

# BENEFITS ENROLLMENT

## Dental Insurance

The Ameritas dental plan has been designed to pay a significant portion of the cost for checkups and to provide cost-sharing benefits for needed restorative work up to the annual maximum benefit. You may participate in the dental plan or elect no coverage.

A component of the Ameritas dental plan is a preferred provider dental program (Classic Plus). By choosing a provider who is a member of the network, you file no claim form and save money through:

- Discounted fees by the provider
- Reduced deductible
- Lower coinsurance payments
- No balance billing by the provider

The current dental PPO network directory may be viewed at <http://uofne.ameritasgroup.com/>. PPO participation information may also be obtained by calling Ameritas at 800-487-5553.

## Summary of Dental Benefits

TYPE OF SERVICE	ANNUAL DEDUCTIBLE		COINSURANCE PLAN PAYS/YOU PAY		BENEFIT MAXIMUMS	
	PPO PROVIDER	Non-PPO Provider	PPO PROVIDER	Non-PPO Provider	PPO PROVIDER	Non-PPO Provider
Preventive and Diagnostic	None	None	85% / 15%	80% / 20%	\$1,500 / person annual maximum for all preventive, restorative and major dental services combined.	\$1,500 / person annual maximum for all preventive, restorative and major dental services combined.
Restorative Dental Services	\$35 / person	\$45 / person	85% / 15%	80% / 20%		
Major Dental Services			50% / 50%	50% / 50%		
Orthodontic	\$40 / person	\$50 / person	50% / 50%	50% / 50%	\$2,000 / person lifetime maximum	\$2,000 / person lifetime maximum

## Issues to Consider—Dental Insurance

- Enrollment of any dependent into the Ameritas dental plan requires completion of the Dependent Information Request Form, which is available on the university's benefits webpage.
- If you are covered by your spouse's dental plan, duplicate coverage may not be the most cost-effective approach.
- If you have non-covered dental expenses to pay, qualifying expenses may be submitted to the Health Care Flexible Spending Account.
- If you use the services of a non-network provider (non-PPO provider), you will experience higher out-of-pocket costs due to the higher deductible, higher coinsurance and potential balance billing by the provider.
- Dental coverage for a newborn child will begin at the dependent child's date of birth. The applicable premium will begin on the first day of the month following the date of birth. **To continue the child's coverage beyond 31 days, you must contact the Campus Benefits Office within 60 days of a dependent's date of birth to add the newborn child to your dental insurance policy.** You must complete and deliver to the Campus Benefits Office a Dependent Information Request Form to add the new dependent child to the dental insurance policy **even if** you are currently enrolled for Employee & Child or Employee & Family coverage. If the newborn child is added, the coverage change and related increase in premiums will be effective the first of the month following the dependent's date of birth. (Dependent information request form must be received within 60 days of the baby's birth, and a copy of the birth certificate and six months to provide the social security number.) If you do not complete and deliver the properly completed Dependent Information Request Form to the Campus Benefits Office within 31 days of the newborn's birth and then want to cover the child, the child will be considered a late enrollee and benefits will not be provided to the child until the next annual NUFlex enrollment. (No coverage changes are allowed as a result of a Permitted Election Change Event.)
- Dependent information must be received in the Campus Benefits Office within 31 days from date of hire, benefits eligibility date or Permitted Election Change Event. If you do not complete and deliver the properly completed Dependent Information Request Form and dependent verification documentation to the Campus Benefits Office within 31 days of date of hire, benefits eligibility date or Permitted Election Change Event and then want to cover the dependents, the dependents will be considered a late enrollee and benefits will not be provided until the next annual NUFlex enrollment.