

**CITY OF LINCOLN
Dental Plan Highlights**

Freedom of Choice

<u>Coinsurance (Plan Pays)</u>	<u>Participating Dentist</u>	<u>Non-Participating Dentist</u>
Type I(A) Preventive Procedures <i>exams, cleanings, x-rays</i>	100%	100%
Type I(B) Basic Procedures..... <i>fillings, root canals, gum disease, sealants, extractions</i>	80%	80%
Type II Major Procedures..... <i>crowns, dentures, bridges</i>	80%	50%
Orthodontia & TMJ Procedures <i>(Adult & child orthodontia)</i>	50%	50%

Deductible Amounts

Type I(A) Preventive Procedures		
Deductible Waived for Preventive Procedures	\$0	\$0
Type I(B) Basic and Type II Major Procedures		
Calendar Year-Per Person-3 Family Accum	\$25/\$75	\$50/\$150
Orthodontia & TMJ Procedures		
	\$0.....	\$0

Maximum

Type I (A)(B) and Type II Procedures		
Calendar Year-Per Person.....	\$2000	\$2000
Orthodontia & TMJ Procedures		
Calendar Year-Per Person.....	\$2000	\$2000



Dental Insurance...A Low Cost Benefit:

You can assure yourself of getting all or a majority of your premium back in the form of benefits if all you use are the preventive procedures.

For example: If you were to go to the dentist twice a year for typical check-ups, including two adult exams, two cleanings and two sets of bitewing x-rays, Ameritas would reimburse up to \$264.00 per year (based on Lincoln costs).

Thus, there is no reason for poor dental health. With all the advances in dental care, regular checkups and proper dental maintenance, no one should suffer from tooth decay or dental disease. By participating in the City of Lincoln dental program, you have the opportunity to make regular checkups much easier and less costly.

This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the dental benefits available through Ameritas Life Insurance Corp. You will receive a certificate which will provide a more complete description of the plan after you enroll.

For information about participating dentists (PPO) visit www.ameritasgroup.com

