



**WORK IN PROGRESS ON INTIAL INSUREDS
AMERITAS GUIDELINES FOR **NEW TAKEOVER GROUPS****

How will changing plans impact dental treatment in progress?

For most dental services, the date a treatment begins is usually the only date of service. However, there are some services that extend beyond a single visit, such as the extraction of a tooth and the placement of a bridge. When this is the case, it is important to understand Ameritas' 'Prior Extraction' coverage limitations.

For employees hired prior to the start of the Ameritas Dental Plan: If the tooth is extracted under the prior dental plan and replaced within 12 months of the extraction, Ameritas provides a benefit for the replacement of this tooth when a member is enrolled under the Ameritas plan.

For employees hired after the effective date of the Ameritas Plan: There is no benefit to replace teeth *missing prior* to effective date.

How will my orthodontic benefit work if my work was in the middle of treatment?

For orthodontic programs that were covered under your plan last year, and are in progress, Ameritas will coordinate benefits between the old plan and the new plan to make sure members get the remaining maximum benefit. For example, using the sample illustration below, if the old plan had paid \$750 toward your orthodontic treatment plan, you would still be eligible for an additional \$750 under the Ameritas plan. Ameritas reimburses orthodontic payments quarterly. We encourage you or your orthodontic provider to contact Ameritas with any orthodontic questions you may have.

Remaining months ortho treatment	Lifetime maximum	Paid under prior plan	Ameritas scheduled to release	# of Quarters	Benefits scheduled to be released each quarter
3	\$2,000	\$750	\$1,250	1	\$1,250
6	\$2,000	\$750	\$1,250	2	\$625
9	\$2,000	\$750	\$1,250	3	\$417
12	\$2,000	\$750	\$1,250	4	\$313

Ameritas will not have access to members' claim history prior to the effective date. It is encouraged that a member's dentist and/or orthodontist provides documentation relating to completed services on the claim form. If Ameritas needs additional information, the member's dental explanation of benefits will include a note confirming that the claim can be reviewed with further information.

Pretreatment: *As always, remember a Pre-treatment estimate is not required, but always encouraged for any procedure a member considers expensive or for any member who wishes to know what their out-of-pocket expense will be and what amounts will be paid by the plan.*