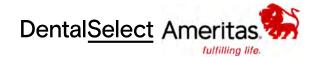
NEXTT AFFILIATED INC

Policy #: 030-8430



U&C

Dental Plan Benefits

Networks: Platinum Coinsurance

Type 1 Preventive No Waiting Period	100%
	Routine Exam (2 per Benefit Period)
	Bitewing X-rays (2 per Benefit Period)
	Cleaning (2 per Benefit Period)
	Fluoride for Children 15 and under (2 per Benefit Period)
Type 2 Basic No Waiting Period	80%
	Sealants 15 and under (1 in 3 years permanent molars and bicuspids)
	Surgical Extractions
	Simple Extractions
	Restorative Amalgams
	Restorative Composites
	Endodontics (nonsurgical)
	Periodontics (nonsurgical)
	Endodontics (surgical)
	Periodontics (surgical)
Type 3 Major No Waiting Period	50%
	Crowns (1 in 5 years per tooth)
	Prosthodontics (Bridges, Dentures) (1 in 5 years)
	Implants (1 in 5 years)
Deductible	
Type 1	\$0
Type 2 and 3 Family Maximum	\$50 per person, per calendar year \$150 per Calendar Year
i ailiiy waxiiluiii	φ150 per Calendar Tear
Benefit Year Maximum	
Type 1, 2, and 3 (per person, per calendar year)	\$3,000
Claims Allowance	

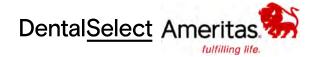
Open Enrollment

In network allowance is discounted fee

If you do not elect to participate when initially eligible, you may elect to participate at the policyholder's next enrollment period, which normally coincides with the policy anniversary date.

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Provider Flexibility and Network Savings

Members aren't limited to one particular dentist, or a small group of providers, who may or may not be taking new patients. Each plan member is free to visit any provider they choose, including your current dentist, regardless if they are in- or out-of-network. And family members do not have to see the same dentist. When you visit an in-network dentist there are no claim forms to complete. For a list of network dentists in your area, go to Find A Provider at Ameritas.com.



The Ameritas Dental Network is one of the nation's largest.

Network providers have agreed to charge 25-50% less than their regular rates which can lower your out-of-pocket costs.

Member Savings

Prescription savings

Just for participating in our dental, vision or hearing care plans, members can save big on prescription medications through one of the world's largest retailers. No additional cost. Only savings.

xtra Value

Our plan members, their covered dependents can save on prescription medications at over 60,000 pharmacles across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the prescription discount, whichever saves them more. Even if the employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount.

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

Rx Savings

Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.



Save on frames and lenses

Save up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. This is available to you without any additional cost to your plan premium.

You may receive savings on the following vision care products at Walmart Vision Centers:



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



 wide selection of lens options; all lenses come with scratch resistant coating for no additional charge.



· safety eyewear.

Guarantees

Walmart Vision Centers stand behind their products and workmanship by offering:

- . 60-day frame and lens satisfaction guarantee.
- 12-month replacement guarantee on broken or damaged frames or lenses.
- · lifetime adjustments and cleanings.

Customer Service

Customer Connections 800-999-9789 www.dentalselect.com

Monday - Thursday 7am-6:00 pm, Friday 7am-5:30 pm MST

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp., and administered by Dental Select, as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.