

2011
Dental Plan Highlights
for State of Wisconsin Employees



Ameritas Group puts their customers first. And second. And third. Always. For Ameritas Group, it's about more than just providing coverage. It's about making the complicated world of benefits uncomplicated. Dean Health Plan has partnered with Ameritas Group Dental to offer dental coverage.

Network

Ameritas Group wants to make it easier for people all across the country to see their dentist. That's why they offer more than 130,000 provider access points nationwide. The Ameritas PPO is a group of dentists who agree to provide dental services at discounted fees to individuals covered under Ameritas' dental insurance plans. In many cases, PPO savings apply even on non-covered services. To find out if your dentist is a member of the Ameritas PPO network, or to find a network dentist that is most convenient for you, visit deancare.com/wi-employees and select 'Group Dental Providers.' You can also call the Customer Care Center at (800) 279.1301.

Summary of Benefits	Network Provider based on contracted fee	Out-of-Network Provider* based on Network Provider charges
Co-Payment: \$25 per visit for preventive and/or basic services by an out-of-network provider. The co-payment is waived for all orthodontic procedures.		
Type I Preventive Procedures Exams and bitewing x-rays (2 per calendar year) Cleanings (2 per calendar year)	100%	100%
Type II Basic Procedures Sealants (age 14 and under), restorative amalgams, restorative composites	80%	80%
Maximum Calendar Year - Per Person The maximum amounts are a combined benefit, including in-network and out-of-network benefits.	\$2,000	\$2,000
Orthodontia (under age 19) Ortho benefits will be offset by any ortho benefits paid by prior carrier for each specific dependent.		
Orthodontia	50%	50% based on Usual and Customary charges
Maximum Lifetime - Per Person	\$1,750	\$1,750

* Out-of-Network benefit allowances will be based on Network Provider contracted fees in the following counties: Brown, Dane, Eau Claire, Green, Kenosha, La Crosse, Milwaukee, Outagamie, Ozaukee, Racine, Rock, Sauk, Sheboygan, Washington, Waukesha, Winnebago. With an out-of-network provider, outside these counties, allowances are based on the dentist's actual charges.

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Customer Service

We're Here to Help

At Dean Health Plan we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our Customer Care Center will be pleased to assist you 7:30 a.m. to 5:00 p.m., Monday through Thursday, and 8:00 a.m. to 4:30 p.m. on Friday. You can speak to them at 800.279.1301.

PPO Information

To find out if your dentist is a member of the Ameritas PPO network, or to find a network dentist that is most convenient for you, visit deancare.com/wi-employees and select 'Group Dental Providers.' Under the Dental Information call out on the right side of the page you can also find information about your coverage, FAQs, you can review your complete employee certificate

While using a PPO dentist will almost always lower your out-of-pocket costs, every Ameritas Group plan gives you the freedom to visit any dentist you choose.

Ameritas PPO dentists agree to charge plan members based on negotiated fees, often including discounts for non-covered services such as whitening procedures, root canals, and dental implants. This results in member savings when visiting an Ameritas PPO plan provider.

Note: Outside of Wisconsin, state law may impact the availability of discounts.

Pretreatment

Ameritas Group does not require a pretreatment authorization for any procedure. However we recommend a pretreatment estimate of benefits for any dental work you consider expensive. If you want to know your share of the cost up front, simply ask your dentist to submit the information for a pretreatment estimate to the Ameritas customer relations department: Ameritas Group Claims, PO Box 82520, Lincoln, NE 68501, fax: 402.467.7336.

Ameritas will inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

This document is a highlight of plan benefits provided by Ameritas Group Dental as selected by Dean Health Plan. It is not a certificate of insurance and does not include exclusions and limitations. Certificates will be available online by going to deancare.com/wi-employees. If you would like a printed copy of your certificate, please call Dean Health Plan at 800.279.1301.

Ameritas Group, a division of Ameritas Life Insurance Corp. (Ameritas Life), a UNIFI Company, offers group dental and eye care products nationwide. Certain plan designs may not be available in all areas. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, call 800.659.2223. Ameritas Group's dental and eye care products (9000 Ed. 01-05) are issued by Ameritas Life. ©2010 Ameritas Life Insurance Corp. Ameritas, the bison symbol and "We're Ameritas. We're for people." are registered service marks of Ameritas Life, UNIFI Mutual Holding Company or Ameritas Holding Company.