DENTAL COMPARISON FOR GUILFORD COUNTY SCHOOLS

	AMERITAS DENTAL PLAN	****DIRECT REIMBURSEMENT PLAN**
Plan Year	1/1/009 through 12/31/09	1/1/09 through 12/31/09
Plan Year Deductible Per Insured	$50 (Waived for Preventive & Orthodontia) **Waved on all procedures if PPO Provider is used**	$0
Plan Year Deductible Per Family	$150	$0
Plan Year Maximum Per Insured	$1,500 **Includes Dental Rewards**	$1,000
Diagnostic & Preventive Services ▪ Oral Exams & X-rays ▪ Routine Teeth Cleanings ▪ Fluoride Treatments ▪ Sealants	*100% coverage SEE BELOW 2 per calendar year to age 19 to age 15	50% coverage no limit no age limit no age limit
Basic Services ▪ Space Maintainers ▪ Fillings ▪ Endodontics (MetLife) ▪ Recementation/Repairs ▪ General Anesthesia ▪ Simple Extractions ▪ Surgical Extractions ▪ Consultations	*80% SEE BELOW	50% coverage
Major Services ▪ Periodontics ▪ Endodontics (Direct Reim.) ▪ Inlays/Onlays ▪ Crowns & Build Ups ▪ Dentures ▪ Bridges ▪ Implants ▪ Veneers ▪ Rebases/Relines	*50% coverage SEE BELOW	50% coverage
Orthodontia Services	*50% coverage for **adult and child** orthodontia	50% coverage for children to age 26 & adult orthodontia
Orthodontia Lifetime Maximum	$1500	$1,000
Providers/Dentists:	Any licensed dentist	Any licensed dentist
Predetermination/Prior Authorization	Services in excess of $300 **Not Required but Recommended**	None
Employee's Cost Per Month:		
Employee Only	$31.55	$10.75
Employee & Dependent(s)	$109.49	$38.60
****Split (both spouses work for Guilford Co. Schools)	$77.94	$27.85

*****Payments to dentists are calculated on the 90th percentile of usual and customary charges for the providers in that area.
**No waiting period applies for employees and/or dependents that enroll when first eligible. A 12-month waiting period applies for Major and Orthodontic Services for late enrollees.
******In order to qualify for "split" rates, both spouses must be enrolled in the same dental plan. One employee carries children.**
This is a brief description of your dental benefits and does not contain all limitations and exclusions under either plan. For more complete information, please consult your plan booklet(s) or your benefits administrator. For more information on the Ameritas Plan, call 800-487-5553. For more information on the Direct Reimbursement Plan, call 336-889-2003. *Revised 7/30/09*