BrightIdea PPO Dental Plans

Part of the Agentra Healthcare Solutions family.
Underwritten by Ameritas Insurance Corp.

DENTAL NOT AVAILABLE IN THESE STATES
Alaska | Arkansas | Montana | Nevada | New Hampshire
New York | North Carolina | Oregon | Washington

BID PPO 04/17
Research shows that oral health and overall health are closely related. So when you keep your teeth healthy, you are also keeping your body healthy.

Our **PPO Dental** plans offer cover- age options for **preventive, diagnostic, basic, and major restorative services** through Ameritas’ Classic PPO Network of over 400,000 locations.

**PPO Dental At A Glance**

- 100% coverage on plans for many preventive services like cleanings, X-rays, and oral exams.¹
- Over 400,000 locations Nationwide². Visit www.ameritas.com
- No age restrictions, guaranteed issue
- Pays up to $5,000 per person, per calendar year for covered services on the BrightIdea 5000 Plan.
- Affordable premiums that do not increase as you get older with Preventive coverage **starting at $39 per month.**³

¹American Dental Hygienist Association, www.adha.org | ²Ameritas Insurance Corp. administers the dental insurance plans on behalf of Agentra through their Classic PPO Network. | ³Premium for an adult Preventive PPO Dental Plan.
Preventive Covered Services¹

include the following services with no waiting period

- Routine Exam (1 in 6 months)
- Bitewing X-rays (1 in 12 months)
- Cleaning (1 in 6 months)
- Fluoride for Children 13 and under (1 - 12 months)

Basic Covered Services²

include the following services with no waiting period

- Full Mouth/Panoramic X-rays (1 in 5 years)
- Sealants (age 13 and under)
- Restorative Amalgams
- Simple Extractions

¹Preventive covered service plan is covered 100% contracting and non-contracting.
²Basic covered service plan is covered 80% contracting and non-contracting.
**Major Covered Services**

Include the following services with 12 month waiting period, unless stated otherwise:

- Space Maintainers
- Onlays
- Implants
- Crowns (1 in 10 years per tooth)
- Crown Repair
- Endodontics (nonsurgical)
- Periodontics (nonsurgical)
- Periodontics (surgical)
- Denture Repair
- Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)
- Complete Extractions
- Anesthesia

**Coinsurance Percentage**

<table>
<thead>
<tr>
<th>Prevenitive Procedures</th>
<th>100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Procedures</td>
<td>80%</td>
</tr>
<tr>
<td>Major Procedures</td>
<td>50%</td>
</tr>
</tbody>
</table>

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1Major covered service is covered at 50% contracting and non-contracting. For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. The information contained herein is accurate at the time of publication. This brochure provides only summary information.
Calendar Year Maximums

BrightIdea 1500 - $1,500 annual max per person
BrightIdea 3000 - $3,000 annual max per person
BrightIdea 5000 - $5,000 annual max per person

Month Premiums

<table>
<thead>
<tr>
<th>Bright Idea Dental Plan</th>
<th>1500</th>
<th>3000</th>
<th>5000</th>
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<tbody>
<tr>
<td>Single Member</td>
<td>$39</td>
<td>$49</td>
<td>$59</td>
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<tr>
<td>Member + Spouse</td>
<td>$79</td>
<td>$94</td>
<td>$109</td>
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<tr>
<td>Member + Children</td>
<td>$87</td>
<td>$104</td>
<td>$119</td>
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<tr>
<td>Family</td>
<td>$126</td>
<td>$145</td>
<td>$169</td>
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</table>
About Agentra Healthcare Solutions

Since 2005 Agentra has been doing "Benefits A Better Way" by providing quality, affordable benefits to self employed professionals and independent contractors; business groups; and association groups.

Agentra has continued to expand its presence in the benefits marketplace to include nationally recognized associations, companies, and business owners by providing innovative and cost saving benefits while retaining excellence in service.

With more than 100,000 active policies in place, Agentra has been able to meet the needs of our rapidly expanding client base through strategic partnerships with top rated insurance carriers and benefit providers that have create exclusive proprietary products and benefit plans designed to meet the needs of our clients.

Supplemental & Life Insurance Products

<table>
<thead>
<tr>
<th>Dental</th>
<th>Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident Direct</td>
<td>Short Term Disability</td>
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<tr>
<td>Accident Disability Direct</td>
<td>Cancer</td>
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<tr>
<td>Critical Illness Direct</td>
<td>Hospital Confinement</td>
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<tr>
<td>Critical Accident Direct</td>
<td>Critical Illness</td>
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<tr>
<td>Accident Companion</td>
<td>Whole Life</td>
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<tr>
<td>Simplified Issue Term Life</td>
<td>MyHealth Pass</td>
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<td>Rx Card</td>
<td>MySeniorHealth Pass</td>
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For more information on Agentra’s products, please visit: www.agentra.com
Contact Your Agent Today!

or call 800-979-8266
to find an agent

Ameritas Classic PPO Network
Submitted by the 25th - EFFECTIVE DATE: 1st of the following month