

Dental Benefits Created With You in Mind

DentalElect plan



Student Health &
Special Risk

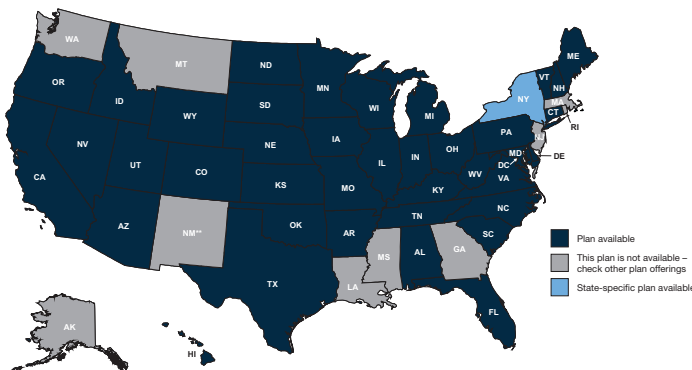
As a college student, you're making a large financial commitment to your future. So you don't have much room for unexpected expenses.

Some of the most common unexpected expenses are health-related. Don't leave your health unprotected. Make sure you have a plan.

Dental insurance can help you stay healthy and avoid more serious and costly health issues in the future.

Plan Details

Maximum benefit Per person per benefit year	\$1,000
Deductible Per person per benefit year	\$75 Types 2 & 3
Preventive (Type 1) Exams, cleanings	100%
Basic (Type 2) X-rays, fillings	80%
Major (Type 3) Oral surgery, crowns, simple extractions	50%



* With an in-network provider, your out-of-pocket costs will almost always be less because of contracted fees Maximum Allowable Charge (MAC).

** Plan design not available in NM - check GallagherStudent.com/dental for plan details.

In PA, the plan is not available in the counties of Forest and Potter.

Below is an example of what your annual dental costs would be with a network provider.

In-network				
Service	Average cost without insurance	Claim allowance (network discount)	Plan pays	You pay
Two preventive visits (Type 1)	\$306	\$178	100% plan benefit = \$178	\$0
Filling (Type 2)	\$183	\$96	80% benefit after \$75 deductible = \$17	\$79 (balance plus \$75 deductible)
Crown (Type 3)	\$1,190	\$670	50% plan benefit = \$335	\$335
Total	\$1,679	\$944	\$530	\$414

This example shows estimated amounts for ZIP Code 685XX. The amount insurance covers is calculated from the amount allowed from network providers in the area. A preventive visit is composed of an exam and cleaning.

Plan overview

MAC/MAB claim allowance

The Maximum Allowable Charge (MAC) claim allowance is the maximum amount a network provider may charge. If you select a network provider, you may have lower out-of-pocket costs. If you visit an out-of-network dentist, the claim allowance is considered at the Maximum Allowable Benefit (MAB), which is equal to the lowest contracted fee in your ZIP Code area. You pay the difference between what the plan pays and the dentist's actual charge.

You can visit any dentist and family members do not need to visit the same provider. Find a [Classic \(PPO\) network provider](#) at ameritas.com—Find a Health Provider.

Our easy enrollment was built with the busy student in mind. Here are 5 easy steps to getting enrolled:

1. Visit [GallagherStudent.com/dental](#)
2. Select your institution
3. Choose your preferred plan
4. Enter your personal information
5. Submit payment



Additional information

There is a 12-month waiting period for re-enrollment once a policy is canceled.

This insurance will not automatically terminate once you leave school or graduate. You must contact the policy administrator at 855-672-3232 (option 3) if you wish to terminate this coverage.

Individuals 18+ and their dependents are eligible for coverage. Coverage is effective the first day of the month following enrollment. You can access and download your full policy and ID card from the member portal the same day you enroll.

This document is a plan highlight only. Your actual policy will include the full legal description of your benefits. Certain plans and plan options may not be available in all areas.

IN VIRGINIA, THIS IS AN EXCEPTED BENEFITS PLAN. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

THIS IS A STAND-ALONE DENTAL PLAN THAT IS NOT EXCHANGE CERTIFIED AND MAY NOT PROVIDE MINIMUM ESSENTIAL PEDIATRIC DENTAL BENEFITS.



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