

Parker Public Schools

Dental Benefit Highlight Sheet



Coinsurance	*Participating Dentist*	Non-Participating Dentist
Type 1 Procedures – Preventive Office Visits, Exams, Cleanings, X-rays	100%	70%
Type 2 Procedures – Basic Fillings, Simple extractions	80%	60%
Periodontal Procedures	80%	50%
Endodontic Procedures	80%	50%
Type 3 Procedures – Major Dentures, Bridges, Inlays, Crowns	50%	40%
Orthodontia – Adult and Child	50%	50%
Annual Deductible Amounts		
Individual/Family	\$50 / \$150 Type 2 & 3 Combined	\$50 / \$150 Type 1, 2 & 3 Combined
Orthodontia – Adult and Child Combined with Type 2 and 3 Procedures	\$50/\$150	N/A
Annual Maximums		
Type 1, Type 2, and Type 3 Procedures Calendar Year – Per Person	\$2,000	\$1,000
Orthodontia Lifetime – Per Person	\$1,500	\$0



Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of PARKER PUBLIC SCHOOLS. 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.

PPO Information

Go online to ameritasgroup.com/member to find the participating network dentists who are most convenient for you. 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.