

# PrimeStar<sup>SM</sup> Advantage

Individual Dental Insurance

Research shows that good dental health is essential to your overall health. Protecting your smile starts with regular visits to the dentist, and a good dental plan.

- No waiting periods
- No enrollment fees
- Ameritas dental network savings

## Dental Network Plan Options

PrimeStar Advantage brings you the Ameritas dental network with features like:

- Discounted fees, typically 30% below average charges in your community
- Immediate network discounts
- One of the largest nationwide networks with more than 471,000 access points and over 114,000 providers

Advantage plans are designed for those who value the freedom to visit any dentist, but will enjoy additional savings with an Ameritas dental network provider. While all PrimeStar plans allow you to choose any dentist, Advantage offers you

richer benefits out-of-network than our Network plan. If you use a non-network dentist, covered benefits are paid at the 80th percentile of usual and customary charges. You pay the difference between what the plan pays and the dentist's actual charge. If you use an in-network provider, your out-of-pocket costs will be based on the contracted fees (MAC/maximum allowable charge), which may result in lower out-of-pocket costs.

Visit [ameritas.com](http://ameritas.com) and select **Find a Provider** to find a provider near you. Simply enter your ZIP Code and choose the Classic (PPO) Network to start your search.

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

## Plan Details

	Plan Benefit*
<b>Preventive</b> (type 1) <ul style="list-style-type: none"><li>• exams/cleanings (two per year)</li><li>• bitewing x-rays</li><li>• fluoride treatment (under age 16)</li><li>• sealants (under age 16)</li></ul>	100% day one
<b>Additional Services</b> (type 2 and 3) <ul style="list-style-type: none"><li>• fillings</li><li>• oral surgery</li><li>• surgical endodontics</li><li>• simple extractions</li><li>• periodontal procedures</li><li>• crowns</li><li>• bridges</li><li>• dentures</li><li>• x-rays</li></ul>	15% day one 50% after year one
<b>Calendar Year Deductible</b> Per person for additional services (type 2 & 3) with a maximum of three deductibles per family	\$50
<b>Calendar Year Maximum Benefit</b> Per person for preventive, basic and major services combined	\$1,000

In New Jersey, major is covered at 25% day one.



