

Wake County Public School System

Dental Highlight Sheet

Dental Plan Summary

Effective Date: 1/1/2015

Coinsurance	
Type 1 – Preventive Procedures	100%
Type 2 – Basic Procedures	50%
Type 3 – Major Procedures	50%
Deductible	None on Type 1 Procedures \$50/Calendar Year Type 2 & 3
Maximum Benefit (per person)	\$1,000 per calendar year
Allowance	PPO negotiated fees in network or 90th Percentile of U&C (Usual & Customary) out of network
Waiting Period	None
Annual Open Enrollment	Yearly, mid September through mid November

Orthodontia Summary - Child Only Coverage

Allowance	U&C (Usual & Customary)
Coinsurance	50%
Lifetime Maximum (per person)	\$1,000
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1-Preventive	Type 2-Basic	Type 3-Major
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (4 per benefit period) Sealants Space Maintainers 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (nonsurgical & surgical) Periodontics (nonsurgical & surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

Freedom to Choose Your Dentist

The dental plan now provides access to Ameritas PPO network. You and your covered dependents have the freedom to utilize any licensed dental provider for any services and receive the benefits shown above without penalty.

If you decide to see an Ameritas PPO dentist, you can often experience a savings in out of pocket expenses since the Ameritas PPO providers have agreed to negotiated fees. In addition, Ameritas' PPO providers have completed an extensive credentialing and quality assurance review. As an added bonus, providers participating in Ameritas' PPO will file claims on behalf of the member.

If you choose a non-participating provider, you still get claims reimbursed at the 90th percentile of U&C. . In simple terms, the Ameritas allowances are set at a level to ensure 9 out of 10 dentist's charges will fall at or below the amount Ameritas allows for each procedure. The U&C is based on the dentist's zip code and is updated each year.



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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 PPO 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.

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 PPO provider
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards and PPO Bonus combined

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of **Wake County Public School System**. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday.

We will be available from 9/2/2014 through 12/1/2014 to help members who call the Ameritas Enrollment Support Welcome Line to ask general benefit questions, how work in progress will be handled, search for PPO providers, etc. To reach that line during open enrollment, please call: **877-647-6683**

For plan information anytime after the plan goes into effect 1/1/15, you can access our automated voice response system or speak to one of our Customer Service Representatives at: **800-487-5553**.

During open enrollment or after the plan goes into effect 1/1/2015, you can go online to www.ameritas.com/group/olbc/WCPSS.com to find a PPO provider, print a claim form, print an ID card, check claim status and much more!

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

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.

