



Nebraska - Area 1



| | 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) | \$1,000 per Calendar Year | \$1,000 per Calendar Year |
| PREVENTIVE CARE (cleaning, exams, x-rays etc.) | 100% | 100% | 100% |
| BASIC SERVICES (fillings, sealants, routine extractions etc.) | 5% | 80% | 80% |
| MAJOR SERVICES (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. |
| OPTIONS | | | |
| 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 |
| | | \$1,000 max | \$1,000 max |
| Employee only | \$12.61 | \$25.53 | \$29.96 |
| Employee + Spouse | 25.45 | 51.06 | 60.21 |
| Employee + Child | 25.45 | 51.06 | 60.21 |
| Family | 44.84 | 80.02 | 95.27 |

* 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.

