



We're Ameritas. We're for people.®

A Division of Ameritas Life Insurance Corp.
A UNIFI Company



DENTAL PLAN

For OUHSC Student Health Plan Members 2008–2009

University of Oklahoma Health Sciences Center 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

OUHSC 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 University of Oklahoma Health Sciences Center 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.

Deadlines:

July 31, 2008 - College of Medicine III, and IV and Physicians Assistant/PA

August 31, 2008 - College of Pharmacy

September 14, 2008 - Allied Health, College of Dentistry, Graduate Colleges, College of Medicine I and II, College of Nursing, and College of Public Health

COVERAGE EFFECTIVE DATES:

July 1, 2008 - June 30, 2009: College of Medicine III, IV and Physicians Assistant/PA

August 1, 2008 - July 31, 2009: College of Pharmacy

August 15, 2008 - August 14, 2009: College of Allied Health, College of Dentistry,
Graduate Colleges, College of Medicine I and II,
College of Nursing, College of Public Health

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
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Maximum

Type 1- Preventive and Type 2 - Basic Procedures

Plan Year

	\$750
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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.

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

Annual Rates:

Student	\$182
Student + Spouse	\$380
Student + Child/ren	\$466
Student + Family	\$664

Annual rates are effective for the time period of your program as shown on the enrollment form.



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.

