

- | Annual maximum up to \$5,000
- | No waiting periods for all dental categories
- | \$100–lifetime deductible
- | Every day effective dates
- | Guaranteed acceptance

	Spirit Preventive Plus PPO	Spirit Core PPO	Spirit Pinnacle Network	Spirit Senior Preferred Network
	Year 1 Year 2 Year 3	Year 1 Year 2 Year 3	Year 1 Year 2 Year 3	Year 1 Year 2 Year 3
<b>Annual Max</b>	\$750   \$1000   \$1250	\$1200   \$1200   \$1200	\$1200   \$2500   \$5000	\$3500   \$3500   \$3500
<b>Preventive</b>	100%   100%   100%	100%   100%   100%	100%   100%   100%	100%   100%   100%
<b>Basic</b>	50%   60%   70%	50%   65%   80%	50%   60%   80%	65%   80%   90%
<b>Major</b>	20%   30%   40%	25%   50%   50%	25%   30%   50%	10%   50%   65%
<b>Ortho</b>	NA	10%   25%   50%	10%   25%   50%	NA
<b>Hearing</b>				\$200   \$300   \$400

	Spirit Core Choice	Spirit Pinnacle Choice	Spirit Senior Preferred Choice
	Year 1 Year 2 Year 3	Year 1 Year 2 Year 3	Year 1 Year 2 Year 3
<b>Annual Max</b>	\$1200   \$1200   \$1200	\$1200   \$2500   \$5000	\$3500   \$3500   \$3500
<b>Preventive</b>	100%   100%   100%	100%   100%   100%	100%   100%   100%
<b>Basic</b>	50%   65%   80%	50%   60%   80%	65%   80%   90%
<b>Major</b>	25%   50%   50%	25%   30%   50%	10%   50%   65%
<b>Ortho</b>	10%   25%   50%	10%   25%   50%	NA
<b>Hearing</b>			\$200   \$300   \$400

Underwritten by Ameritas Life Insurance Corp. | 5900 O Street Lincoln, NE 68510

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## Spirit Preventive PPO

	Year 1	Year 2	Year 3
<b>Annual Max</b>	\$750	\$1000	\$1250
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	50%	60%	70%
<b>Major</b>	20%	30%	40%

### Preventive

- | Two exams per benefit year
- | Two cleanings per benefit year

### Basic

- | Basic fillings
- | Space maintainers
- | One series of bitewing X-rays per benefit year
- | Sealants under age 16
- | One topical fluoride per benefit year under age 16

### Major

- | Simple extractions
- | One diagnostic X-ray, full or panoramic in any 3-year period
- | Oral surgery
- | Endodontic treatment
- | Periodontic services
- | Restoration services; inlays, onlays and crowns
- | Prosthetic services; bridges and dentures

## Spirit Core PPO

	Year 1	Year 2	Year 3
<b>Annual Max</b>	\$1200	\$1200	\$1200
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	50%	65%	80%
<b>Major</b>	25%	50%	50%
<b>Ortho</b>	10%	25%	50%

### Preventive

- | Two exams per benefit year
- | Three cleanings per benefit year

### Basic

- | Space maintainers
- | One series of bitewing X-rays per benefit year
- | Sealants under age 16
- | One topical fluoride per benefit year under age 16

### Major

- | Basic fillings
- | Simple extractions
- | Implants
- | One diagnostic X-ray, full or panoramic in any 3-year period
- | Oral surgery
- | Endodontic treatment
- | Periodontic services
- | Restoration services; inlays, onlays and crowns
- | Prosthetic services; bridges and dentures

### Orthodontia

| Orthodontic care for the proper alignment of teeth is provided only to dependent children who are under 19 when treatment is received  
| Coverage is 10% in benefit year one, 25% in benefit year two and 50% in benefit year three with a \$1,200 lifetime maximum per child

## Spirit Pinnacle Network

	Year 1	Year 2	Year 3
<b>Annual Max</b>	\$1200	\$2500	\$5000
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	50%	60%	80%
<b>Major</b>	25%	30%	50%
<b>Ortho</b>	10%	25%	50%

### Preventive

- | Two exams per benefit year
- | Three cleanings per benefit year

### Basic

- | Basic fillings
- | Space maintainers
- | One series of bitewing X-rays per benefit year
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## Spirit Senior Preferred Network

	Year 1	Year 2	Year 3
<b>Annual Max</b>	\$3500	\$3500	\$3500
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	65%	80%	90%
<b>Major</b>	10%	50%	65%
<b>Hearing</b>	\$200	\$300	\$400

### Preventive

- | Two exams per benefit year
- | Two cleanings per benefit year

### Basic

- | One series of bitewing X-rays per benefit year

### Major

- | Basic fillings
- | Implants
- | Simple extractions
- | One diagnostic X-ray, full or panoramic in any 3-year period
- | Oral surgery
- | Endodontic treatment
- | Periodontic services
- | Restoration services; inlays, onlays and crowns
- | Prosthetic services; bridges and dentures

## Spirit Core Choice

	Year 1	Year 2	Year 3
<b>Annual Max</b>	\$1200	\$1200	\$1200
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	50%	65%	80%
<b>Major</b>	25%	50%	50%
<b>Ortho</b>	10%	25%	50%

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<b>Major</b>	10%	50%	65%
<b>Hearing</b>	\$200	\$300	\$400

### Preventive

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### Basic

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