

## EDT Plan Highlights

- Choice of comprehensive **dental** plans designed to meet the needs of the employer and employee.
- Ameritas Participating Provider Organization (PPO) network available on all plans. Offers your employees **170,000+** provider access points nationwide. These PPO dentists agree to charge reduced fees on covered dental procedures. PPO available in most states.
- Out-of-network covered expenses for Two Star and Three Star **Traditional** and **Enhanced** Plans are based on Usual and Customary (U&C) charges at the 80th or 90th percentile (meaning that 8 out of 10, or 9 out of 10, dentists in an area charge at or below the plan allowance for a covered procedure).  
Out-of-network claims reimbursement for the **MAC** Plan is based upon the network allowance and out-of-network providers may balance bill patients for claim amounts in excess of the network allowance.
- Coverage may not be available in all states. Contact Managing Agency Group for exclusions.
- Extensive coverage for a broad range of dental services.
- Self-quote up to 99 lives.
- Pre-estimate of benefits. If a dental exam reveals that treatment is expected to exceed \$300, your dentist is encouraged to submit a pre-treatment estimate claim **to Ameritas** within 20 days of the exam. The request needs to describe the proposed treatment and itemize expected charges.
- Optional starter plans available. Covers only Type 1 (Preventive) and Type 2 (Basic) services. Outstanding value!
- All plans offer child-only orthodontia with 5+ enrolled employees.
- Adult orthodontia is optional for groups with 10+ enrolled employees.
- 12-month initial rate guarantee for all plans, and 24-month option available.
- Calendar year maximum re-set for qualifying takeover accounts.

### DENTAL REWARDS<sup>®</sup>

*Wouldn't it be great if you could reward your employees for practicing good dental habits? You can, automatically.*

*We call it Dental Rewards, and it's available on all plans.*