



2025 Group Dental Plan

For State of Florida Employees and Families

4021 Ameritas Indemnity w/PPO

4022 Ameritas Standard PPO

4023 Ameritas Preventive PPO





We're Proud to Protect Your Smile

Dental insurance is just as important to a lifetime of good health as your medical plan. But caring for your teeth, and making sure your loved ones have good oral health care, can be expensive. You can offset these expenses by taking advantage of Ameritas dental benefits exclusively for State of Florida employees and their families.





Compare your three dental plan options for 2025

Dental benefits

Plan summary	4021 Ameritas Indemnity w/PPO		4022 Ameritas Standard PPO		4023 Ameritas Preventive PPO	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual maximum per person	\$2,000	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000
Type 1 Preventive Cleanings, exams, x-rays, fluoride (for children), etc.	100%	100%	100%	80%	100%	80%
Type 2 Basic Fillings, root canals, periodontal work (treatment of gum disease), extraction of teeth, etc.	80%	80%	80%	50%	80%	50%
Type 3 Major Crowns, dentures, bridges, dental implant, etc.	50%	50%	50%	30%	0%	0%
Allowance	Discounted Fee	Average U & C	Discounted Fee	Average U & C	Discounted Fee	Average U & C
Waiting period	None	None	None	None	None	None

Deductible: Type 2 and/or Type 3

	Employee	Employee and spouse	Employee and children	Employee and family
Amount per calendar year	\$50	\$100	\$100	\$150

Orthodontia benefits

Orthodontia summary	4021 Ameritas Indemnity w/PPO	4022 Ameritas Standard PPO	4023 Ameritas Preventive PPO
Allowance (all plans)	In-network: Discounted fee; Out-of-network: U & C		
Plan benefit	50%	50% In-network 30% Out-of-network	N/A
Deductible	None	\$50/Lifetime	
Coverage for adults	Yes	Yes	
Lifetime maximum (per person)	\$2,500	\$2,000 In-network \$1,500 Out-of-network	
Waiting period	None	12 months Can be satisfied with prior credible coverage	

Monthly rates

Monthly rates	4021 Ameritas Indemnity w/PPO	4022 Ameritas Standard PPO	4023 Ameritas Preventive PPO
Employee only	\$47.24	\$31.64	\$21.64
Employee and spouse	\$87.64	\$59.24	\$40.92
Employee and children	\$99.80	\$66.32	\$43.80
Employee, spouse and children	\$144.08	\$96.56	\$64.16



For plan limitations and exclusions, scan this QR code, select the Dental page and scroll down.

<https://explore.ameritas.com/stateoffi>

Things to know:

- The Ameritas Classic & Plus Dental Network is a large PPO network that continues to grow year after year. So you have convenient access to both general and specialty dental providers without the need for a referral.
- You are free to visit any provider you choose! Your out-of-pocket costs may be 25-50% lower when visiting a network provider.
- When visiting an out-of-network provider, if the dentist's charge is more than your plan allowance, this will be an out-of-pocket expense for you.
- Network providers accept payment directly from Ameritas, an option which is also available to out-of-network providers.
- You can nominate a dentist to join the network via the link on explore.ameritas.com/stateoffl, or by calling our provider relations department at 800-755-8844.
- Visit explore.ameritas.com/stateoffl and click Find a Dental Provider to view your local network listing of general and specialty providers. Your network is Ameritas Classic & Plus Dental Network.



View more plan details and a dental plan video on the State of Florida dental benefits site.



How to enroll

Enroll electronically on the People First website at peoplefirst.myflorida.com.



Common questions

What is the deductible?

The deductible is an out-of-pocket expense that applies before plan benefits take effect on Type 2/Basic and Type 3/Major procedures. The remaining amount will be paid at the listed benefit level. There is no deductible on preventive visits.

The calendar year deductible is determined by who is covered under your dental plan, no more than \$50 will be applied toward the annual deductible per person, until the full family deductible for Type 2 and Type 3 services is met.

When can I switch plans?

You may change plans during annual enrollment. There are no additional waiting periods if you switch between Ameritas plans. The 12-month wait for orthodontic coverage on the Standard PPO plan may be waived if your prior plan included orthodontics.

What if I have a dental treatment in progress and switch plans?

Dental treatments are billed based on the date each service is performed. For example, the day your provider starts a root canal or prepares a crown is considered the date of service. If you have a service in progress that requires multiple visits, claims for services received before January 1, 2025, will be submitted to your previous plan or dental carrier. Claims for dental services performed January 1 or after will be submitted to your new plan.

Some services go hand-in-hand, such as a tooth extraction and replacement. If a tooth was extracted under prior coverage, you have 12 months after the date of extraction to replace the tooth under your new plan. If those services are performed under different insurance carriers, your dentist should provide documentation of the previous procedure because we do not have access to your claim history with other carriers prior to January 1.

If my current dentist is not in the Ameritas network, will I pay significantly more for dental services?

When you visit an out-of-network dentist, the amount that we reimburse you or your provider is based on the average charge. If the charge happens to be higher than your plan allowance, the difference will be an out-of-pocket expense. You can ask your provider to submit a pretreatment estimate to Ameritas so you and your provider can see exactly how the claim will be processed and what you will pay.



Orthodontia benefits

What is the orthodontia waiting period?

- Indemnity with PPO: There is no waiting period for orthodontia benefits.
- Standard PPO: There is a 12-month waiting period before orthodontia benefits begin. If you are new to the Ameritas dental plan and had prior orthodontic coverage, you may submit documentation for consideration to waive the waiting period.
- Preventive PPO: No orthodontia benefits are available with this plan.

What if someone is in the middle of an orthodontic treatment plan?

For orthodontia programs that were covered under your previous plan, and are in progress, Ameritas will coordinate benefits between your old plan and the new plan to make sure you get the remaining maximum benefit.

For example, if the previous plan had paid \$750 toward orthodontic treatment, you would still be eligible for an additional \$1,250 under the Ameritas plan. Ameritas reimburses orthodontic payments quarterly. We encourage you or your orthodontic provider to contact Ameritas with any questions you may have. The following example shows orthodontic benefit payments under the Ameritas Plan (\$2,000 lifetime maximum) for a patient who paid \$750 last year under the previous plan.

Remaining months ortho treatment	Lifetime maximum	Paid under prior plan	Ameritas scheduled to release	Number of quarters	Benefits scheduled to be released each quarter
3	\$2,000	\$750	\$1,250	1	\$1,250
6	\$2,000	\$750	\$1,250	2	\$625
9	\$2,000	\$750	\$1,250	3	\$417
12	\$2,000	\$750	\$1,250	4	\$313



Find everything you need on any device

Register for your secure member account at [ameritas.com](https://www.ameritas.com).

One-time set up is quick and easy

- Go to [ameritas.com](https://www.ameritas.com)
- Click Sign In (top right corner)
- Select Personal Accounts
- Under Dental, Vision & Hearing, choose Member Sign In
- 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 than through the mail.

You also can download the **Ameritas Benefits** app and view your benefits. Available for iOS and Android.



The image shows a smartphone screen displaying the Ameritas website's new user registration form. The form is titled "new user registration" and is divided into two sections. Section 1, "Contact Information", includes a disclaimer about email sharing and three input fields for "First Name", "Last Name", and "E-mail Address". Section 2, "Choose your User ID and Password", includes a disclaimer about the use of the User ID and Password for sign-in.

You have 24/7 access to:

- personalized ID card; print it or save it to your smartphone
- claim status and a summary of how benefits were calculated and payments were processed
- plan details including maximum benefit and deductible amounts, and your used versus remaining benefits
- information about worldwide support for dental or vision emergencies outside the U.S. through AXA Assistance
- savings cards for discounts on prescription drugs, eyeglasses, hearing aids and audio products

Sign up to receive your Explanation Of Benefits (EOB) statements online

Compared to paper, online statements are:



Secure



Detailed



Better for
the environment



Convenient




Faster



Save more with Ameritas

As an Ameritas insured member, you have access to a prescription drug savings card that can be used to save on prescriptions for yourself and your family, friends, even the family pet. This savings card is not related to the prescription drug coverage through your medical plan. Download the savings card from your member account at ameritas.com/sign-in.

<p>Prescription Drug Savings Card</p> <p>Ameritas  <i>fulfilling life.</i></p> <p>Member Name: _____</p> <p>RxBin # 017529 Group # AMERITAS Member ID # AMER2233 PCN: AMRX</p> <p>This is not insurance Administered by Elixir Savings</p> <p><small>GR 6269 5-21</small></p>	<p>THIS IS NOT INSURANCE</p> <p>Certain terms and conditions apply. View terms and conditions at www.ameritas.com/rxterms. Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically.</p> <p>For prescription discount drug pricing please visit www.ameritas.com/rxpricing.</p> <p>Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit www.ameritas.com/rxpharmacy.</p> <p>Pharmacy and member help desk 1-877-684-0032</p> <p>This is a FREE card and may not be sold.</p> <p><small>GR 6269 5-21</small></p>
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Prescription drug savings

With the non-insurance prescription discount, on average you could save up to 65% on generic prescriptions and up to 40% overall across brand-name and generic prescriptions combined. Anyone can use the prescription savings card to save on prescription medications at over 60,000 pharmacies across the nation. Includes CVS, Walgreens, Rite Aid and Walmart. By presenting the prescription savings card, participating pharmacies will use your normal medical plan pharmacy benefit, or the non-insurance prescription discount, whichever saves more.

Download the savings card from your account — ameritas.com/sign-in

Find a participating pharmacy — ameritas.com/rxpharmacy

Look up a price — ameritas.com/rxpricing



Eyewear savings

Ameritas Eyewear Savings Card



Member Name: _____

Members: Locate a Walmart Vision Center at walmart.com/store-finder; select Vision Center. Find a Sam's Club Optical Center at samsclub.com/locator; select Optical Center. Call 800-487-5553 with questions.

You and your dependents can save up to 10% on a complete pair of glasses purchased at Walmart Vision or Sam's Club Optical Centers nationwide. The eyewear savings card is available in your online account. Get an eye exam, or just take in a current vision prescription, choose frames and lenses, and receive the discount. This discount is not insurance.

Find a Walmart Vision Center at walmart.com/store-finder; select Vision Center. Find a Sam's Club Optical Center at samsclub.com/locator; select Optical Center.



Top-quality frames

for the entire family including today's most popular brands.



Walmart Vision Centers:

- 60-day lens and frame satisfaction guarantee
- 12-Month eyewear replacement warranty available for purchase



Sam's Club Optical Centers:

- 60-day lens and frame satisfaction guarantee
- Lifetime limited warranty covers against manufacturing defects in material or workmanship
- Extended protection plan available for purchase

Hearing savings

You and up to three family members can receive hearing aid discounts through Great Hearing Benefits at 5,000+ hearing care locations nationwide. The hearing savings card and Jabra audio products discount link are available in your online account. Discounts include a hearing exam for only \$50 (saves \$100 off the industry average of \$150), up to 50% off retail pricing on today's top hearing technology, plus a satisfaction guarantee and warranty service on hearing aids. Learn more at greatearingbenefits.com/partner/ameritas.



Here to help

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



Overall caller satisfaction score of 4.5 out of 5



99% dollar accuracy on processed claims



English and Spanish, multilingual interpretation



98% 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)
877-721-2224

¿en español? Ameritas offers Spanish-speaking claims center representatives and a variety of Spanish documents, as well as telephone interpretation services in a wide range of languages.

Worldwide support. If you travel outside the U.S. and experience a dental or vision emergency, AXA Assistance can help you find a provider and schedule an appointment. AXA is part of a global organization with offices and providers in more than 30 countries. For more information, sign in to your member account on ameritas.com.

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.



Claims statistics from Ameritas claims processing system, 2023.

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.

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