

Policy #010-301744: Dental Plan Summary

Effective Date: 1/1/2018

Plan Benefit	
Preventive	100%
Basic	80%
Major	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1
Plan Maximum (per person)	\$150 family maximum
Out of Network Allowance	\$1,500 per calendar year 90th U&C <i>The amount this plan will consider for out of network services is the 90th Usual & Customary allowance (U&C). The 90th U&C allowance means 9 out of 10 providers in the area charge at or below this amount for a given procedure. You may be responsible for the difference if your provider charges above the 90th U&C allowance.</i>
Dental Rewards®	\$100 per calendar year Capped at \$500

Orthodontia Summary - Adult and Child Coverage

Plan Benefit	100%
Lifetime Maximum (per person)	\$1,500

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

Preventive	Basic	Major
<ul style="list-style-type: none"> Routine Exam (2 per calendar year) Bitewing X-rays (1 per calendar year) Full Mouth/Panoramic X-rays (1 in 3 years) Cleaning (2 per calendar year) Fluoride for Children 18 and under (1 per calendar year) Sealants (age 18 and under) Space Maintainers 	<ul style="list-style-type: none"> Periapical X-rays Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Simple Extractions 	<ul style="list-style-type: none"> Onlays Crowns (1 in 8 years per tooth) Crown Repair Periodontics (surgical) Denture Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 8 years) Complex Extractions Anesthesia

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of Nelnet, Inc. At Ameritas, 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. Detailed plan information is available to you and your family online at www.ameritas.com/group/olbc/nelnet.

Prior to 1/1/2018: Reach us at the **Ameritas Enrollment Support Line 877-495-5581**. The Ameritas Enrollment Support Line is available for you or your dependents before the plan goes into effect on 1/1/2018 to answer questions you may have about your dental benefits. Whether you have questions about work in progress or you need help finding an Ameritas PPO provider, our Ameritas customer connections associates will be pleased to assist you between 7 am to midnight (Central Time) Monday through Thursday, and 7 am to 6:30 pm on Friday.

After you enroll, a personalized ID card will be mailed to your home address in late December.

After 1/1/2018: Once the plan goes into effect, you can get information about the plan by calling the toll-free number shown on your ID card **800-487-5553** or by going online to www.ameritas.com/group/olbc/nelnet.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, Ameritas plan members just need to visit us at www.ameritas.com/group/olbc/nelnet and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Eyewear Savings

Ameritas plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance; it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, Ameritas plan members can visit www.ameritas.com/group/olbc/nelnet and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

Dental Rewards®

A member earns Dental Rewards® by submitting at least one claim for dental expenses incurred during the calendar year. Employees and their covered dependents may accumulate rewards to increase their annual maximum (capped at \$2,000) and apply those rewards toward any covered dental procedure subject to applicable coinsurance and plan provisions. The rewards are helpful in years more costly dental services may be needed. Dental Rewards® do not apply to the orthodontia lifetime maximum.

Your Dental Rewards® previously earned through your prior dental plan will be transferred to Ameritas and be reflected in your annual maximum limit. This credit is only available to initial insured members on 1/1/2018.

Dental Network Information

To find a provider, visit www.ameritas.com/group/olbc/nelnet and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at **800-487-5553**.

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.

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

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.