

- | Annual maximum up to \$2,000
- | No waiting periods for most dental categories
- | \$100-lifetime deductible
- | Every day effective dates
- | Guaranteed acceptance

	Spirit Core PPO 1200			Spirit Core PPO 2000		
	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Annual Max	\$1200	\$1200	\$1200	\$2000	\$2000	\$2000
Preventive	100%	100%	100%	100%	100%	100%
Basic	50%	80%	80%	50%	80%	80%
Major	50%	50%	50%	50%	50%	50%
Ortho	0%	50%	50%	0%	50%	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

- | 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
- | Basic fillings
- | Coverage for Major Services on an annual basis cannot exceed 50% of the total benefit year maximum

Orthodontia

- | Orthodontic care for the proper alignment of teeth is provided only to dependent children who are under 19 when treatment is received

- | Coverage begins in benefit year two at 50% with a \$1,200 lifetime maximum per child

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

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