

Dental insurance can be just as important to a lifetime of good health as your medical plan. Take a closer look at these benefits before your enrollment deadline.

Employee Dental Benefits

effective 8/1/2024

American University Student Dental Plan

Using your benefits is easy

Visit any dental provider

You are free to visit any provider, including your current dentist, regardless if they are in- or out-of-network. Plus, your family members do not have to see the same dentist.



Save with a network provider

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. See if your dentist is in the network. Visit ameritas.com – Find a Health Provider.

Quickly access your information

With your secure online member account, you can check plan benefits and claim status, sign up for electronic benefit statements, access discount ID cards, and much more. Just go to ameritas.com and select Sign In, Dental, Vision & Hearing, Member Sign In to get started after your benefit coverage begins.



AU Student Health Plan

Dental Highlight Sheet



Plan 1: Dental Plan Summary

Effective Date: 8/1/2024

Plan Benefit	
Type 1	Maximum Covered Expense
Type 2	Maximum Covered Expense
Type 3	Maximum Covered Expense
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum (per person)	\$1,200 per calendar year
Allowance	Maximum Covered Expense
Waiting Period	None
Annual Eye Exam	None
Annual Open Enrollment	Included

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

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 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) Sealants (age 15 and under) Space Maintainers 	<ul style="list-style-type: none"> Fillings for Cavities Restorative Composites (anterior and posterior teeth) Denture Repair Simple Extractions Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) Complex Extractions

Annual Rates

Student	\$192.96
Spouse	\$192.00
All Children	\$242.40

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of AU Student Health Plan. 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.

eCard

Once you are enrolled in the plan, register for your secure member account at www.ameritas.com. Click on account access (at top right), select Dental/Vision/Hearing, then Secure Member Account. You'll have 24/7 access to your electronic ID card (to print or save to your smartphone), look up your benefits, review your claims, use the dental cost estimator and more! Using online services helps to minimize your risk of identity theft, protect your privacy and get your benefit information faster than through the mail.


Know your cost

Do you want to know the average cost of a root canal? Or how much a crown costs? Use the dental cost estimator to find average procedure charges in your area. Estimates do not include network discounts or plan benefits. Find the dental cost estimator at ameritas.com/applications/group/estimator.

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

Get more from your benefits

Prescription drug savings: Save at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. Participating pharmacies give your normal health care pharmacy benefit, or the prescription discount, whichever saves you more. You can share this discount card with friends and family.

<p>Prescription Drug Savings Card</p> <p> fulfilling life.</p> <p>Member Name: _____</p> <p>RxBin # 017529 Group # AMERITAS Member ID # AMER2233 PCN: AMRX</p> <p>This is not insurance Administered by Elixir Savings</p> <p>GR 6269 10-20</p>	<p>THIS IS NOT INSURANCE</p> <p>Certain terms and conditions apply. View terms and conditions at ameritas.com/rxterms. Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically.</p> <p>For prescription discount drug pricing please visit ameritas.com/rxpricing.</p> <p>Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit ameritas.com/rxpharmacy.</p> <p>Pharmacy and member help desk 1-877-684-0032</p> <p>This is a FREE card and may not be sold.</p> <p>GR 6269 10-20</p>
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Eyewear savings: As an Ameritas insured member, you can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide.



Worldwide support: If you're traveling outside the U.S. and have a dental or vision emergency, AXA Assistance can help find a provider and schedule an appointment. Please note these are not Ameritas providers. AXA is part of a global organization with offices in more than 30 countries.¹

These services and discounts are offered at no additional cost and are not insurance. The savings cards and more information are available in your secure member account.

¿en español?: Ameritas offers Spanish-speaking claims representatives and a translation service in many languages. After your coverage begins, call 800-487-5553.



¹ Dental or vision provider referral assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Providers referred by AXA are not members of the Ameritas network. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply. This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This piece is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Dental, vision and hearing care products (9000 Rev. 03-16 for Group and 9000 Rev. 02-19 for Individual, dates may vary by state) are issued by Ameritas Life. The Dental and Vision Networks are not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Ameritas, the bison design, "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2021 Ameritas Mutual Holding Company.