



### **Overview of plan changes**

Here are some of the differences on your dental plan as of September 1, 2015:

- Deductible is waived for preventive services
- Preventive visits are two per calendar year for all members
- You have the ability under both the High Plan and the Low Plan to increase your calendar year maximum over time.

The dental benefit summary is available in your enrollment material and online at:

- [www.ameritas.com/group/olbc/egyptianschooltrust](http://www.ameritas.com/group/olbc/egyptianschooltrust)

### **How will changing plans impact dental treatment in progress?**

For dental services, the date the treatment begins is usually the only date of service. For example, the day they start a root canal, or prepare a crown or denture. There are services that go hand in hand, such as an extraction of a tooth and a placement of a bridge. For members enrolled on 9-1-2015, if tooth extracted within 12 months under prior plan, and replaced under the Ameritas plan within 12 months of the extraction, there is a benefit for replacement of tooth when enrolled under the high plan. For people hired after 9-1-2015, there is no benefit to replace teeth missing prior to effective date.

Ameritas will not have access to your claim history prior to 9-1-2015. It is encouraged that your dentist provides documentation relating to services on the claim form. If we do need further information, your dental explanation of benefits will include a note confirming that the claim can be reviewed with further information. You can provide that information by phone, fax, or email.

### **How can I avoid costly surprises with my dental treatment?**

You have the option of submitting a pretreatment estimate for any services, it is recommended for any treatment plan exceeding \$300. By submitting a pretreatment estimate, you and your dental office will receive a written response showing what we estimate your dental plan to pay. It is valid for 12 months and will be based on your available benefits and enrollment at the time the service is performed. For example, if you exceed your maximum for other services before the pretreatment estimate is complete, you may not have any benefit available. The reverse is also true, if you have a pretreatment estimate done in December and the work performed in January, your deductible and annual maximum would have renewed.

### **What if I met my 2015 deductible before September 1, 2015?**

The deductible does not apply to preventive services as of September 1, 2015. If you have met your 2015 deductible with your prior carrier, you or your dental office can provide a copy of that statement to Ameritas and we will update your 2015 record while processing your next dental claim.

**Who is eligible for the orthodontic benefit?**

The high plan offers an orthodontic benefit for children up to the age of 19 and that ortho maximum is lifetime without impacting the annual dental maximum. For 24 month programs, banding would need to be started by age 17 in order to receive the full benefit.

**How will my orthodontic benefit work if my child was in the middle of treatment?**

For orthodontic programs that were covered under an insurance plan prior to your Ameritas effective date, and are in progress, Ameritas will coordinate benefits between the old plan and the new plan to make sure members get the remaining maximum benefit. For example, if the old plan had paid \$500 toward your orthodontic treatment plan, you would still be eligible for an additional \$500 under the Ameritas plan. Ameritas reimburses orthodontic payments quarterly. We encourage you or your orthodontic provider to contact Ameritas with any orthodontic questions you may have

Example showing how benefits will be released using a sample of \$500 paid under prior plan:

Examples	Remaining months ortho treatment	Lifetime maximum	Paid under prior plan	Ameritas scheduled to release	# of Quarters	Benefits scheduled to be released each quarter
High Plan	3	\$1,000	\$500	\$500	1	\$500
High Plan	6	\$1,000	\$500	\$500	2	\$250
High Plan	9	\$1,000	\$500	\$500	3	\$167
High Plan	12	\$1,000	\$500	\$500	4	\$125

**How will my orthodontic benefit work if my child begins treatment after September 1, 2015?**

For dependents effective on the High Plan, the orthodontic benefit is available. For initial visits, such as orthodontic records, those can be submitted when they are performed as a single date of service. The benefits paid will reduce the orthodontic maximum.

Typically, claim listing the orthodontic banding date triggers the set up of the orthodontic payment schedule. When the initial claim is submitted, Ameritas will set up an orthodontic program and a letter will be issued to the member and the dental office communicating the payment schedule. The first payment will be issued at the end of the quarter, and will continue to be paid quarterly over the duration of the orthodontic program, not to exceed 24 months.

For example, if an orthodontic program is planned for 36 months, the lifetime maximum would be scheduled to be released in 8 equal quarterly payments over the first 24 months, so it's possible the entire \$1,000 lifetime orthodontic maximum could be released before the banding is removed.

Orthodontic Treatment Program	Dentist's charges (PPO providers offer discount)	Scheduled Length of Treatment	Lifetime Maximum	# of Quarters	Benefits Scheduled to be Released Each Quarter
Examples	\$3,500	24 or more months	\$1,000	8	\$125

## How can I find out more information about my new plan?

You may call Ameritas regarding your dental plan.

Ameritas Group Customer Connections

800-487-5553

Monday – Thursday 7:00 a.m. to 12:00 a.m. CT

Friday 7:00 a.m. to 6:30 p.m. CT

Group Claims

PO Box 82520

Lincoln, NE 68501

E-mail: [group@ameritas.com](mailto:group@ameritas.com)

To **submit a new claim or pretreatment estimate**, contact us at:

Fax: 402-467-7336

Mail:

Group Claims

PO Box 82520

Lincoln, NE 68501

To **review member specific dental benefits, claims history, a claim status** member may access via:

[www.ameritas.com](http://www.ameritas.com)

## How do I know if my dental provider is part of the Ameritas PPO network?

To find a participating provider, visit our website at [www.ameritas.com](http://www.ameritas.com) and select FIND A PROVIDER, then DENTAL. Enter your criteria to search by location or for a specific dentist or practice. You may also call Ameritas' customer service line at 800-487-5553 and the Customer Service associates will be happy to do a provider search for you.

In addition, members can utilize Ameritas' Provider Locator App for iPhone and Android to access a map of the provider office locations, call the provider office or add the contact right from the results screen, email search results to family and friends, easily refine and narrow search results, and even look up results in Spanish.