

# PrimeStar<sup>SM</sup> Advantage

## Individual Dental Insurance

Research shows that good dental health is essential to your overall health. Protecting your smile starts with regular visits to the dentist, and a good dental plan.

- No waiting periods
- No enrollment fees
- Ameritas dental network savings

### Dental Network Plan Options

PrimeStar Advantage brings you the Ameritas dental network with features like:

- Discounted fees, typically 30% below average charges in your community
- Immediate network discounts
- One of the largest nationwide networks with over 425,000 access points and over 110,000 unique providers

Advantage plans are designed for those who value the freedom to visit any dentist, but will enjoy additional savings with an Ameritas dental network provider. While all PrimeStar plans allow you to choose any dentist, Advantage offers you richer benefits out-of-network than our Network plan. If you use a non-network dentist, covered benefits are paid at the 80th percentile of usual and customary charges. You pay the difference between what the plan pays and the dentist's actual charge. If you use an in-network provider, your out-of-pocket costs will be based on the contracted fees (MAC/maximum allowable charge), which may result in lower out-of-pocket costs.

Visit [star.ameritas.com/findadentist](http://star.ameritas.com/findadentist) to find a network provider near you.

Network not available in MT, RI and the PA counties of Forest and Potter.

### Plan Details

	Plan Benefit*
<b>Preventive</b> (type 1) <ul style="list-style-type: none"><li>• exams/cleanings (two per year)</li><li>• fluoride treatment (under age 16)</li><li>• bitewing x-rays</li><li>• sealants (under age 16)</li></ul>	100% day one
<b>Additional Services</b> (type 2 and 3) <ul style="list-style-type: none"><li>• fillings</li><li>• oral surgery</li><li>• surgical endodontics</li><li>• simple extractions</li><li>• periodontal procedures</li><li>• crowns</li><li>• bridges</li><li>• dentures</li><li>• x-rays</li></ul>	15% day one 50% after year one
<b>Calendar Year Deductible</b> Per person for additional services (type 2 & 3) with a maximum of three deductibles per family	\$50
<b>Calendar Year Maximum Benefit</b> Per person for preventive, basic and major services combined	\$1,000

In New Jersey, major is covered at 25% day one.





# PrimeStar Advantage

Use the following to find your dental rates by area and network coverage. Enroll at [star.ameritas.com](http://star.ameritas.com).

Find your area by locating the first 3 digits of your zip code

State	Zip	Area
Alabama	All	1
Alaska	All	7
Arizona	851, 855-856, 859, 865	2
	All Others	3
Arkansas	All	1
California	922-925, 932-933, 936-937, 952-953	5
	934, 938-939, 942, 955, 959-961	6
	All Others	7
Colorado	800-806, 808-809	5
	All Others	3
Delaware	199	3
	All Others	5
D. C.	All	7
Florida	330-334	5
	341-342	4
	All Others	3
Georgia	300-303, 308-309	3
	All Others	2
Hawaii	All	5
Indiana	460-464	3
	All Others	2
Iowa	500-503	3
	511, 515, 520, 522-524, 527-528	2
	All Others	1
Kansas	660-662, 666, 670-672	2
	All Others	1
Kentucky	400-402, 410, 422	3
	403, 405, 411, 421, 423-424, 427	2
	All Others	1
Louisiana	700-701, 704	2
	All Others	1
Maine	039-041	5
	042	4
	All	3
Maryland	208-209	6
	213, 215-216, 218	4
	All Others	5

State	Zip	Area
Montana	590-591, 598	4
	All Others	3
Nebraska	680-681, 685	2
	687	3
	All Others	1
Nevada	894-897	5
	All Others	4
New Hampshire	030-031, 038	6
	All Others	5
New Jersey	080, 085-086	6
	081-084	5
	All Others	7
New Mexico	All	2
	275-277, 280-282	4
North Carolina	283-289	2
	All Others	3
North Dakota	580-581, 585	3
	All Others	2
Ohio	430-432, 440-442	3
	All Others	2
Oklahoma	730-731	3
	740-741	2
	All Others	1
Oregon	All	4
Pennsylvania	150-154, 156, 160, 170-171, 175-176, 180-181	3
	183, 189-194	5
	All Others	2
Rhode Island	All	4
South Carolina	All	2
South Dakota	All	2
Tennessee	370-372	3
	373-374, 377-381	2
	All Others	1
Texas	750-754, 762, 770, 773-775, 786-787	3
	All Others	2
Utah	All	2
Vermont	All	4

State	Zip	Area
Massachusetts	010-013, 027	6
	All Others	7
Michigan	480-483	5
	484-485, 488-492	4
	All Others	3
Minnesota	550-554	4
	All Others	3
Mississippi	All	1
Missouri	630-633, 640-641	3
	650-652, 656-658	2
	All Others	1

State	Zip	Area
Virginia	201, 220-225	5
	226, 228-229, 240-241	3
	230-238	4
	All Others	2
West Virginia	254, 267	5
	All Others	1
Wisconsin	538-539, 542, 545-548	3
	All Others	4
Wyoming	All	2

Find your dental rate using your state, area, plan type & coverage:

### Advantage Rates

This plan is not available in CT, ID, IL, MT, NY, OH, RI, WA and the PA counties of Forest and Potter.

Area	Applicant	Applicant + 1	Applicant + Family
<b>Nevada</b>			
4	\$36.88	\$73.76	\$118.02
5	\$40.57	\$81.14	\$129.82
<b>New Jersey</b>			
5	\$48.95	\$97.90	\$156.64
6	\$53.85	\$107.69	\$172.30
7	\$59.19	\$118.37	\$189.39

Area	Applicant	Applicant + 1	Applicant + Family
<b>All Other States</b>			
1	\$31.91	\$63.81	\$102.10
2	\$35.31	\$70.62	\$112.99
3	\$38.71	\$77.42	\$123.88
4	\$42.54	\$85.08	\$136.13
5	\$46.79	\$93.59	\$149.74
6	\$51.47	\$102.95	\$164.72
7	\$56.58	\$113.16	\$181.05

### Advantage Indemnity Rates

Area	Applicant	Applicant + 1	Applicant + Family
<b>Montana, Rhode Island &amp; PA Counties of Forest and Potter</b>			
1	\$35.45	\$70.91	\$113.45
2	\$39.23	\$78.47	\$125.55
3	\$43.02	\$86.03	\$137.65
4	\$47.27	\$94.54	\$151.26
5	\$52.00	\$103.99	\$166.39
6	\$57.20	\$114.39	\$183.02
7	\$62.87	\$125.74	\$201.18

The monthly premium is guaranteed for the initial 12 months of coverage. After 12 months, premiums may increase.

