

	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)	\$1,500 per Calendar Year	\$1,500 per Calendar Year
<b>PREVENTIVE CARE</b> (cleaning, exams, x-rays etc.)	100%	100%	100%
<b>BASIC SERVICES</b> (fillings, sealants, routine extractions etc.)	5%	80%	80%
<b>MAJOR SERVICES</b> (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.
<b>OPTIONS</b>			
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
		\$1,500 max	\$1,500 max
Employee only	\$12.61	\$27.57	\$33.56
Employee + Spouse	25.45	55.15	67.43
Employee + Child	25.45	55.15	67.43
Family	44.84	86.43	106.7

\* 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.