

Dental insurance can be just as important to a lifetime of good health as your medical plan. Take a closer look at these benefits before your enrollment deadline.

Employee Dental Benefits

effective May 1, 2025

Substitute Teacher Services

Using your benefits is easy

Visit any dental provider

You are free to visit any provider, including your current dentist, regardless if they are in- or out-of-network. Plus, your family members do not have to see the same dentist.



Save with a network provider

The Ameritas Dental Network is one of the nation's largest. Network providers have agreed to charge 25-50% less than their regular rates which can lower your out-of-pocket costs. See if your dentist is in the network. Visit ameritas.com – Find a Health Provider.

Quickly access your information

With your secure online member account, you can check plan benefits and claim status, sign up for electronic benefit statements, access discount ID cards, and much more. Just go to ameritas.com and select Sign In, Dental, Vision & Hearing, Member Sign In to get started after your benefit coverage begins.



Substitute Teacher Services

Dental Highlight Sheet



Plan 1: Dental Plan Summary

Effective Date: 5/1/2025

Plan Benefit	
Type 1	100%
Type 2	60%
Type 3	50%
Deductible	\$10/visit
	Type 1,2,3
	No Family Maximum
Maximum (per person)	\$1,000 per calendar year
Preventive PlusSM	Included
Allowance	Discounted Fee
Waiting Period	12 months - Type 3 applies if there are less than 25 plan members enrolled
Annual Eye Exam	None
Annual Open Enrollment	Included

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

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> • Routine Exam (2 per benefit period) • Bitewing X-rays (1 per benefit period) • Full Mouth/Panoramic X-rays (1 in 5 years) • Periapical X-rays • Cleaning (2 per benefit period) • Fluoride for Children 18 and under (1 per benefit period) • Sealants (age 18 and under) • Space Maintainers 	<ul style="list-style-type: none"> • Fillings for Cavities • Restorative Composites (anterior and posterior teeth) • Denture Repair • Simple Extractions • Anesthesia 	<ul style="list-style-type: none"> • Onlays • Crowns (1 in 5 years per tooth) • Crown Repair • Endodontics (nonsurgical) • Endodontics (surgical) • Periodontics (nonsurgical) • Periodontics (surgical) • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) • Complex Extractions

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of Substitute Teacher Services. 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 ameritas.com.

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.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

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.


Know your cost

Do you want to know the average cost of a root canal? Or how much a crown costs? Use the dental cost estimator to find average procedure charges in your area. Estimates do not include network discounts or plan benefits. Find the dental cost estimator at ameritas.com/applications/group/estimator.

After your coverage begins, you can view average in-network charges in your secure member account. You also may ask your dentist's office to submit a pretreatment estimate so you can see exactly how a proposed service would be covered and avoid any surprises. The pretreatment estimate is based on your plan benefits.

Get more from your benefits

Prescription drug savings: Save at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. Participating pharmacies give your normal health care pharmacy benefit, or the prescription discount, whichever saves you more. You can share this discount card with friends and family.

Prescription Drug Savings Card	THIS IS NOT INSURANCE
 Member Name: _____ RxBin # 017529 Group # AMERITAS Member ID # AMER2233 PCN: AMRX This is not insurance Administered by Elixir Savings GR 6269 10-20	Certain terms and conditions apply. View terms and conditions at ameritas.com/rxterms . Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically. For prescription discount drug pricing please visit ameritas.com/rxpricing . Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit ameritas.com/rxpharmacy . Pharmacy and member help desk 1-877-684-0032 This is a FREE card and may not be sold. GR 6269 10-20



Eyewear savings: As an Ameritas insured member, you can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide.



Worldwide support: If you're traveling outside the U.S. and have a dental or vision emergency, AXA Assistance can help find a provider and schedule an appointment. Please note these are not Ameritas providers. AXA is part of a global organization with offices in more than 30 countries.¹

These services and discounts are offered at no additional cost and are not insurance. The savings cards and more information are available in your secure member account.

¿en español?: Ameritas offers Spanish-speaking claims representatives and a translation service in many languages. After your coverage begins, call 800-487-5553.



¹ Dental or vision provider referral assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Providers referred by AXA are not members of the Ameritas network. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply.

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