

## Employers Dental Plan Highlights

- Choice of comprehensive **dental** plans designed to meet the needs of the employer and employee.
- Ameritas of New York Participating Provider Organization (PPO) network available on all plans. Offers your employees over **170,000+** provider access points nationwide. These PPO dentists agree to charge reduced fees on covered dental procedures.
- Out-of-network covered expenses for Two Star and Three Star Plans are based on Usual and Customary (U&C) charges at the 80th or 90th percentile (what 8 out of 10, or 9 out of 10, dentists in an area charge for a procedure).
- 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 of New York** 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. (optional)
- 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.*