

Effective Date: 9/1/2015

Plan Benefit	High Plan	Low Plan
Type 1	100%	80%
Type 2	80%	70%
Type 3	50%	NA
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum	\$50/Calendar Year Type 2 Waived Type 1 3 Family Maximum
Maximum (per person)	\$1,500 per calendar year	\$750 per calendar year
Allowance Type 1	90th U&C	90th U&C
Allowance Type 2	Maximum Procedure Allowance	Maximum Procedure Allowance
Allowance Type 3	Maximum Procedure Allowance	None
Dental Rewards®	Included	Included
Ameritas Rewards <sup>SM</sup>	Included	NA

**Orthodontia Summary - Child Only Coverage**

Allowance	U&C	No Ortho
Plan Benefit	50%	
Lifetime Maximum (per person)	\$1,000	
Ameritas Rewards <sup>SM</sup> Lifetime (per person)	\$100	
Waiting Period	New Treatment Plan and Services Only 12 months New Enrollees Only	

**Sample Procedure Listing** (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3 (High Plan Only)
<ul style="list-style-type: none"> <li>Routine Exam (2 per benefit period)</li> <li>Bitewing X-rays (2 per benefit period)</li> <li>Full Mouth/Panoramic X-rays (1 in 3 years)</li> <li>Periapical X-rays</li> <li>Cleaning (2 per benefit period)</li> <li>Fluoride for Children 18 and under (1 per benefit period)</li> </ul>	<ul style="list-style-type: none"> <li>Sealants (age 16 and under)</li> <li>Space Maintainers</li> <li>Restorative Amalgams</li> <li>Restorative Composites</li> <li>Endodontics (nonsurgical)</li> <li>Endodontics (surgical)</li> <li>Periodontics (nonsurgical)</li> <li>Periodontics (surgical)</li> <li>Denture Repair</li> <li>Simple Extractions</li> <li>Complex Extractions</li> <li>Anesthesia</li> </ul>	<ul style="list-style-type: none"> <li>Onlays</li> <li>Crowns (1 in 5 years per tooth)</li> <li>Crown Repair</li> <li>Implants</li> <li>Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)</li> </ul>

**Orthodontia Waiting Period - new enrollees only (High Plan)**

The group of initial employees who enroll in this plan have no waiting period for orthodontia benefits. Anyone hired after the initial plan enrollment will have a 12-month waiting period, after they enroll in this dental plan, before they are eligible to receive orthodontia benefits.

**U&C Disclosure**

Usual and Customary ("U&C") describes those dental charges that we have determined to be the usual and customary charge for a given dental procedure within a particular ZIP code area. U&C levels are based on experience from the Company and an independent outside source of claim charge information.

**Maximum Procedure Allowance (MPA)**

- With MPA, the plan allowance for each covered procedure is established according to the median dentist charges in the ZIP Code area where services are provided.
- Keeps cost-conscious plan members from subsidizing those who use more expensive dentists.
- Reimbursement allowances automatically adjust if there's an increase or decrease in the overall charges in the area.

Dental Rates	High Plan	Low Plan
Employee	\$32.08	\$14.26
Employee + 1	\$58.96	\$26.18
Employee + 2	\$85.70	\$49.70

**Ameritas Rewards<sup>SM</sup> (Feature with High Plan)**

Ameritas Rewards is an enhanced product that offers an increased maximum for orthodontia as well as dental. It allows members to utilize unused dental maximum carryover amounts from previous years towards dental benefits or up to \$100 for additional orthodontia coverage. Employees and their covered dependents may accumulate dental rewards with an unlimited maximum carryover amount. These rewards can be used to increase the maximum for dental or orthodontia subject to applicable deductible, coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. A member is eligible to earn rewards again the next year.

Benefit Threshold	\$750	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Ameritas Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$150	Additional bonus is earned if the member sees a network provider
Maximum Carryover	Unlimited	Maximum possible accumulation for Dental Rewards and PPO Bonus combined

**Dental Rewards<sup>®</sup> (Feature with Low Plan)**

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. In addition, a person earning dental rewards who submits a claim for services received through the dental network earns an extra reward, called the PPO Bonus. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold	\$250	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$125	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$50	Additional bonus is earned if the member sees a network provider
Maximum Carryover	\$500	Maximum possible accumulation for Dental Rewards and PPO Bonus combined

**Dental Network Information**

Both the High Plan and Low Plan have the freedom to use any licensed dental provider. However, both plans include access to the Ameritas PPO Network. To find a provider, visit [ameritas.com](http://ameritas.com) and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. Members utilizing a PPO provider may experience lower out of pocket costs due to negotiated fees with in-network providers.

**Questions?**

**Prior to 9/1/2015:** Ameritas offers a toll free **Welcome Line at 877-495-5581** for employees or their dependents to call with general questions about the dental plan, look for PPO providers, etc. During this time, members can also view general plan information or search for PPO providers online at: [www.ameritas.com/group/olbc/egyptianschooltrust](http://www.ameritas.com/group/olbc/egyptianschooltrust)

**After the plan goes into effect on 9/1/2015**, members can call 800-487-5553 or visit [www.ameritas.com](http://www.ameritas.com). On this website, members can select Account Access in the upper right hand corner to set up a user ID and password to check claim status, view detailed plan information, search for PPO providers and more.

**This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by The Egyptian Trust. 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 Ameritas.**