



# 2026 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 2026

## 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
<b>Annual maximum per person</b>	\$2,000	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000
<b>Type 1 Preventive</b> Cleanings, exams, X-rays, fluoride (for children), etc.	100%	100%	100%	80%	100%	80%
<b>Type 2 Basic</b> Fillings, root canals, periodontal work (treatment of gum disease), extraction of teeth, etc.	80%	80%	80%	50%	80%	50%
<b>Type 3 Major</b> Crowns, dentures, bridges, dental implant, etc.	50%	50%	50%	30%	0%	0%
<b>Allowance</b>	Discounted Fee	Average U & C	Discounted Fee	Average U & C	Discounted Fee	Average U & C
<b>Waiting period</b>	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
<b>Allowance (all plans)</b>	In-network: Discounted fee; Out-of-network: U & C		
<b>Plan benefit</b>	50%	50% In-network 30% Out-of-network	N/A
<b>Deductible</b>	None	\$50/Lifetime	
<b>Coverage for adults</b>	Yes	Yes	
<b>Lifetime maximum (per person)</b>	\$2,500	\$2,000 In-network \$1,500 Out-of-network	
<b>Waiting period</b>	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	\$48.12	\$32.22	\$22.04
Employee and spouse	\$89.28	\$60.34	\$41.68
Employee and children	\$101.66	\$67.56	\$44.62
Employee, spouse and children	\$146.76	\$98.36	\$65.36



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](https://explore.ameritas.com/stateoffl), or by calling our provider relations department at 800-755-8844.
- Visit [explore.ameritas.com/stateoffl](https://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](https://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, 2026, 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

## Member account registration

After your benefit effective date:

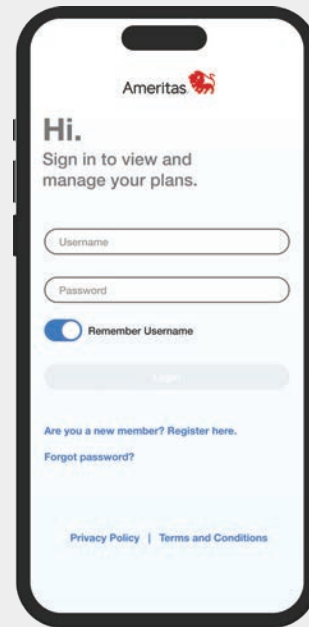
1. Go to [ameritas.com/sign-in](https://ameritas.com/sign-in) and select Member Sign In under Dental, Vision & Hearing.
2. Choose your account type, validate your identity, and follow the prompts to create your account.

### Need help registering?

Follow this step-by-step [registration guide](#)

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.



## 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](http://ameritas.com/sign-in).

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

Find a participating pharmacy — [ameritas.com/rxpharmacy](http://ameritas.com/rxpharmacy)

Look up a price — [ameritas.com/rxpricing](http://ameritas.com/rxpricing)





## Eyewear savings

### Ameritas Eyewear Savings Card



Member Name: \_\_\_\_\_

**Members:** Locate a Walmart Vision Center at [walmart.com/store-finder](https://walmart.com/store-finder); select Vision Center. Find a Sam's Club Optical Center at [samsclub.com/locator](https://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](https://walmart.com/store-finder); select Vision Center. Find a Sam's Club Optical Center at [samsclub.com/locator](https://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

With your Ameritas benefits, you get access to savings on today's top hearing technology through Tuned. This savings program is not insurance and is available to you at no additional cost. Discounts include a free 45-day trial on hearing aids with a full refund if not satisfied\*, up to 50% off retail pricing on top hearing technology, 3-year loss and damage warranty\*, and the ability to share these savings with up to 3 immediate family members.



\*May include a restocking fee for returns, or deductible for lost/stolen/damaged devices.



## 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



93% of claims processed in an average of 10 business days

### Claims, benefit and provider network questions:

group@ameritas.com | (877) 721-2224  
Monday - Thursday, 8 a.m. - 1 a.m. (EST)  
Friday, 8 a.m. - 6:30 p.m. (EST)

**¿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](https://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, 2024.

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