

# Terrebonne Parish School Board

## Dental & Hearing Summary



### Dental Summary

Effective Date: 1/1/2023

		Plan 1	Plan 2	Plan 3
<b>Plan Benefit</b>	Type 1	100%	100%	100%
	Type 2	80%	80%	80%
	Type 3	NA	50%	50%
<b>Deductible</b>		\$50/Calendar Year Waived Type 1 \$150/family	\$50/Calendar Year Waived Type 1 \$150/family	\$50/Calendar Year Waived Type 1 \$150/family
<b>Maximum (per person)</b>		\$1,000/Calendar Year	\$1,000/Calendar Year	\$1,000/Calendar Year
<b>PPO</b>		Passive PPO	Passive PPO	Passive PPO
<b>Allowance</b>	Type 1	95th U&C	95th U&C	95th U&C
	Type 2	95th U&C	95th U&C	95th U&C
	Type 3	None	95th U&C	95th U&C
<b>Dental Rewards®</b>		Included	Included	Included
<b>Waiting Period</b>		None	None	None
<b>Annual Open Enrollment</b>		Included	Included	Included

### Orthodontia Summary

Allowance All Plan Designs: In Network, discounted fee. Out of Network, U&C.

	Plan 1	Plan 2	Plan 3
<b>Plan Benefit</b>	No Ortho	No Ortho	50%
<b>Coverage for Adults</b>			No
<b>Lifetime Maximum (per person)</b>			\$1,500
<b>Waiting Period</b>			None

### SoundCare Benefit

	Plan 1	Plan 2	Plan 3
<b>Coinsurance</b>			
Annual Hearing Exam	100%	100%	100%
Hearing Aid	50%	50%	50%
Hearing Aid Maintenance	100%	100%	100%
<b>Deductible</b>	None	None	None
<b>Maximum (per benefit period)</b>			
Annual Hearing Exam	Up to \$75	Up to \$75	Up to \$75
Hearing Aids (both ears)			
Year One	Up to \$200	Up to \$200	Up to \$200
Year Two	Up to \$600	Up to \$600	Up to \$600
Year Three	Up to \$800	Up to \$800	Up to \$800
Hearing Aid Maintenance	Up to \$40	Up to \$40	Up to \$40

### Monthly Rates

	Plan 1	Plan 2	Plan 3
<b>Employee (EE)</b>	\$20.40	\$34.57	N/A
<b>EE + Family</b>	\$57.10	\$72.90	\$118.87

	Plan 1	Plan 2	Plan 3
<b>Plan Design Summary</b>	100/80 \$50/Calendar Year Waived Type 1 \$150/family \$1,000	100/80/50 \$50/Calendar Year Waived Type 1 \$150/family \$1,000	100/80/50/50 \$50/Calendar Year Waived Type 1 \$150/family \$1,000 \$1,500 Lifetime Ortho
<b>Type 1 Procedure (Frequency)</b>	<ul style="list-style-type: none"> <li>Routine Exam (2 per benefit period)</li> <li>Bitewing X-rays (2 per benefit period)</li> <li>Full Mouth/Panoramic X-rays (1 in 5 years)</li> <li>Periapical X-rays</li> <li>Cleaning (2 per benefit period)</li> <li>Fluoride for Children 18 and under (2 per benefit period)</li> <li>Sealants (age 15 and under)</li> <li>Space Maintainers</li> </ul>	<ul style="list-style-type: none"> <li>Routine Exam (2 per benefit period)</li> <li>Bitewing X-rays (2 per benefit period)</li> <li>Full Mouth/Panoramic X-rays (1 in 5 years)</li> <li>Periapical X-rays</li> <li>Cleaning (2 per benefit period)</li> <li>Fluoride for Children 18 and under (2 per benefit period)</li> <li>Sealants (age 15 and under)</li> <li>Space Maintainers</li> </ul>	<ul style="list-style-type: none"> <li>Routine Exam (2 per benefit period)</li> <li>Bitewing X-rays (2 per benefit period)</li> <li>Full Mouth/Panoramic X-rays (1 in 5 years)</li> <li>Periapical X-rays</li> <li>Cleaning (2 per benefit period)</li> <li>Fluoride for Children 18 and under (2 per benefit period)</li> <li>Sealants (age 15 and under)</li> <li>Space Maintainers</li> </ul>
<b>Type 2 Procedure (Frequency)</b>	<ul style="list-style-type: none"> <li>Fillings for Cavities</li> <li>Restorative Composites (anterior and posterior teeth)</li> <li>Endodontics (nonsurgical)</li> <li>Endodontics (surgical)</li> <li>Periodontics (nonsurgical)</li> <li>Periodontics (surgical)</li> <li>Denture Repair</li> <li>Simple Extractions</li> <li>Complex Extractions</li> <li>Anesthesia</li> </ul>	<ul style="list-style-type: none"> <li>Fillings for Cavities</li> <li>Restorative Composites (anterior and posterior teeth)</li> <li>Endodontics (nonsurgical)</li> <li>Endodontics (surgical)</li> <li>Periodontics (nonsurgical)</li> <li>Periodontics (surgical)</li> <li>Denture Repair</li> <li>Simple Extractions</li> <li>Complex Extractions</li> <li>Anesthesia</li> </ul>	<ul style="list-style-type: none"> <li>Fillings for Cavities</li> <li>Restorative Composites (anterior and posterior teeth)</li> <li>Endodontics (nonsurgical)</li> <li>Endodontics (surgical)</li> <li>Periodontics (nonsurgical)</li> <li>Periodontics (surgical)</li> <li>Denture Repair</li> <li>Simple Extractions</li> <li>Complex Extractions</li> <li>Anesthesia</li> </ul>
<b>Type 3 Procedure (Frequency)</b>	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>Onlays</li> <li>Crowns (1 in 5 years per tooth)</li> <li>Crown Repair</li> <li>Implants</li> <li>Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)</li> </ul>	<ul style="list-style-type: none"> <li>Onlays</li> <li>Crowns (1 in 5 years per tooth)</li> <li>Crown Repair</li> <li>Implants</li> <li>Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)</li> </ul>
<b>Orthodontia</b>			<ul style="list-style-type: none"> <li>Plan Benefit - 50%</li> <li>Lifetime Maximum (per person) \$1,500</li> <li>No Coverage for Adults</li> <li>No Waiting Period</li> </ul>

## Dental Rewards®

This dental plan includes a valuable feature that allows plan members to carry over part of their unused annual maximum. A member must submit at least one claim during the benefit year while staying at or under the plan-specific threshold amount. Earns an extra reward, called the PPO Bonus, by seeing a Network Provider. Employees and their covered dependents may accumulate rewards up to the stated maximum carry-over amount, 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 will be lost; but he or she can begin earning rewards again the very next year.

Benefit Threshold	\$500	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$100	Additional bonus is earned if the member sees a network provider
Maximum Carryover	\$1,000	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. To qualify for Dental Rewards Credits, the employer must request a list of carryover amounts from the previous carrier, to be sent to Ameritas.

Ameritas will credit each account based on amounts identified by the previous carrier. 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.

## SoundCare<sup>SM</sup> Hearing Health Benefits

**Life's getting louder.**<sup>SM</sup> Thanks to the cranked-up volume of modern life, hearing loss has become one of the most common chronic health problems in the U.S. It afflicts more than 30 million of us - about 10% of the population has a significant hearing loss - and the number is growing. Today's Baby Boomers have the most active and noisy lifestyle of any previous generation. And hearing loss is occurring at younger and younger ages, partly because of electronic devices that flood our society.

In addition to the obvious culprits we're sticking in our ears - portable media players, cell phone earpieces, gaming headsets - here's a look at common noises that affect hearing, and the amount of time it can take for hearing loss to occur:

- stadium football game: two and a half hours
- tractor: 37 minutes
- hand drill: 23 minutes
- snowmobile: 15 minutes
- leaf blower, smoke alarm, chain saw, airplane cabin: a minute and a half
- rock concert, ambulance: 9 seconds

### An Important Addition To Your Benefits Package

Employers of choice know the value of offering a competitive benefits package that demonstrates concern for the well-being of employees and their families. People usually mention sight and hearing as the two most important senses. Regular hearing screenings are a valuable but often overlooked habit for good health, because they alert people to hearing changes early and allow them to take protective measures before problems become serious. Treating hearing loss not only improves quality of life, it can improve employees' ability to communicate effectively on the job. Fortunately, most of the common forms of hearing loss including noise-induced hearing loss are treatable, primarily through the use of hearing aids. Sadly, less than 25% of people who can benefit are treated, often because of concerns about price.

### Hearing Plan Options

Our SoundCare hearing health plans include three wellness benefit options to meet your needs and goals:

- hearing exams, hearing aids and hearing aid maintenance (complete plan)
- hearing aid and hearing aid maintenance
- hearing exam (available with our dental plan)

## Ameritas Information

### We're Here to Help

This plan was designed specifically for the associates of Terrebonne Parish School Board. 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 [ameritas.com](http://ameritas.com).

### Dental Health Scorecard

How would you rate your dental health?

In 2016, you can receive your Dental Health Report Card by signing into your secure member account online. Your assessment is based on claims submitted. The report card also offers suggestions if you strive to improve your dental health. Ameritas members can access the personalized report card by going to [ameritas.com](http://ameritas.com), click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down. Select the Secure Member Account link and sign in to see your report.

### Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, Ameritas plan members just need to visit us at [ameritas.com](http://ameritas.com) and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

### Eyewear Savings

Ameritas plan members may receive up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, Ameritas plan members can visit [ameritas.com](http://ameritas.com) and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

### Dental Network Information

To find a provider, visit [ameritas.com](http://ameritas.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 the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553.

Your provider network is Ameritas Classic and Plus 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.

### Open Enrollment

If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on January 1. If you do not enroll during your company's open enrollment period, then you will be subject to the Late Entrant Provision.

### 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.

## **Section 125**

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

## **Dental Cost Estimator**

Members can use our dental cost estimator at any time to find average procedure charges in their area. The estimates do not include network discounts or plan benefits. Find the dental cost estimator at [ameritas.com/applications/group/estimator](http://ameritas.com/applications/group/estimator).

After coverage begins, members can view average in-network charges in their secure member account. Members also may ask their dentist's office to submit a pretreatment estimate so they can see exactly how a proposed service would be covered and avoid any surprises. The pretreatment estimate is based on their plan benefits.

## **Worldwide Support**

If a member has a dental emergency outside the U.S., AXA Assistance can help. AXA provides credible provider referrals and can even help with making the appointment. Providers referred by AXA are not members of the Ameritas network. AXA contact information is available in the secure member account.

## **Language Services**

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

**This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.**