



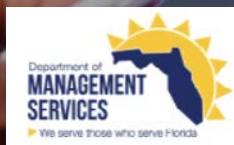
# 2021 Group Dental Plan

For State of Florida Employees and Families

4021 Ameritas Indemnity w/PPO

4022 Ameritas Standard PPO

4023 Ameritas Preventive PPO





## **We're Proud to Protect Your Smile**

Dental insurance is just as important to a lifetime of good health as your medical plan. But caring for your teeth, and making sure your loved ones have good oral health care, can be expensive. You can offset these expenses by taking advantage of Ameritas dental benefits exclusively for State of Florida employees and their families.





# Compare your three dental plan options for 2021

## Dental benefits

Plan summary	4021 Ameritas Indemnity w/PPO		4022 Ameritas Standard PPO		4023 Ameritas Preventative PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
<b>Annual maximum per person</b>	\$2,000	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000
<b>Type 1 Preventive</b> Cleanings, exams, x-rays, fluoride (for children), etc.	100%	100%	100%	80%	100%	80%
<b>Type 2 Basic</b> Fillings (amalgam or composite), root canals, periodontal work (treatment of gum disease), extraction of teeth, etc.	80%	80%	80%	50%	80%	50%
<b>Type 3 Major</b> Crowns, dentures, bridges, dental implant, etc.	50%	50%	50%	30%	0%	0%
<b>Allowance</b>	Discounted Fee	Average U & C	Discounted Fee	Average U & C	Discounted Fee	Average U & C
<b>Waiting period</b>	None	None	None	None	None	None

### Deductible: Type 2 and/or Type 3

	Employee	Employee and spouse	Employee and children	Employee and family
Amount per calendar year	\$50	\$100	\$100	\$150

## Orthodontia benefits

Orthodontia summary	4021 Ameritas Indemnity w/PPO	4022 Ameritas Standard PPO	4023 Ameritas Preventative PPO
<b>Allowance (all plans)</b>	In-network: Discounted fee; Out-of-network: U & C		
<b>Plan benefit</b>	50%	50% In-network 30% Out-of-network	N/A
<b>Deductible</b>	None	\$50/Lifetime	
<b>Coverage for adults</b>	Yes	Yes	
<b>Lifetime maximum (per person)</b>	\$2,500	\$2,000 In-network \$1,500 Out-of-network	
<b>Waiting period</b>	None	12 month** can be satisfied with prior credible coverage	

## Monthly rates

Monthly rates	Indemnity with PPO	Standard PPO	Preventive PPO
Employee only	\$43.46	\$36.06	\$26.16
Employee and spouse	\$80.60	\$67.60	\$49.46
Employee and children	\$91.78	\$75.64	\$52.94
Employee, spouse and children	\$132.54	\$110.16	\$77.58

For plan limitation and exclusions, visit <https://explore.ameritas.com/stateoffl/wp-admin/>.

## Things to know:

- The Ameritas Dental Network is the second largest PPO in the state of Florida, so you have convenient access to both general and specialist dental providers.
- You are free to visit any provider you choose! Your out-of-pocket costs may be 25-50% lower when visiting a network provider.
- When visiting an out-of-network provider, if the dentist's charge is more than your plan allowance, this will be an out-of-pocket expense for you.
- Network providers accept payment directly from Ameritas, an option which is also available to out-of-network providers.
- You can nominate a dentist to join the network via the link on [explore.ameritas.com/stateoffl](https://explore.ameritas.com/stateoffl), or by calling our provider relations department at 800-755-8844.
- Visit [explore.ameritas.com/stateoffl](https://explore.ameritas.com/stateoffl) and click Find a Provider to view your local network listing of general and specialty providers. Your network is Ameritas Classic PPO.

To view more plan details and a dental plan video, visit [explore.ameritas.com/stateoffl](https://explore.ameritas.com/stateoffl).



### How to enroll

Enroll electronically on the People First website at <https://peoplefirst.myflorida.com>.



## Common questions

### What is the deductible?

The deductible is an out-of-pocket expense that applies before plan benefits take effect on Basic and Major procedures. The remaining amount will be paid at the listed benefit level. There is no deductible on preventive visits.

The calendar year deductible is determined by who is covered under your dental plan, no more than \$50 will be applied toward the annual deductible per person, until the full family deductible for Type 2 and Type 3 services is met.

### When can I switch plans?

You may change plans during annual enrollment. There are no additional waiting periods if you switch between Ameritas plans. The 12 month wait for orthodontic coverage on the Standard PPO plan, may be waived if your prior plan included orthodontics.

### What if I have a dental treatment in progress and switch plans?

Dental treatments are billed based on the date each service is performed. For example, the day your provider starts a root canal or prepares a crown is considered the date of service. If you have a service in progress that requires multiple visits, claims for services received before January 1, 2021 will be submitted to your previous plan or dental carrier. Claims for dental services performed January 1 or after will be submitted to your new plan.

Some services go hand-in-hand, such as a tooth extraction and replacement. If a tooth was extracted under prior coverage, you have 12 months after the date of extraction to replace the tooth under your new plan. If those services are performed under different insurance carriers, your dentist should provide documentation of the previous procedure because we do not have access to your claim history with other carriers prior to January 1.

### If my current dentist is not in the Ameritas network, will I pay significantly more for dental services?

When you visit an out-of-network dentist, the amount that we reimburse you or your provider is based on the average charge. If the charge happens to be higher than your plan allowance, the difference will be an out-of-pocket expense. You can ask your provider to submit a pretreatment estimate to Ameritas so you and your provider can see exactly how the claim will be processed and what you will pay.



## Orthodontia benefits

### What is the orthodontia waiting period?

- Indemnity with PPO: There is no waiting period for orthodontia benefits.
- Standard PPO: There is a 12-month waiting period before orthodontia benefits begin. If you are new to the Ameritas dental plan and had prior orthodontic coverage, you may submit documentation for consideration to waive the waiting period.
- Preventive PPO: No orthodontia benefits are available with this plan.

### What if someone is in the middle of an orthodontic treatment plan?

For orthodontia programs that were covered under your previous plan, and are in progress, Ameritas will coordinate benefits between your old plan and the new plan to make sure you get the remaining maximum benefit.

For example, if the previous plan had paid \$750 toward orthodontic treatment, you would still be eligible for an additional \$1,250 under the Ameritas plan. Ameritas reimburses orthodontic payments quarterly. We encourage you or your orthodontic provider to contact Ameritas with any questions you may have. The following example shows orthodontic benefit payments under the Ameritas Plan (\$2,000 lifetime maximum) for a patient who paid \$750 last year under the previous plan.


Remaining months ortho treatment	Lifetime maximum	Paid under prior plan	Ameritas scheduled to release	Number of quarters	Benefits scheduled to be released each quarter
3	\$2,000	\$750	\$1,250	1	\$1,250
6	\$2,000	\$750	\$1,250	2	\$625
9	\$2,000	\$750	\$1,250	3	\$417
12	\$2,000	\$750	\$1,250	4	\$313



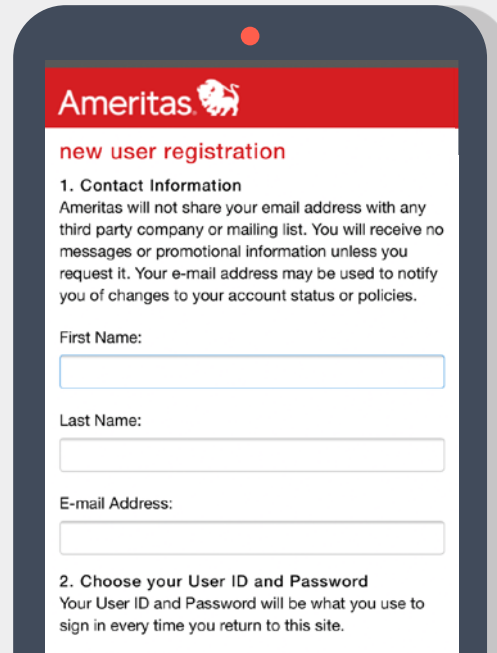
# Find everything you need on any device

Register for your secure member account at [ameritas.com](https://www.ameritas.com).

## One-time set up is quick and easy

- Go to [ameritas.com](https://www.ameritas.com)
- Click **Account Access** in the upper right corner  
or  **Account Access** on a mobile device
- Select the Dental/Vision/Hearing drop-down
- Choose “Secure Member Account”
- On the Login page select **Register Now**
- Complete the New User Registration form

Using online services helps to minimize your risk of identity theft, protect your privacy and get your benefit information faster than through the mail.



The image shows a smartphone screen displaying the Ameritas new user registration form. The form is titled "new user registration" and is divided into two sections. The first section, "1. Contact Information", includes a disclaimer about email sharing and three input fields for "First Name", "Last Name", and "E-mail Address". The second section, "2. Choose your User ID and Password", includes a disclaimer about the User ID and Password and a field for the password.

## You have 24/7 access to your:

- personalized ID card; print it or save it to your smartphone
- claim status and a summary of how benefits were calculated and payments were processed
- plan details including maximum benefit and deductible amounts, and your used versus remaining benefits

## Sign up to receive your Explanation Of Benefits (EOB) statements online

Compared to paper, online statements are:



Secure



Detailed



Better for  
the environment



Convenient





Faster





# Save more with Ameritas

As an Ameritas insured member, you have access to a prescription drug savings card that can be used to save on prescriptions for yourself and your family, friends, even the family pet. This savings card is not related to the prescription drug coverage through your medical plan.

<p><b>Prescription Drug Savings Card</b></p> <p> </p> <p>Member Name: _____</p> <p>RxBin # 017529 Group # AMERITAS Member ID # AMER2233 PCN: AMRX</p> <p>This is not insurance Administered by EnvisionSavings</p>	<p><b>THIS IS NOT INSURANCE</b></p> <p>Certain terms and conditions apply. View terms and conditions at <a href="http://ameritas.com/rxterms">ameritas.com/rxterms</a>. Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically.</p> <p>For prescription discount drug pricing please visit <a href="http://ameritas.com/rxpricing">ameritas.com/rxpricing</a>.</p> <p>Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit <a href="http://ameritas.com/rxpharmacy">ameritas.com/rxpharmacy</a>.</p> <p>Pharmacy and member help desk <b>1-877-684-0032</b></p> <p>This is a FREE card and may not be sold.</p>
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## Prescription savings

You and your covered dependents can save on prescription medications at **over 60,000 pharmacies across the nation** including CVS, Walgreens, Rite Aid and Walmart. Participating pharmacies give your normal health care pharmacy benefit, or the Rx discount, whichever saves you more. Switching to generic and presenting the card **saved 97% on one prescription.\***

Find a pharmacy near you – <http://www.emsmed.com/vendors/pharmacy.aspx>

Look up a price – <http://www.emsmed.com/vendors/rxpricing.aspx?groupid=Ameritas>

~~\$425~~ NAME BRAND

**\$11** GENERIC BRAND

\* On average, you could see up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined. Illustration numbers are rounded to the nearest dollar amount, based on Lexapro TAB 20MG and Escitalopram TAB 20MG, ZIP 68510.

## Eyewear savings

### Ameritas Eyewear Savings Card



Member Name: \_\_\_\_\_

**Members:** To locate a Walmart Vision Center near you, visit [http://www.walmart.com/cservice/ca\\_storefinder.gsp](http://www.walmart.com/cservice/ca_storefinder.gsp). Call 800-487-5553 with questions.

As an Ameritas insured member, you can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide (excludes contacts). Get your eyewear savings card through your secure account at [ameritas.com](http://ameritas.com). This discount is not insurance.



#### Top quality frames

for the entire family including today's most popular brands.



#### Lens options

that come with scratch resistant coating for no additional charge.



#### Safety eyewear

The prescription and eyewear discounts are not insurance and are no additional cost to your plan premium.



## Here to help

If you have questions about your plan benefits, call our customer connections team. Our claims contact center associates have earned **BenchmarkPortal's Center of Excellence award since 2006**, an achievement held only by five other companies.



Overall caller satisfaction score of 4.8 out of five



99% claims processing accuracy



English and Spanish, multilingual interpretation



Claims processed in an average of 10 business days

### Claims, benefit and provider network questions:

group@ameritas.com | 800-487-5553  
Monday - Thursday, 6:00 a.m. – 11:00 p.m. (EST)  
Friday, 6:00 a.m. – 7:30 p.m. (EST)  
877-721-2224

**¿en español?** Ameritas offers Spanish-speaking claims center representatives and a variety of Spanish documents, as well as telephone interpretation services in a wide range of languages.

**Worldwide support.** AXA Assistance provides you with dental and vision provider referrals and appointment coordination when you're traveling outside the U.S. AXA has offices in more than 30 countries, answering calls 24 hours a day. Immediately after a call comes in, an assistance coordinator assesses the situation, provides credible provider referrals and can even help with making the appointment. Access AXA contact details via your secure member account at ameritas.com.

**Dental health report card.** Find out where your dental health stands and how to improve it. After 12 months of using your dental benefits, Ameritas will provide you with a dental health report card. It was developed through the University of Nebraska Medical Center College of Dentistry and includes feedback on your dental health status and dental care tips specific to you.



This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2020 Ameritas Mutual Holding Company.