

fulfilling life

Group benefits for Missouri State Troopers' Association

INSURANCE BENEFITS

All rates are monthly & must be payroll deducted for actively employed members. Retiree rates are all paid monthly with ACH withdrawal.

	DENTAL (Ameritas)	VISION (Ameritas)
Member	\$ 34.50	\$ 9.50
Member + 1	\$ 69.00	\$14.00
Member + Family	\$103.00	\$18.00



Missouri State Troopers' Association

Dental Highlight Sheet



Dental Plan Summary

Plan Benefit	In Network	Out of Network
Type 1	100%	100%
Type 2	80%	80%
Type 3	50%	50%
Deductible	\$50 Lifetime Type 2,3 Waived Type 1	\$50 Lifetime Type 2,3 Waived Type 1
Maximum (per person)	\$1,000 per calendar year	\$750 per calendar year
Waiting Period	None	None

Orthodontia Summary - Child Only Coverage

Plan Benefit	In Network	Out of Network
Lifetime Maximum (per person)	50%	50%
Waiting Period	\$750	\$750
	None	None

**Maximum is lifetime for both in network and out of network.

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

Type 1	In Network Type 2	Type 3
- Routine Exam (2 per benefit period) - Bitewing X-rays (1 per benefit period) - Full Mouth/Panoramic X-rays (1 in 3 years) - Periapical X-rays - Cleaning (2 per benefit period) - Fluoride for Children 18 and under (1 per benefit period) - Space Maintainers	- Sealants (age 18 and under) - Fillings for Cavities - Restorative Composites - Endodontics (nonsurgical) - Endodontics (surgical) - Periodontics (nonsurgical) - Periodontics (surgical) - Simple Extractions - Complex Extractions - Anesthesia	- Onlays - Crowns (1 in 10 years per tooth) - Crown Repair - Denture Repair - Implants - Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)
Type 1	Out of Network Type 2	Type 3
- Routine Exam (2 per benefit period) - Bitewing X-rays (1 per benefit period) - Full Mouth/Panoramic X-rays (1 in 3 years) - Periapical X-rays - Cleaning (2 per benefit period) - Fluoride for Children 18 and under (1 per benefit period) - Space Maintainers	- Sealants (age 18 and under) - Fillings for Cavities - Restorative Composites - Endodontics (nonsurgical) - Endodontics (surgical) - Periodontics (nonsurgical) - Periodontics (surgical) - Simple Extractions - Complex Extractions - Anesthesia	- Onlays - Crowns (1 in 10 years per tooth) - Crown Repair - Denture Repair - Implants - Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)

Monthly Rates

Employee Only (EE)	\$34.50
EE + 1 Dependent	\$69.00
EE + 2 or more Dependents	\$103.00

Missouri State Troopers' Association

Dental Highlight Sheet



Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of Missouri State Troopers' Association. At Ameritas Group, 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 relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to ameritas.com.

Dental Network Information

To find a provider, visit ameritas.com and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553.

Your provider network is Ameritas Classic Network.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll 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.

Open Enrollment

If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on January 1. If you do not enroll during your company's open enrollment period, then you will be subject to the Late Entrant Provision.

Dental Cost Estimator

Members can use our dental cost estimator at any time to find average procedure charges in their area. The estimates do not include network discounts or plan benefits. Find the dental cost estimator at ameritas.com/applications/group/estimator.

After coverage begins, members can view average in-network charges in their secure member account. Members also may ask their dentist's office to submit a pretreatment estimate so they can see exactly how a proposed service would be covered and avoid any surprises. The pretreatment estimate is based on their plan benefits.

Worldwide Support

If a member has a dental emergency outside the U.S., AXA Assistance can help. AXA provides credible provider referrals and can even help with making the appointment. Providers referred by AXA are not members of the Ameritas network. AXA contact information is available in the secure member account.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. 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.