

Facility Services Management, Inc.

Dental Highlight Sheet



Dental Plan Summary

Effective Date: 9/1/2009

Coinsurance	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$75/Calendar Year Type 2 & 3 Waived Type 1 No Family Maximum
Maximum (per person)	\$1,000 per calendar year
Dental Rewards	Included
Allowance	90th U&C
Waiting Period	6 months - Type 3 All Plan Members

Orthodontia Summary - Child Only Coverage

Allowance	U&C
Coinsurance	50%
Lifetime Maximum (per person)	\$1,000
Waiting Period	12 months All Plan Members

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

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (1 in 6 months) Bitewing X-rays (1 in 12 months) Cleaning (1 in 6 months) Fluoride for Children 13 and under (1 per benefit period) 	<ul style="list-style-type: none"> Full Mouth/Panoramic X-rays (1 in 5 years) Periapical X-rays Sealants (age 13 and under) Restorative Amalgams Restorative Composites Denture Repair Simple Extractions 	<ul style="list-style-type: none"> Space Maintainers Onlays Crowns (1 in 10 years per tooth) Crown Repair Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Prostodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) Complex Extractions Anesthesia

Monthly Rates

Employee Only (EE)	\$23.52
EE + Spouse	\$46.32
EE + Children	\$56.96
EE + Spouse & Children	\$79.76

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Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of **Facility Services Management, Inc.**. 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 ameritasgroup.com/member.

Type 3 Waiting Period - all plan members

Plan members become eligible for benefits after a 6-month waiting period from the date they are enrolled in the plan.

Orthodontia Waiting Period - all plan members

Plan members become eligible for orthodontia benefits after a 12-month waiting period from the date they are enrolled in the plan.

PPO Information

Go online to ameritasgroup.com/member to find the participating network dentists who are most convenient for you. The plan you belong to is PPO - Nationwide. While using a PPO dentist will almost always lower your out of pocket costs, every Ameritas Group plan gives you the freedom to visit any dentist you choose.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.