



## DENTAL PLAN

### For New Mexico Tech Student Health Plan Members 2009-2010

New Mexico Tech students may enroll in an optional dental insurance plan that has been tailored to fit their needs. This plan, offered through **Ameritas Life Insurance Corp.**, provides preventive and basic coverage and access to a nationwide Participating Provider Organization (PPO) with more than 80,000 access points nationwide.

#### Good For Your Health and Your Pocketbook

New Mexico Tech recognizes that good dental health is important to overall health and is pleased to offer students and their dependents the option to enroll in this dental insurance plan.

Did you know approximately 120 severe medical conditions and illnesses can be detected and treated by a dental examination of the mouth, throat, and neck? With dental benefits, which promote regular visits to the dentist, serious oral health problems can be found early and treated more affordably. A healthy mouth reflects better general health and well-being.

The Ameritas dental insurance plan provides coverage for preventive care, with the added peace of mind that you have coverage for more complicated (and expensive) care.

#### Eligibility

You must be an active student enrolled in the New Mexico Tech endorsed Student Health Plan.

#### Enroll Today!

Just complete the online form **here**. After completing the form, please allow seven to fourteen days for Ameritas' enrollment systems to update and mail your ID card. Before the system is updated, you may not appear as an insured member of the plan.

**Deadline: September 25, 2009**

**COVERAGE EFFECTIVE DATES: August 25, 2009 - August 24, 2010**

Insurance Provided By:

## Dental Plan Highlights

### Coinsurance (Plan Pays)

Type 1 - Preventive Procedures.....100%

Routine Exam(Allowed once in a six-month period)  
Cleanings (Allowed once in a six-month period)  
Full Mouth/Panoramic X-rays (Allowed once in five years)  
Bitewings (Allowed once in a 12-month period)  
Fluoride for Children (Under age 13)

Type 2 - Basic Procedures .....80%

Periapical X-rays  
Sealants (Under age 13)  
Restorative Amalgams  
Restorative Composites  
Oral Surgery - Simple Extractions  
Denture Repair  
Endodontics (Root Canals)

Type 3 - Major Procedures .....Not Covered

### Deductible Amounts

#### Type 1 - Preventive Procedures

Deductible Waived.....\$0

#### Type 2 - Basic Procedures

Plan Year .....\$50

### Maximum

Type 1- Preventive and Type 2 - Basic Procedures

Family.....\$150

Plan Year .....\$750

*The procedures listed above are only a sample of the dental procedures payable under this plan. A complete list of covered procedures can be found in the certificate of insurance.*

### Participating Provider Organization (PPO)

This student dental plan includes a PPO network option. The Ameritas PPO is a group of dentists who agree to provide dental services at discounted fees to individuals who are covered under Ameritas' dental insurance plans. If you visit an Ameritas PPO dentist the amount you pay for a procedure will almost always be lower. Visiting an Ameritas PPO dentist can result in savings of 10-30 percent. If you visit a non-PPO dentist, the dental procedure charges are reimbursed up to the PPO discounted fee amount in the ZIP code area where the dental work was received. If the non-PPO dentist charges are above the PPO discounted fee, the member is responsible for any remaining dollar amount.

**To find a PPO provider in your area, please visit [www.ameritasgroup.com/resources/find.asp](http://www.ameritasgroup.com/resources/find.asp).**

Download an Ameritas **claim form** or contact the Ameritas Claims Department toll free at 800.487.5553

### Annual Rates:

Student	\$175.00
Student + Spouse	\$376.00
Student + Child/ren	\$476.00
Student + Family	\$677.00

Rates are guaranteed for 12 months following the effective date.



## Plan Limitations and Exclusions

Covered Expenses will not include and no benefits will be payable for expenses incurred:

- for any treatment which is for cosmetic purposes. Facings on crowns or pontics behind the second bicuspid are considered cosmetic.
- for any procedure begun before the plan member was covered under the dental expense benefit.
- for any procedure begun after the member's insurance under the dental expense benefit terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the member's insurance under the dental expense benefit terminates.
- to replace lost or stolen appliances.
- for appliances, restorations, or procedures to:
  - alter vertical dimension;
  - restore or maintain occlusion;
  - splint or replace tooth structure lost because of abrasion or attrition
- for any procedure which is not shown on the Table of Dental Procedures.
- for orthodontic treatment.
- for which the insured person is entitled to benefits under any workmen's compensation or similar law.
- for charges for which the plan member is not liable or which would not have been made had no insurance been in force.
- for services which are not required for necessary care and treatment or are not within the generally accepted parameters of care.

This brochure is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the dental benefits available through Ameritas Group. For a complete list of covered procedures and limitations and exclusions, see the certificate of insurance.

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