

PrimeStar[®] Complete

Individual dental insurance – U&C/Indemnity plan



• High annual maximum

• No waiting periods

• Dental network savings

Plan overview

The PrimeStar Complete plan is great for those who want the highest level of dental coverage and benefits for hearing care.

Plan Details	Day one	After year one
Dental maximum benefit Per person per benefit year	\$2,500	\$3,000
Preventive Plus	Included	
Deductible Per person	\$0 Type 1 \$50 Types 2 & 3	
Preventive (Type 1) Exams, cleanings, bitewing X-rays	100%	
Basic (Type 2) Fillings, simple extractions	80%	90%
Major (Type 3) All other X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures, implants	20%	50%
Annual hearing exam benefit	\$75	
Hearing aid benefit per ear*	\$200 day 1 \$300 after year 1 \$400 after year 2	

Plan not available in all states. Visit your agent's shopping URL or myplan.ameritas.com for plan availability.

Increasing maximum

Insurance covers a maximum amount per person per benefit period for Basic and Major services combined. The annual maximum benefit increases after year one.

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.

Hearing benefit*

Benefits are available for hearing exams and hearing aids. The plan pays 50% of the hearing aid cost up to the maximum benefit per ear. The hearing aid maximum benefit is separate from the dental maximum benefit.

Five years after using the hearing aid coverage, the policyholder is re-eligible for the benefit at the top level. A reduced benefit is available after three years if there is hearing deterioration the current aids can't correct. All benefits assume no break in coverage.

Network information

The Ameritas Dental Network is one of the largest in the nation, making it easier for policyholders across the country 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.

Policyholders can visit any dentist and family members do not need to visit the same provider. The network offers access to providers in the U.S. and Mexico. Find a [Classic \(PPO\) network provider](#) at ameritas.com — Find a Health Provider.

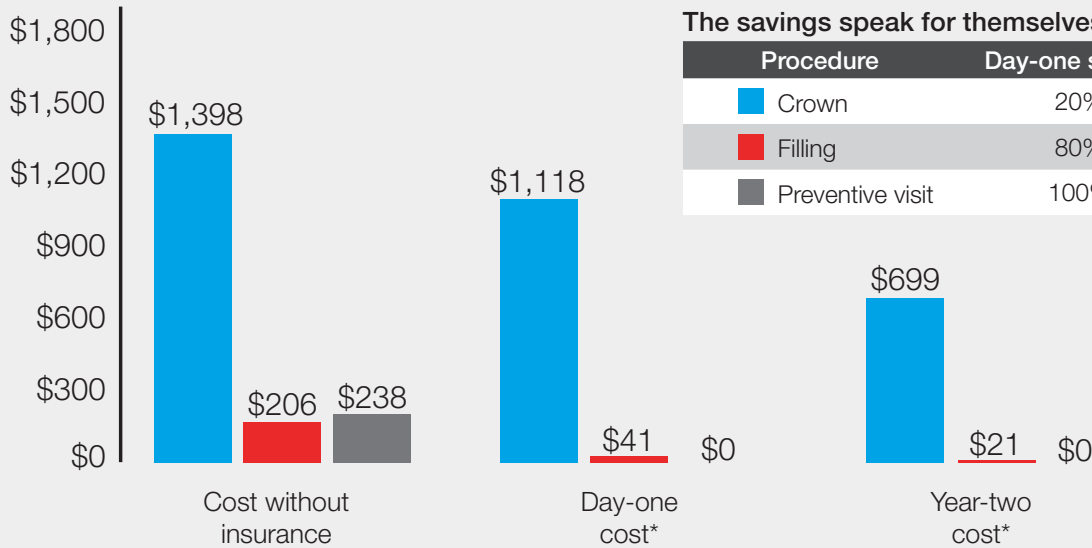
Network not available in MT, RI and PA counties of Forest and Potter.

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Dental insurance helps save money



The savings speak for themselves

Procedure	Day-one savings	Year-two savings
Crown	20%	50%
Filling	80%	90%
Preventive visit	100%	100%

*Cost shown is based on 80th U&C and does not include deductibles. Additional savings of 25-50% are available with network providers (where available).

U&C claim allowance

If a policyholder visits an out-of-network dentist, covered benefits are paid at the 80th percentile of usual and customary (80th U&C) charges. This means we expect 8 out of 10 charges from dental providers to be within the amount insurance pays for a covered procedure. Policyholders pay the difference between what the plan pays and the dentist's actual charge. If they visit a network provider, payments are based on the dentist's contracted fees (MAC/maximum allowable charge), which may result in lower out-of-pocket costs.

U&C available in AK, GA, LA, and MS

Indemnity (U&C) claim allowance

Covered benefits are paid at the 80th percentile of usual and customary (80th U&C) charges.

Indemnity available in RI, MT, and PA counties of Forest and Potter.

Credit for prior coverage (CPC)

Policyholders with an active dental insurance plan may receive CPC. If qualified, Year-two benefits for Preventive, Basic and Major dental services will apply on day one. Restrictions apply. Not available in all states.

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 your agent's shopping URL for a quote.



These plan benefits apply to AK, GA, LA, MS, MT, RI and the PA counties of Forest and Potter.

The cost example reflects amounts specific to PrimeStar Complete benefit levels. Allowance and cost estimates are specific to ZIP Code 300XX. Preventive visit consists of exam, cleaning, and bitewing X-ray. For illustrative purposes, the initial cost without insurance has been estimated. Actual charges may vary. Deductibles not shown.

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

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