

Plan A – With Ortho: Dental Plan Summary

Effective Date: 10/1/2011

	In Network	Out of Network
Coinsurance		
Type 1	Varies by Date of Hire	Varies by Date of Hire
Type 2	Varies by Date of Hire	Varies by Date of Hire
Type 3	50%	50%
Deductible	\$0/Calendar Year Type 2,3 Waived Type 1 No Family Maximum	\$0/Calendar Year Type 2,3 Waived Type 1 No Family Maximum
Maximum (per person)	\$1,750 per calendar year	\$1,750 per calendar year
Allowance	Contracted Fee	90th U&C
Waiting Period	None	None
Annual Eye Exam	None	None

Orthodontia Summary - Adult and Child Coverage

	In Network	Out of Network
Allowance	Discounted Fee	U&C
Coinsurance	50%	50%
Lifetime Maximum (per person)	\$2,000	\$2,000
Waiting Period	None	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	In Network Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2 per benefit period) Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Onlays Crowns (1 in 5 years per tooth) Crown Repair Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)
Type 1	Out of Network Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2 per benefit period) Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Onlays Crowns (1 in 5 years per tooth) Crown Repair Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

To find an Ameritas provider go to:
<http://ameritas-dental.prismisp.com/>

Washington School Block

Dental Highlight Sheet



T I - Low: Dental Plan Summary

Effective Date: 10/1/2011

Coinsurance	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$0/Calendar Year Type 2,3 Waived Type 1 No Family Maximum
Maximum (per person)	\$1,600 per calendar year
Allowance	90th U&C
Waiting Period	None
Annual Eye Exam	None

Orthodontia Summary – Adult and Child Only Coverage

Allowance	U&C
Coinsurance	50%
Lifetime Maximum (per person)	\$2,000
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2 per benefit period) Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of **Washington School Block**. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to ameritasgroup.com/member.

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go to:
[http://ameritas-
dental.prismisp.com/](http://ameritas-dental.prismisp.com/)

Washington School Block

Dental Highlight Sheet



Rx Savings

Our valued plan members and their covered dependents (even their pets) can save on prescription medications through any Walmart or Sam's Club pharmacy across the nation. This Rx discount is offered at no additional cost, and it is not insurance.

To receive the Walmart Rx discount, Ameritas plan members just need to show their original Ameritas ID card. The identifier is the Ameritas logo. It's that easy. Or members can visit us at ameritasgroup.com and sign into (or create) a secure member account where they can print off an online-only Rx discount savings ID card.

Dental Rewards®

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. In addition, a person earning dental rewards who submits a claim for services received through the dental PPO network earns an extra reward, called the PPO Bonus. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold	\$750	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$400	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$200	Additional bonus is earned if the member sees a PPO provider
Maximum Carryover	\$1,200	Maximum possible accumulation for Dental Rewards and PPO Bonus combined

Groups with a program similar to Dental Rewards on their previous plan are eligible for Dental Rewards Credits. The benefit selected includes Dental Rewards Credits of \$250 for all members enrolled on the original effective date.

The credit is available only to initial insureds. The credit, and any amounts earned under our plan, will not exceed the maximum carryover proposed for the plan selected.

Enrollment data must include information for all dependents enrolling in the plan.

PPO Information

To find a provider, visit ameritasgroup.com and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose **PPO Dental Network**.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

To find an Ameritas provider
go to:
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dental.prismisp.com/](http://ameritas-dental.prismisp.com/)

David O. H. Seatz, CEBS
Regional Group Manager

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August 1, 2011



Charles Hall
Trustinus Benefits
535 E. Dock Street Ste # 113
Tacoma, WA 98402

RE: Tacoma Industrial Trust
Educational Services Division

Dear Charlie,

With regards to groups in the Educational Services Division of the Tacoma Industrial Trust, the Ameritas' plan will contain a feature called Dental Rewards. Initially, all plan members and their dependents each will be given \$250 in their Dental Rewards account effective October 1, 2011. This amount would be made available in addition to the plan's annual maximum of \$1,750 with the effect being all enrollees would have \$2,000 in benefits starting October 1, 2011.

The Dental Rewards feature runs on a calendar years basis, which means Dental Rewards amounts are based upon the prior years utilization and are awarded January 1 of that next year. To qualify for the rewards, a member must have submitted one claim per year and total paid claims must be under the established threshold of \$750 per year. The annual award is \$400, so in the case of a member who met the criteria (one claim and total claims paid of less than \$750) would have an additional \$400 added to their account bring their total adjusted Annual Maximum to \$2,400 January 1, 2011. The maximum that can be accumulated in the Dental Rewards account is \$1,200. In years that the \$750 threshold is exceeded, no contribution would be made to the person's account. If a person uses part of the Dental Rewards accumulated amount, all charges for the year comes away from the Annual Maximum first with anything over the \$1,750 coming away from the accumulated amount. In the next year, if the person has paid services under the threshold of \$750, the \$400 annual award would be added to what was left in their account. In any case, the total amount in the Dental Rewards account will not exceed \$1,200. Ultimately for the person who went to a dentist once a year and had paid claims under the \$750 threshold, they would have available for services up \$2,950.

Let me know if you have any additional questions.

Sincerely,

David. O. H. Seatz, CEBS
Regional Group Manager

We're Ameritas. We're for people.®

To find an Ameritas provider
go to:
[http://ameritas-
dental.prismisp.com/](http://ameritas-dental.prismisp.com/)