



Nebraska - Area 2



	Base Plan	Buy Up Options	
Plan name	<i>Preventive Plus</i>	<i>Network Select</i>	<i>Optima Unlimited</i>
Plan type	PPO Max *	PPO Max *	Passive PPO
Allowance	Contract Fee	Contract Fee	80th U&C
Participation	40% Combined - all plans	40% Combined - all plans	40% Combined - all plans
Waiting periods	12 mos w/ no prior coverage	12 mos w/ no prior coverage	12 mos w/ no prior coverage
Minimum group size	3 Enrolled across all plans	3 Enrolled across all plans	3 Enrolled across all plans
Maximum group size	Unlimited	Unlimited	Unlimited
Network specifics			
Colorado Network (<i>Ameritas</i>)	1,560	1,560	No Network Restrictions
National Network (<i>Ameritas</i>)	97,270	97,270	No Network Restrictions
Deductible	\$15 / Calendar year / person	Annual (\$50/\$150)	Annual (\$50/\$150)
Annual maximum	\$1,000 / Calendar Year (\$500 Type 3 Max)	\$1,000 per Calendar Year	\$1,000 per Calendar Year
PREVENTIVE CARE (cleaning, exams, x-rays etc.)	100%	100%	100%
BASIC SERVICES (fillings, sealants, routine extractions etc.)	5%	80%	80%
MAJOR SERVICES (crowns, bridges, dentures, root canals, gum disease etc.)	5%	50%	50%
Adult implants available	Yes. Applies to Major Services.	Yes. Applies to Major Services.	Yes. Applies to Major Services.
OPTIONS			
Add Orthodontics	No Ortho Option	Available at additional cost	Available at additional cost
Move Endo & Perio to Type 2	Not Applicable	Available at additional cost	Available at additional cost
		\$1,000 max	\$1,000 max
Employee only	\$13.21	\$25.56	\$30.03
Employee + Spouse	26.74	51.18	60.48
Employee + Child	26.74	51.18	60.48
Family	47.34	80.44	95.98

* Out of Network reimbursement based on contract fee.

Notes:

- Plan includes the Preventive Plus Plan and employer selects one buy-up option. For groups over 100 participants, all 3 plans are included. Requires 40% participation combined across all plans.
- All plans under Triple Choice/Dual Option Plan are insurance plans administered by single carrier (Standard Insurance).
- Base Plan (Preventive Plus) is an insurance plan with paid benefits nationally not discount plan.

