pagas el resto.

Usual and Customary (U&C) subsidio de reclamación . Los proveedores fuera de la red deciden cuánto cobran por procedimiento. Ameritas determina lo que esperamos que 9.5 de cada 10 dentistas fuera de la red cobren por ese servicio. Esa es su asignación de reclamo (95° U&C). El plan paga un porcentaje de ese monto permitido según el tipo de procedimiento. Usted paga la diferencia entre lo que paga el plan y el cargo real del dentista.

Este no es un certificado de seguro ni garantía de cobertura y no incluye exclusiones ni limitaciones. Esta información es proporcionada por Ameritas Life Insurance Corp. (Ameritas Life). Los productos para el cuidado dental, de la vista y de la audición (9000 Rev. 07-23 para grupos y 9000 Rev. 10-22 para individuos, las fechas pueden variar según el estado) son emitidos por Ameritas Life. Las redes Dental y Vision no están disponibles en RI. En Texas, nuestra red y nuestros planes dentales se conocen como Ameritas Dental Network, y "fulfilling life" son marcas de servicio o marcas de servicio registradas de Ameritas Life, la afiliada Ameritas Holding Company o Ameritas Mutual Holding Company. © 2024 Ameritas Mutual Holding.



Dental Plan Benefits

Networks: Classic & Plus	In-Network	Out-of-Network
Type 1 Preventive No Waiting Period	100%	100%
	Routine Exam (4 per Benefit Period) Bitewing X-rays (2 per Benefit Period) Cleaning (4 per Benefit Period) Fluoride for Children (1 per Benefit Period) Sealants 15 and under (1 in 3 years 1st and 2nd permanent molars)	Routine Exam (4 per Benefit Period) Bitewing X-rays (2 per Benefit Period) Cleaning (4 per Benefit Period) Fluoride (1 per Benefit Period) Sealants 15 and under (1 in 3 years 1st and 2nd permanent molars)
Type 2 Basic No Waiting Period	90%	80%
	Surgical Extractions Simple Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical)	Surgical Extractions Simple Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical)
Type 3 Major No Waiting Period	50%	50%
	Crowns (1 in 5 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 5 years) Implants (1 in 5 years)	Crowns (1 in 5 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 5 years) Implants (1 in 5 years)

Deductible

Type 1	\$0	\$0
Type 2 and 3	\$50 per person, per calendar year	\$50 per person, per calendar year
Family Maximum	\$150 per Calendar Year	\$150 per Calendar Year

Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$2,000	\$2,000
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Orthodontia Benefits (adult ortho included)

No waiting period		
Plan Benefit	50%	50%
Lifetime Deductible	\$0	\$0
Lifetime Maximum (per person)	\$1,500	\$1,500

Claims Allowance

Type 1, 2 and 3	Discounted Fee	95th U&C
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Dental Rewards

Your dental plan includes Dental Rewards as a way to grow your annual maximum benefit. Simply by visiting a dental provider each year and submitting a claim, you can increase your annual maximum benefit over time. After your initial benefit is used, accumulated rewards are there to help pay for more expensive procedures, such as root canals or crowns.

Here's how it works. For each year, you submit at least one dental claim and your total dental benefits paid for the year are at or under \$750 you qualify to carry over \$400 in rewards to the following year. When your dental visit is to an Ameritas network provider, you earn an extra \$200 PPO Bonus. You may accumulate rewards up to the maximum amount of \$1200. Please note, if

you do not submit a dental claim during the year, no rewards are earned and accumulated rewards are reset to zero. However, you can start qualifying for rewards again the very next year.

Provider Flexibility and Network Savings

Members aren't limited to one particular dentist, or a small group of providers, who may or may not be taking new patients. Each plan member is free to visit any provider they choose, including your current dentist, regardless if they are in- or out-of-network. And family members do not have to see the same dentist. When you visit an in-network dentist there are no claim forms to complete. For a list of network dentists in your area, go to Find A Provider at Ameritas.com.



The Ameritas Dental Network is one of the nation's largest.

Network providers have agreed to charge **25-50% less** than their regular rates which can lower your out-of-pocket costs.

Member Savings

Prescription savings

Just for participating in our dental, vision or hearing care plans, members can save big on prescription medications through one of the world's largest retailers. **No additional cost. Only savings.**

Extra Value

Our plan members, 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.

Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the prescription discount, whichever saves them more. Even if the employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount.

Find a pharmacy near you – <http://www.emsmed.com/vendors/pharmacy.aspx>

Look up a price – <http://www.emsmed.com/vendors/rxpricing.aspx?groupid=Ameritas>

Rx Savings

Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.



Save on frames and lenses

Save up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. This is available to you without any additional cost to your plan premium.

You may receive savings on the following vision care products at Walmart Vision Centers:



- **top quality frames** for the entire family including today's most popular brands.



- wide selection of **lens options**; all lenses come with scratch resistant coating for no additional charge.



- **safety eyewear.**

Guarantees

Walmart Vision Centers stand behind their products and workmanship by offering:

- 60-day frame and lens satisfaction guarantee.
- 12-month replacement guarantee on broken or damaged frames or lenses.
- lifetime adjustments and cleanings.

Customer Service

Customer Connections **800-487-5553** www.Ameritas.com

Monday - Thursday 7am-12am CST, Friday 7am-6:30pm CST

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.