

dental coverage designed for the Tacoma Industrial Trust

Fully covered preventive care, monetary rewards, plus the ability to visit any dentist. Dental benefits are our specialty, and we believe we do them better than anyone.

Things to Know

Network: The Ameritas participating provider (PPO) dental network is one of the largest in the nation, with more than 111,500 providers at more than 428,000 access points. When you select an in-network dentist your out-of-pocket expenses are generally 10-50 percent lower, and there are no claim forms to complete.

Provider Flexibility: Each plan member is free to visit any provider they choose, including your current dentist, regardless if they are in- or out-of-network. Family members do not have to see the same dentist.

Nominate a Provider: You can nominate a dentist to join our network online at ameritas.com, or call our provider relations department at 800-755-8844.

Dental Rewards®: This program is included in all three plans as a way to grow your annual maximum benefits. Each year you submit at least one dental claim and keep your total amount of benefits paid at or under \$750, you qualify to carry over \$250 in benefit dollars to the following year. If you visit an Ameritas network provider, you earn an additional \$150 in rewards.

Waiting Period: Employees of groups with prior dental coverage who enroll in an Ameritas dental plan will have no waiting period for Type 3 benefits. Employees of groups with no prior dental coverage, and anyone hired after the initial plan enrollment, will have a 6 month waiting period for Type 3 benefits.

Pretreatment Estimates: You can find out ahead of time if your dentist's charge is within your plan allowance. Ask for the charge and procedure code from your dentist, then call the customer connections team, provide the zip code, procedure code and dentist's charge. They will be able to tell you if their charge is within your plan allowance. Or you can ask your dentist's office to submit a pretreatment estimate so you can see exactly how the proposed service would be processed and avoid any surprises.

This brochure highlights the dental and vision coverage available through Ameritas Life Insurance Corp. 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 for each specific plan, contact your benefits administrator.

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Ameritas offers added features to make your benefits even more valuable.

Dental Health Report Card: After 12 months of using your dental benefits, Ameritas will provide you with a dental health report card. It was developed through the University of Nebraska and includes feedback on your dental health status and dental care tips specific to you.

Dental Cost Estimator: Use this tool to get an idea of what an out-of-network general dentist may charge based on ZIP Code and dental procedure. It's located in your secure member account.

Provider Locator App for iPhone and Android: Access a map of provider locations, view the results in English or Spanish, then call the provider's office from the search screen or email the results to yourself for future reference

Eyewear and Rx savings: Save up to 15% off eyewear purchased at any Walmart Vision Center nationwide by presenting your Ameritas savings card (excludes contacts). You can also save on prescriptions for your family (even your pets) at Walmart or Sam's Club pharmacies. These savings arrangements are not insurance. They are separate from your plan benefits and are no additional cost to your plan premium. Access your savings cards by creating a secure member account at the website below.

Electronic ID Cards and Explanation of Benefits (EOB): Access your personalized ID card via your secure member account, then print it or save it to your smartphone. Elect to go paperless to receive email EOB's instead of paper statements. These online services help minimize your risk of identity theft and protect your privacy.

Worldwide Support: Through AXA Assistance USA, Ameritas provides you with dental and vision provider referrals and appointment coordination when you're traveling outside the U.S. AXA is part of a global organization with offices in more than 30 countries, answering calls 24 hours a day. Contact AXA Assistance toll free: 866-662-2731 or collect from anywhere in the world: +1-312-935-3727.



Tacoma Industrial Trust rates good through September 1, 2017, 3+ enrolled lives rates and end dates subject to change depending on state filing approval

Plan Summary	Dental Plan 1		Dental Plan 2		Dental Plan 3	
What the plan pays, after applicable deductible						
Type 1 Preventive Procedures	100%		100%		100%	
Type 2 Basic Procedures	80%		80%		80%	
Type 3 Major Procedures	50%		50%		50%	
Deductible	\$50/calendar year Type 2 & 3 \$150 family maximum		\$50/calendar year Type 2 & 3 \$150 family maximum		\$10/visit Type 1, 2 & 3 No family maximum	
Maximum (per person)	\$1,500/calendar year		\$1,500/calendar year		\$1,000/calendar year	
Out-of-network claim allowance	90th U&C*		MAB**		MAB**	
Dental Rewards [®]	Included		Included		Included	
Monthly Rates (Employer Contributions)	75-100%	<75%	75-100%	<75%	75-100%	<75%
Employee Only	\$47.86	\$52.65	\$43.83	\$48.21	\$36.29	\$39.92
Employee & Spouse	\$101.74	\$111.91	\$92.70	\$101.97	\$80.37	\$88.41
Employee & Children	\$120.15	\$132.17	\$108.07	\$118.88	\$93.69	\$103.07
Employee & Family	\$173.98	\$191.36	\$157.08	\$172.78	\$136.18	\$149.80
Dental Procedure Summary						
Routine Exam	Type 1, 2 per benefit period		Type 1, 2 per benefit period		Type 1, 1 every 6 months	
Cleaning	Type 1, 2 per benefit period		Type 1, 2 per benefit period		Type 1, 1 every 6 months	
Fluoride for Children	Type 1, 1 per benefit period (age 18 and under)		Type 1, 1 per benefit period (age 18 and under)		Type 1, 1 per benefit period (age 13 and under)	
Bitewing X-rays	Type 1, 2 per benefit period		Type 1, 2 per benefit period		Type 1, 1 every 6 months	
Full Mouth/Panoramic X-rays	Type 2, 1 in 5 years		Type 2, 1 in 5 years		Type 2, 1 in 5 years	
Periapical X-rays	Type 2		Type 2		Type 2	
Sealants	Type 1 (age 16 and under)		Type 1 (age 16 and under)		Type 2 (age 13 and under)	
Space Maintainers	Type 2		Type 2		Type 3	
Restorative Amalgams	Type 2		Type 2		Type 2	
Restorative Composites	Type 2		Type 2		Type 2	
Simple and Complex Extractions	Type 2		Type 2		Simple-Type 2 Complex-Type 3	
Endodontics (nonsurgical)	Type 2		Type 2		Type 2	
Endodontics (surgical)	Type 2		Type 2		Type 2	
Periodontics (nonsurgical)	Type 2		Type 2		Type 2	
Periodontics (surgical)	Type 2		Type 2		Type 2	
Denture Repair	Type 2		Type 2		Type 2	
Anesthesia	Type 2		Type 2		Type 2	
Onlays	Type 2		Type 2		Type 2	
Crowns	Type 3, 1 in 10 years		Type 3, 1 in 10 years		Type 3, 1 in 10 years	
Crown Repair	Type 3		Type 3		Type 3	
Prosthodontics (fixed bridge; removable complete/partial dentures)	Type 3, 1 in 10 years		Type 3, 1 in 10 years		Type 3, 1 in 10 years	
Implants	Type 3		Type 3		Type 3	

*Out-of-network benefits are based upon the 90th percentile usual and customary fees charged in the area where service is rendered.

**Out-of network benefits are based upon the in network Maximum Allowable Benefit in the area where service is rendered.

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-08, dates may vary by state) and individual dental and vision products (Indiv. 9000 Ed. 11-09) are issued by Ameritas Life. Some plan designs are not available in all areas. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

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