

Learn about your Dental & Vision Benefits

Dental and vision insurance can be just as important to a lifetime of good health as your medical plan.

Take a closer look at these benefits before your enrollment deadline.



For employees of
City of Kingsville

Find everything you need on any device



In your secure online member account, you have 24/7 access to:

- your personalized ID card; print it or save it to your smartphone
- claims status and a breakdown of how benefits were calculated and payments processed
- plan details including maximum benefit and deductible amounts, and your remaining benefits
- the average cost for in- or out-of-network procedures based on ZIP Code with the Dental Cost Estimator

Register for your secure member account at ameritas.com.

The one-time set up is quick and easy:

- Go to ameritas.com
- Sign in to your Customer (Member) Account under the Dental/Vision/Hearing dropdown
- On the Login page select "Register Now"
- Complete the New User Registration form

Using online services helps to minimize your risk of identity theft, protect your privacy, and get your benefit information faster.

Sign up to receive your explanation of benefits (EOB) statements online

To receive electronic EOBs instead of paper statements, select the go paperless option when logging in to or setting up your member account.

Compared to paper, online statements are:



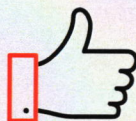
more secure



more detailed



better for the environment



convenient



faster

Dental Plan Benefits

Type 1 Preventive No Waiting Period	100%	<ul style="list-style-type: none"> • Routine Exam (1 per 6 months) • Bitewing X-rays (1 per 6 months) • Cleaning (1 per 6 months)
Type 2 Basic No Waiting Period	80%	<ul style="list-style-type: none"> • Surgical Extractions • Restorative Amalgams • Restorative Composites • Endodontics (nonsurgical) • Periodontics (nonsurgical) • Endodontics (surgical) • Periodontics (surgical) • Simple Extractions
Type 3 Major No Waiting Period	50%	<ul style="list-style-type: none"> • Crowns (1 in 10 years per tooth) • Prosthodontics (Bridges, Dentures) (1 in 10 years)

Deductible

Type 1	\$0
Type 2 and 3	\$50 per person, per calendar year
Family Maximum	When 3 family members satisfy their Deductible Amounts for this Calendar Year, no additional Deductibles will apply to any family members for the rest of this Calendar Year.

Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$1,500
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Orthodontia Benefits (children under age 19)

No waiting period	
Plan Benefit	50%
Lifetime Deductible	\$0
Lifetime Maximum (per person)	\$1,000

Claims Allowance

Type 1, 2 and 3	Maximum Allowable Benefit
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In network allowance is discounted fee

Monthly Rates

Employee only	\$19.40
Employee & Spouse	\$39.80
Employee & Child(ren)	\$48.52
Employee & Spouse & Child(ren)	\$70.76

Rates are effective from 10/1/2019 to 10/1/2021.

Vision Plan Benefits

	EyeMed Access Network	Out-of-Network
Annual Eye Exam	Covered in full	Up to \$35
Single Vision Lenses	Covered in full	Up to \$25
Bifocal Lenses	Covered in full	Up to \$40
Trifocal Lenses	Covered in full	Up to \$55
Lenticular Lenses	20% discount	No benefit
Progressive Lenses	See lens options	NA
Frames	\$130	\$130
Contacts (elective)	Up to \$130	Up to \$130
Contacts (medically necessary)	Covered in full	Up to \$200

Deductible

Annual Eye Exam	\$10	\$10
Eyeglass Lenses or Frames	\$25	\$25

Benefit Frequencies (months)

Based on Date of Service

Exam/Lens/Frame	12/12/24
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Member cost for lens options (may vary by prescription, option chosen and retail location)

Progressive Lenses	Standard: \$65 + lens deductible Premium: lens cost -20% discount -\$120 allowance + Standard Progressive cost	No benefit
Std. Polycarbonate	\$40	No benefit
Tint (solid and gradient)	\$15	No benefit
Scratch Resistant Coating	\$15	No benefit
Anti-Reflective Coating	\$45	No benefit
Ultraviolet Coating	\$15	No benefit
Lasik or PRK	Average discount of 15% off retail price or 5% off promotional price at US Laser network participating providers.	No benefit

Monthly Rates

Employee only	\$6.22
Employee & Spouse	\$12.48
Employee & Child(ren)	\$10.56
Employee & Spouse & Child(ren)	\$17.42

Rates are effective from 10/1/2019 to 10/1/2021.

See Clearly and Look Sharp With Vision Benefits



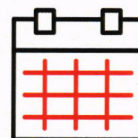
Maintaining good vision and eye health is a priority, but it can get expensive. That's where benefits come in.

Using your vision benefits is easy

1. Find an EyeMed network provider
2. Schedule an appointment
3. Enjoy clear vision and healthy eyes



1



2



3

EyeMed network

EyeMed offers one of the largest vision networks in the nation with a mix of independent providers and retail chains. Retail locations include LensCrafters, Pearle Vision and Target Optical.

Take advantage of EyeMed provider discounts, including 20% off the remaining frame balance, materials not covered by the plan, and non-prescription sunglasses.

Find EyeMed Access Network providers at eyemed.com.

Browse and buy eyewear online at **glasses.com** and/or **contactsdirect.com**. Both are in the EyeMed network and your vision benefits are applied directly to your online order.

FAQ

Can I use my benefits if I visit a provider outside the network?

Yes, if you visit an out-of-network provider, you pay your provider the full balance and submit a claim with your itemized receipt for reimbursement based on out-of-network plan benefits.

Can I get glasses and contacts in the same year?

No, your benefit can be applied to contacts OR glasses during the benefit year.

Who do I contact if I have questions?

Contact EyeMed for benefit, claims or network questions.

866-289-0614

Mon-Sat 6:30am-10pm

Sun 10am-7pm (CST)

Contact Ameritas for billing, administration, ID card or network questions.

If you enrolled through an employer: 800-659-2223

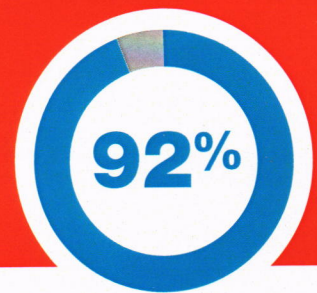
If you purchased online: 800-300-9566

Mon-Thu 7am-7pm

Fri 7am-5:30pm (CST)

Visit **eyemed.com** and **ameritas.com** to set up your member accounts and access the information listed above.

Here to help. If you have questions about your plan benefits, call the Ameritas customer connections team. Claims contact center associates have earned **BenchmarkPortal's Center of Excellence award since 2006**, an achievement held only by a handful of other companies.



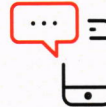
92% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.



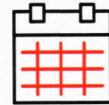
More than 3 million calls answered with a 4.8 out of 5 overall caller satisfaction survey score



Claims processing accuracy exceeds 99%



English and Spanish, multilingual interpretation



94% of claims processed in an average of 10 business days

Claims, benefit and provider network questions:

group@ameritas.com | 800-487-5553

Monday - Thursday, 7 a.m. – Midnight (CST)

Friday, 7 a.m. – 6:30 p.m. (CST)

¿en español? Ameritas offers Spanish-speaking claims associates and a translation service in many languages at 800-487-5553.



Worldwide support. If you're traveling outside the U.S. and have a dental or vision emergency, AXA Assistance can help find a provider and schedule an appointment. Please note these are not Ameritas providers. AXA is part of a global organization with offices in more than 30 countries.



Dental health report card. Find out where your dental health stands and how to improve it. After 12 months of using your dental benefits, Ameritas will provide you with a dental health report card. It was developed through the University of Nebraska Medical Center College of Dentistry and includes feedback on your dental health status and dental care tips specific to you.

Ameritas 
fulfilling life.

Claims statistics from Ameritas claims processing system, 2019. Dental or vision provider referral assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Providers referred by AXA are not members of the Ameritas network. Ameritas does not guarantee or make any representation as to the quality of the services provided by AXA or any provider referred by AXA. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply. The Ameritas Dental Network is not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. This piece is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2020 Ameritas Mutual Holding Company.