

PrimeStar® Dental Plans

Individual dental insurance – CT, IL, NJ

Plan features

- No waiting periods
- Preventive Plus included
- Year 1+ increased maximum and benefits
- Child orthodontia (Care Boost)
- Hearing benefits (Care Complete)

Find a dentist at [ameritas.com](https://www.ameritas.com)

Policyholders can choose any dentist, and the out-of-pocket savings are best when visiting a network provider. Go to Find a Health Provider and select a Classic (PPO) network provider.

Effective date 8/26/2025

	PrimeStar Care Lite		PrimeStar Care Boost		PrimeStar Care Complete	
Help me choose	Greatest value for individuals who want to maintain good oral health		Balanced family plan that includes child orthodontia		Robust plan with hearing benefits for mature individuals	
Plan details	Day one	After year one	Day one	After year one	Day one	After year one
Dental maximum benefit						
<i>Preventive</i>	Maximum does not apply		Maximum does not apply		Maximum does not apply	
<i>Basic & Major</i>	<i>In-network</i>	\$750	\$750	\$2,500	\$750	\$3,500
<i>Per person per benefit year</i>	<i>Out-of-network</i>	\$750	\$750	\$1,000	\$750	\$1,500
Deductible	Type 1	\$0	\$0		\$0	
	Types 2 & 3	\$50	\$50		\$50	
<i>Per person</i>						
Preventive	<i>In-network</i>	100%	100%		100%	
<i>(Type 1)</i>	<i>Out-of-network</i>	50%	50%		50%	
	<i>Applies to:</i>	Exams, cleanings, bitewing X-rays	Exams, cleanings, bitewing X-rays, fluoride (age 15 & under), sealants (age 15 & under), space maintainers (age 13 & under)		Exams, cleanings, bitewing X-rays	
Basic	<i>In-network</i>	80%	80%		80%	90%
<i>(Type 2)</i>	<i>Out-of-network</i>	50%	50%	50%	50%	50%
	<i>Applies to:</i>	Fluoride (age 15 & under), fillings, sealants (age 15 & under), space maintainers (age 13 & under)	Fillings, simple extractions		Fillings, simple extractions	
Major	<i>In-network</i>	50%	50%		50%	
<i>(Types 3 & 4)</i>	<i>Out-of-network</i>	50%	50%		50%	
	<i>Applies to:</i>	Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures	Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures, teeth whitening, Implants ¹		Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures, Implants ¹	
Child orthodontia			0%	50%		
<i>Under age 19</i>	No benefit				No benefit	
<i>Lifetime maximum per person</i>			\$1,000			
Hearing					50%	
<i>Hearing aid benefit per ear</i>	No benefit		No benefit		\$200	\$400
<i>Annual exam</i>					\$75	

MAC/MAB plans available in: CT and IL.

U & C plans available in: NJ.

¹Implant maximum benefit (Type 4) per person per benefit year: Care Complete - \$1,000 day 1, \$1,500 after year 1; Care Boost - \$500 day 1, \$1,000 after year 1; Care Lite - No benefit.

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Plan feature descriptions

Preventive Plus

Preventive (Type 1) procedures are not deducted from the plan's annual maximum benefit. This saves all of the annual benefit to help pay for more expensive Basic and Major procedures.

Increasing dental maximums

Insurance covers a maximum amount per person per benefit period for Basic and Major services combined. The annual maximum benefit increases after year one.

Increasing implant maximums (Care Boost and Care Complete)

Insurance covers a limited maximum amount per person per benefit period for implant services of the annual maximum. The maximum benefit increases after year one.

Teeth whitening (Care Boost)

Professional teeth bleaching, also known as whitening, is a popular cosmetic procedure. This plan provides coverage toward bleaching procedures recognized by the American Dental Association (ADA) and performed by a dentist. Professional teeth bleaching can last from five to seven years with proper care.

Child orthodontia benefit (Care Boost)

The orthodontia benefit is a lifetime benefit for dependent children up to age 19. Plan payments are pro-rated by monthly periods over the length of the program. Orthodontic services can help straighten teeth, close gaps, correct bite problems, and correct teeth and jaw alignment.

Hearing benefit

Benefits are available for hearing exams and hearing aids. The plan pays 50% of the hearing aid cost up to the maximum benefit per ear. The hearing aid maximum benefit is separate from the dental maximum benefit.

Five years after using the hearing aid coverage, the policyholder is re-eligible for the benefit at the top level. A reduced benefit is available after three years if there is hearing deterioration the current aids can't correct. All benefits assume no break in coverage.

Network information

The Ameritas Dental Network is one of the largest in the nation, making it easier for members across the country to see the dentist of their choice. The network offers access to providers in the U.S. and Mexico.

- 98% of providers stay with Ameritas year after year.
- Network dentists charge 25-50% less than their regular rates, providing out-of-pocket savings to policyholders.

Mobile app access

With the **Ameritas Benefits** mobile app, policyholders can easily search for providers, view dental benefits, processed claims, and ID cards, once benefits are active. Access also includes vision benefit information.

Plan information

MAC/MAB

The Maximum Allowable Charge (MAC) claim allowance is the maximum amount a network provider may charge. If a policyholder selects a network provider, they may have lower out-of-pocket costs. If they visit an out-of-network dentist, the claim allowance is considered at the Maximum Allowable Benefit (MAB), which is equal to the lowest network contracted fee

in the ZIP Code area. Policyholders pay the difference between what the plan pays and the dentist's actual charge.

MAC/U&C

If you visit an out-of-network dentist, covered benefits are paid at the 80th percentile of usual and customary charges. This means we expect 8 out of 10 charges from out-of-network dentists to be within the claim allowance. You pay the difference between what the plan pays and the dentist's actual charge. If you visit a network provider, payments are based on the dentist's contracted fees (MAC/maximum allowable charge), which may result in lower out-of-pocket costs.

Network not available in MT or RI.

Credit for prior coverage (CPC)

Policyholders replacing a fully insured dental plan may receive CPC. If qualified, the highest level of coverage for Basic and Major dental services will apply on day one. There will be no changes day one to the annual maximum or benefit coverage levels for orthodontia or hearing benefits, including any waiting periods for these additional benefits. Restrictions apply. Not available in all states.

Additional information

Individuals 18+ and their dependents are eligible for coverage. Coverage can begin as soon as tomorrow. Policyholders are automatically opted in to receive same-day access to their policy and ID card electronically in the member account, or they can opt out and receive them by mail within 10 days.

This document is a plan highlight only. The actual policy will include the full legal description of the benefits. Certain plans and plan options may not be available in all areas.



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

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