



# Individual & Family Dental Insurance

Connecticut | Illinois

Choose Your Own Dentist | Three Cleanings Per Benefit Year  
Lifetime Deductible | No Waiting Periods

For more information, contact:















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

# Spirit Core PPO

The Spirit Core PPO plan helps you cover the costs of dental care. Covered dental services include exams, cleanings, fillings and extractions, as well as crowns, bridges and dentures. Spirit Dental allows you to select your own Ameritas Dental network provider and a plan that best fits the needs for you and your family. The Ameritas Dental Network is one of the nation's largest. You save when you use a network provider as these providers have contracted fees (MAC/maximum allowable charge) through their network agreement with Ameritas. When you use a network provider, discounted fees can generally be 25-50% below the average for your area. Visit [ameritas.com](http://ameritas.com) and select [Find a Health Provider](#) to find a provider near you. Simply enter your ZIP Code and choose the Classic (PPO) Network to start your search.

Plan includes a \$100 lifetime deductible combined for Preventive, Basic and Major Services. Lifetime deductible is per person covered by the plan.

**Spirit Core PPO** | This policy pays for covered dental expenses for in-network providers at the contracted fees (MAC) after the \$100 deductible has been satisfied on Preventive, Basic and Major Services. If you use an out-of-network dentist, you pay the difference between what the plan pays (MAB/maximum allowable benefit) and the dentist's actual charge. These percentages are: 100% for Preventive Services, 50% for Basic and Major Services in year one. In year two, Basic Services increase to 65%. In year three, Basic services increase to 80% and Ortho services begin at 50%. Your benefit year maximum amount is \$1,200 per year.

	Preventive	Basic	Major	Ortho	Max Benefit
Year One					\$1,200
Year Two					\$1,200
Year Three					\$1,200

### Preventive | Type One

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

### Basic | Type Two

- | 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 | Type Three

- | 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 three at 50% with a \$1,200 lifetime maximum per child

\*Usual and Customary - means the usual and customary charges for the area where such expenses are incurred.

# PPO Rates and Area Definitions

## PPO Rates for: Connecticut, Illinois

Spirit Network 1200						
	AREA 2	AREA 3	AREA 4	AREA 5	AREA 6	AREA 7
<b>Applicant</b>	\$27.76	\$30.43	\$33.44	\$36.78	\$40.46	\$44.48
<b>Applicant + 1</b>	\$56.83	\$62.31	\$68.47	\$75.32	\$82.85	\$91.07
<b>Applicant + Family</b>	\$94.38	\$103.48	\$113.71	\$125.08	\$137.59	\$151.23

### Area Definitions for:

#### CONNECTICUT

All 7

#### ILLINOIS

619, 624, 628 2  
 625-627, 629 3  
 604, 611 5  
 600-601, 603 6  
 606-608, 612 7  
 605 7  
 All Others 4



### 12 MONTH RATE GUARANTEE

Rates illustrated are guaranteed for initial 12 months and may change annually thereafter.

# Spirit Core Choice

The Spirit Core plan helps you cover the costs of dental care. Covered dental services include exams, cleanings, fillings and extractions, as well as crowns, bridges and dentures. This Spirit dental plan gives you the freedom to use any dentist. The Ameritas Dental Network is one of the nation's largest. You save when you use a network provider as these providers have contracted fees (MAC/maximum allowable charge) through their network agreement with Ameritas. When you use a network provider, discounted fees can generally be 25-50% below the average for your area. Visit [ameritas.com](http://ameritas.com) and select [Find a Health Provider](#) to find a provider near you. Simply enter your ZIP Code and choose the Classic (PPO) Network to start your search.

Additionally, when you visit a network dental provider your out-of-pocket costs may be lower because the providers have agreed to a contracted fee for services. You are responsible for any coinsurance and the required deductible. It is important to note that if you receive care from a non-network dentist your out-of-pocket charges will be based on Usual and Customary charges\*.

Plan includes a \$100 lifetime deductible combined for Preventive, Basic and Major Services. Lifetime deductible is per person covered by the plan.

**Spirit Core |** This policy pays for covered dental expenses for network providers based on the contracted fee (MAC) agreement with Ameritas. Non-network dentists covered dental expenses will be based on Usual and Customary charges after the \$100 deductible (combined for Preventive, Basic and Major Services) has been satisfied. These percentages are: 100% for Preventive Services, 50% for Basic and Major Services in year one. In year two, Basic Services increase to 65%. In year three, Basic Services increase to 80% and Ortho Services begin at 50%. Your benefit year maximum amount is \$1,200 each year.

	Preventive	Basic	Major	Ortho	Max Benefit
Year One					\$1,200
Year Two					\$1,200
Year Three					\$1,200

### Preventive | Type One

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

### Basic | Type Two

- | 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 | Type Three

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

\*Usual and Customary - means the usual and customary charges for the area where such expenses are incurred.

# Choice Rates and Area Definitions

## Choice Rates for: Connecticut, Illinois

Spirit Choice 1200						
	AREA 2	AREA 3	AREA 4	AREA 5	AREA 6	AREA 7
<b>Applicant</b>	\$40.48	\$44.38	\$48.77	\$53.65	\$59.01	\$64.86
<b>Applicant + 1</b>	\$82.28	\$90.21	\$99.13	\$109.04	\$119.95	\$131.84
<b>Applicant + Family</b>	\$135.09	\$148.11	\$162.76	\$179.04	\$196.94	\$216.47

### Area Definitions for:

#### CONNECTICUT

All 7

#### ILLINOIS

619, 624, 628 2  
 625-627, 629 3  
 604, 611 5  
 600-601, 603 6  
 606-608, 612 6  
 605 7  
 All Others 4



### 12 MONTH RATE GUARANTEE

Rates illustrated are guaranteed for initial 12 months and may change annually thereafter.



# Why should you choose the Spirit PPO Plan?

In addition to paying lower monthly premiums, the Spirit PPO plan can help reduce your out-of-pocket costs. Network providers have contracted fees (MAC/maximum allowable charge) for each service rendered as the basis for payment under the Spirit Dental Plan. This amount is typically significantly less than the amount which could be charged by an out-of-network dentist. These network providers are prohibited (by contract with the network) from charging you the difference between their typical fee and the amount contracted with the network.

Dentists not participating in the network are not subject to the contracted amounts and are permitted to charge any fee for services they provide. This may lead to greater out-of-pocket costs for you and your family members. The sample comparison chart below will give you an idea of how you can save money by selecting one of Spirit Dental's network plans and visiting an in-network provider for services. It compares the charges between visiting in-network and out-of-network dentists.

## NETWORK SAVINGS EXAMPLE

**Your Dentist says you need a Crown, which is a Major Service...**

Network Fee **\$685.00** | Usual & Customary Fee **\$750.00** | Dentist's Usual Fee **\$985.00**

### Spirit PPO

When you receive care from a participating network dentist

Dentist's Usual Fee	<b>\$985.00</b>
Network Fee	<b>\$685.00</b>

#### Your Plan Pays

50% x \$685 Network Fee	<b>- \$342.50</b>
Your Out-of-Pocket Cost	<b>\$342.50</b>

### Spirit Choice

When you receive care from an out-of-network dentist

Dentist's Usual Fee	<b>\$985.00</b>
UCR Reduced Fee	<b>\$750.00</b>

#### Your Plan Pays

50% x \$750 UCR Fee	<b>- \$375.00</b>
Your Out-of-Pocket Cost	<b>\$610.00</b>

**In this example, you save \$267.50 (\$610.00 minus \$342.50) by using a participating network provider.**

Savings from enrolling in the Spirit Network plan depend on various factors, including how often participants visit the dentist and the cost for services rendered.

\*Please note: These examples assume that your deductible has been met.

## General Information

**ELIGIBILITY** | The insurance coverage is available in states where it's approved to anyone age 18 and older who does not have coverage through another Ameritas dental plan. You can request coverage for your dependents; dependent eligibility varies based on state law.

**DEDUCTIBLE AMOUNT** | The deductible is shown in the coverage schedule. The deductible is an amount of covered dental charges incurred by an insured person for which no benefits will be paid.

**PREDETERMINATION OF BENEFITS** | It is recommended that a treatment plan/course of treatment be submitted when the total cost of eligible expenses for any insured is expected to exceed the amount shown on the coverage schedule. This should be submitted to us before the work is started. If actual services submitted do not agree with the treatment plan, or if a treatment plan is not sent in, we will base our payment on treatment consistent with reasonable and customary charges. Predetermination of benefits is not a guarantee of what we will pay. The estimated benefit payment is based on your current eligibility and benefits in effect at the time of the completed service. Submission of other claims or changes in eligibility or this policy may alter final payment.

**TERMINATION OF COVERAGE** | Coverage terminates on the earliest of the following dates: the last day of the month in which you cease to be eligible for coverage; the last day of the month in which your dependent is no longer a dependent, as defined; subject to the Grace Period, the last day of the month for which a premium has been paid by You or on your behalf; or the date the policy ends.

**EFFECTIVE DATE** | When you enroll online your coverage can start as soon as the next day. Do not cancel any other insurance or assume you are insured under this plan until you receive written confirmation. Please note your enrollment may take 4 business days to be processed and accessible through any network providers.

**ELIGIBLE EXPENSES** | Expenses must be incurred while the policy is in force and the person is covered by the policy. To become an eligible expense, the dental services must be performed by: a licensed provider performing dental services within the scope of their license; or a licensed dental hygienist acting under the supervision and direction of a dentist.

**MISSING TOOTH** | If an insured has lost one or more teeth prior to this policy effective date, we will not pay for a prosthetic device that replaces such teeth unless the device also replaces one or more natural teeth lost or extracted while covered under this policy. Replacement of congenitally missing teeth is not covered under your plan unless you are replacing a current fixed bridge or denture. This replacement is subject to contract replacement limits.

## Limitations & Exclusions

### Dental

Covered expenses will not include and benefits will not be payable for expenses incurred:

- for any treatment which is for cosmetic purposes.
- to replace any crowns, inlays, onlays, veneers, complete or partial dentures within five years of the date of the last placement of these items. But if a replacement is required because of an accidental bodily injury sustained while the Insured person is covered under this contract, it will be a covered expense.
- for initial placement of any dental prosthesis or prosthetic crown unless such placement is needed because of the extraction of one or more teeth while the insured person is covered under this contract. But the extraction of a third molar (wisdom tooth) will not qualify under the above. Any such appliance or fixed partial denture must include the replacement of the extracted tooth or teeth.
- for any procedure begun before the insured person was covered under the policy.
- for any procedure begun after the insured person's insurance under the policy terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the insured's insurance under the policy terminates.
- to replace lost or stolen appliances.
- for appliances, restorations, or procedures to:
  - alter vertical dimension;
  - restore or maintain occlusion; or
  - splint or replace tooth structure lost as a result of abrasion or attrition.
- for any procedure which is not shown on the Table of Dental Procedures. (There may be additional frequencies and limitations that apply, please see the Table of Dental Procedures in the policy.)
- for which the insured person is entitled to benefits under any workmen's compensation or similar law, or charges for services or supplies received as a result of any dental condition caused or contributed to by an injury or sickness arising out of or in the course of any employment for wage or profit (except in CA & KY).
- for charges for which the insured person is not liable or which would not have been made had no insurance been in force.
- for services which are not required for necessary care and treatment or are not within the generally accepted parameters of care.
- because of war or any act of war, declared or not.
- if two or more procedures are considered adequate and appropriate treatment to correct a certain condition under generally accepted standards of dental care, the amount of the covered expense will be equal to the charge for the least expensive procedure.

### Orthodontia

- for a Program begun on or after the Insured's 19th birthday.
- for a Program which uses a material other than metal brackets for treatment. The benefit will be considered as though metal brackets were applied.
- for a Program begun before the Insured became covered under this section,
- in the first 12 months that a person is insured if the person is a Late Entrant.
- before the Insured has been insured under this section for at least 24 consecutive months.
- in any quarter of a Program if the Insured was not covered under this section for the entire quarter.
- for a Program more than once in a lifetime.
- if the Insured's insurance under this section terminates.
- for which the Insured is entitled to benefits under any workmen's compensation or similar law, or for charges for services or supplies received as a result of any dental condition caused or contributed to by an injury or sickness arising out of or in the course of any employment for wage or profit.
- for charges the Insured is not legally required to pay or would not have been made had no insurance been in force.
- for services not required for necessary care and treatment or not within the generally accepted parameters of care.
- because of war or any act of war, declared or not.
- to fix or repair broken or damaged orthodontic appliances.
- to replace lost, missing or stolen orthodontic appliances.
- for expenses incurred as a result of the Insured not being compliant with the Treatment Program.
- for services to alter vertical dimension and/or restore or maintain the occlusion due to, but not limited to the following: equilibration, periodontal splinting, full mouth rehabilitation, and restoration for misalignment of teeth.

\*Plan includes a one-time non-refundable enrollment fee of \$25. This charge will be made at the time of purchase and may appear as a separate transaction from your dental insurance.



# Optional Vision Coverage

## EyeMed Vision Rider

Spirit's optional vision plan utilizes the EyeMed Vision Care network. EyeMed is a leading vision benefits company, offering the following features: savings on eye care and eyewear, quality standards for care and materials and access to thousands of providers nationwide including independent providers and major retail chains.

### EYE EXAMINATIONS

Annual eye exams do more than check vision. Exams can detect a variety of conditions, including diabetes, high blood pressure and glaucoma. Early detection and treatment can minimize the effect of these conditions on long-term health. Spirit Vision Insurance covers annual eye exams for maximum health benefits.

### USING THE PLAN

- | To search for a provider, go to [eyemed.com](http://eyemed.com) and select the Access Network, or call (866) 289-0614.
- | Present your ID card which includes your member ID number.
- | The provider will do the rest! There are no claim or authorization forms necessary for in-network benefits.
- | For the most accurate information, remember your Plan Number: **VO0830**

Monthly Premium	
Applicant	\$7.00
Applicant + 1	\$14.00
Applicant + Family	\$20.00

Please visit [spiritdental.com](http://spiritdental.com) to see the vision plan available in your state.



## In-Network Benefits

### Eye Examinations

\$10 deductible (*once every 12 months*)

Eye examinations include dilation as determined by the doctor.

### Exam Options

Contact lens wearers will pay up to \$55 for standard contact lens exam, including fit and follow-up, or receive 10% off retail price for premium contact lens exam, fit and follow-up.

### Eyeglass Lenses

\$20 deductible (*once every 24 months*)

Plan covers standard plastic single vision, bifocal or trifocal lenses of any size or power. Lens options are available at additional cost.

### Frames

\$0 deductible (*once every 24 months*)

Plan covers a \$130 retail allowance that can be applied toward the purchase of any frame available at the provider location. The member will also receive a 20% discount off the balance if selecting a frame that costs more than \$130.

### Contact Lenses (*instead of lenses and frame*)

\$20 deductible (*once every 24 months*)

Plan covers a \$130 retail allowance that can be applied toward the purchase of conventional or disposable contact lenses.

If the member chooses conventional contact lenses with a retail price over \$130, member will receive 15% off the balance. Medically necessary contact lenses are paid in full after the deductible.

### Additional Discounts

Spirit Vision members will also receive unlimited additional discounts on purchases made at participating provider

- | 40% off additional complete pairs of eyeglasses
- | 15% off additional purchases of conventional contact lenses
- | 20% off non-covered items like cleaning cloths or nonprescription sunglasses

## Out-of-Network Benefits

Members receive the richest benefits when using a participating EyeMed provider. However, the plan includes an out-of-network benefit for services and materials obtained through non-network providers.

### Reimbursement Levels

- | Eye Examination – Up to \$25
- | Frames – Up to \$40
- | Single Vision Lenses – Up to \$20
- | Bifocal Lenses – Up to \$30
- | Trifocal Lenses – Up to \$40
- | Contact Lenses – Up to \$60

### Using Out-of-Network Benefits

Members must file claims for out-of-network benefits. Members can obtain an out-of-network claim form from EyeMed's Web site, [eyemed.com](http://eyemed.com), or by calling **866-289-0614**.

Members will pay for all services and materials in full, then submit the completed claim form with receipts for reimbursement.

## Limitations and Exclusions

This plan has the following limitations:

| Vision examinations, lenses and frames more than the frequency as indicated on the plan summary page.

| This plan does not cover Medically Necessary Contact Lenses more than once in any 24-month period. The treating provider determines if an Insured meets the coverage criteria for this benefit as listed below. This benefit is in lieu of Elective Contact Lenses.

| For Keratoconus where the patient is not correctable to 20/30 in either or both eyes using standard spectacle lenses.

| Patients whose vision can be corrected two lines of improvement on the visual acuity chart when compared to best standard spectacle lens correction.

| Anisometropia od 3D or more.

| High Ametropia exceeding -10D or +10D in meridian powers.

| This plan does not cover Orthoptics or vision training and any associated testing.

| This plan does not cover Plane Lenses.

| This plan does not cover non-prescribed Lenses or sunglasses.

| This plan does not cover two pairs of glasses in lieu of Bifocals.

| This plan does not cover replacement of Lenses and Frames that are list of broken outside of the normal coverage intervals.

| This plan does not cover medical or surgical treatment of the eyes or supporting structures.

| This plan does not cover services for claims filed more than one year after completion of the service. An exception is if the Insured shows it was not possible to submit the proof of loss within this period.

| This plan does not cover any procedure not listed on the Schedule of Eye Care Services.



# Optional Vision Coverage

## EyeMed Vision Rider

### GLASSES.COM AND CONTACTSDIRECT.COM

Members can use glasses.com and contactsdirect.com as an in-network option to purchase frames and contacts.

### FOR GLASSES

- | Simply send a picture of the prescription. Lenses are available for most prescriptions, including progressives and multifocals.
- | Orders are fulfilled and shipped free the following day.
- | Once received if you need an adjustment visit any LensCrafters.

### FOR CONTACTS

- | Select your lenses from a wide selection of top selling brands.
- | Contacts will ship as soon as the prescription is verified – most that same day – and for free.

### OTHER EYEMED VISION DISCOUNTS

Coatings and lens treatments can be added for the costs below:

Lens Options	
Polycarbonate lenses	\$40.00
Scratch-Resistant coating	\$15.00
Solid or gradient tint	\$15.00
Ultraviolet coating	\$15.00
Anti-reflective coating	\$45.00
Standard Progressive	
Add on bifocal	\$65.00
Lens options not listed	20% off retail price

Based on applicable laws, reduced costs may vary by doctor location

**NOTICE:** Underwritten by Ameritas Life Insurance Corp. | 5900 O Street Lincoln, NE 68510 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. 10-22 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 and “fulfilling life” are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2024 Ameritas Mutual Holding Company.



# Frequently Asked Questions

## for Members of Spirit Dental and Vision Plans

### Where can I locate my member identification (ID) number?

The number will be located on the front of your ID card.

### Who should I contact with questions?

- | For dental questions contact Ameritas at 866-619-6095.
- | For EyeMed Vision Care contact EyeMed at 866-289-0614 to speak to a customer service representative.

### How should a claim be submitted?

- | You or your provider should submit an ADA dental claim form or an itemized billing statement which provides the following information:
  - | Member's name, address and member ID number
  - | Date of service
  - | Current ADA procedure code(s)
  - | Procedure fee(s)
  - | Provider name, address and tax ID number

The claims mailing address is located on the back of your ID card.

### Can I see the dentist I have now?

- | Yes, you are always free to visit the dentist of your choice.
- | Visit [ameritas.com](http://ameritas.com) and select [Find a Health Provider](#) to find a provider near you. Simply enter your ZIP Code and choose the Classic (PPO) Network to start your search.

### What can you tell me about Ameritas, the insurance company underwriting this plan?

- | Ameritas Life Insurance Corp. offers a wide range of insurance and financial products and services to individuals, families and businesses. Ameritas has been offering dental insurance since 1959 and vision insurance since 1984. Claims service associates have earned BenchmarkPortal's Center of Excellence award since 2006.

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### About Spirit Dental & Vision | Spirit Dental & Vision is available exclusively through Direct Benefits, Inc.

Direct Benefits, Inc. is a managing general agency that provides one-stop employee benefits brokerage to over 15,000 agents who provide coverage to over 150,000 Americans.

We're in it for the little people of America. Our mission is to provide individuals and small businesses with the same or better quality insurance products as Fortune 500 employers. By partnering with financially strong insurance carriers like Ameritas we are able to create exclusive niche products like Spirit Dental & Vision.





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