



HILL, CHESSON & WOODY

Experience the benefit.



VOLUNTARY DENTAL PLAN

Hill, Chesson & Woody is excited to bring you an optional dental plan that is tailored to fit the needs of students. The plan offers preventive and basic coverage at affordable rates.

The dental plan is underwritten by Ameritas Group, a division of Ameritas Life Insurance Corp. Ameritas offers an unmatched combination of service, benefits and features to more than 3 million people nationwide, maintaining a customary claims processing timeframe of just 5-10 business days.

For more information please visit www.hillchesson.com.

Insurance underwritten by:



Good For Your Health and Your Pocketbook

Hill, Chesson & Woody recognizes that good dental health is important to overall health and is pleased to offer students and their dependents the option to enroll in this dental insurance plan.

Did you know approximately 120 severe medical conditions and illnesses can be detected and treated by a dental examination of the mouth and throat? With dental benefits, which promote regular visits to the dentist, serious oral health problems can be found early and treated more affordably. A healthy mouth reflects better general health and well-being.

This dental insurance plan provides coverage for preventive care, with the added peace of mind that you have coverage for more complicated (and expensive) care.

Eligibility

Coverage is limited to students and dependents that are currently covered under North Carolina University insurance plans administered by Hill, Chesson & Woody.

Enroll Today!

Just complete the attached application and return it with the semi annual premium payment to:

Hill, Chesson & Woody
P.O. Box 3617
Chapel Hill, NC 27515

The effective date of this plan is September 1, 2008. After returning the application form, please allow five to seven days for Ameritas' enrollment systems to update before scheduling a dentist appointment. Prior to this time, you may not appear as an insured member of the plan.



Once you are enrolled you can visit www.hillchesson.com to print your Ameritas dental ID card and certificate of coverage.

Enrollment deadline: September 30, 2008



Dental Plan Highlights

Coinsurance (Plan Pays)

Type 1 - Preventive Procedures90%

Evaluations (Allowed once every six months)

Cleanings (Allowed once every six months)

Bitewings (Allowed once every six months)

Space Maintainers

Fluoride for Children (Age 18 and under)

Type 2 - Basic Procedures60%

Limited Exams - Problem Focused

Radiographs (X-rays)

Restorative Amalgams & Resin

Simple Extractions

Type 3 - Major Procedures.....Not Covered

Inlay and Onlays, Prosthetics

Type 4 - OrthodonticsNot Covered

Surgical ExtractionsNot Covered

Including Wisdom Teeth

Deductible Amounts

Type 1 - Preventive Procedures

Deductible Waived\$0

Type 2 - Basic Procedures

PPO Provider - Benefit Period Per Person\$25

Non-PPO Provider - Benefit Period Per Person\$50

Maximum

Type 1- Preventive and Type 2 - Basic Procedures

Benefit Period Per Person.....\$750

No Family Maximum.

The benefit period is 9/1/2008 – 8/31/2009.

The procedures listed above are only a sample of the dental procedures payable under this plan. A complete list of covered procedures can be found in the certificate of insurance.

Premiums Rates

Semi Annual Rates for coverage 9/1/2008 - 2/28/2009

Student \$162.00

Student and one dependent \$306.00

Student and two or more dependents \$516.00

When you become enrolled in the dental plan there are no premium refunds.

Participating Provider Organization (PPO)

This student dental plan includes a PPO network option. The Ameritas PPO is a group of dentists who agree to provide dental services at discounted fees to individuals who are covered under Ameritas' dental insurance plans. If you visit an Ameritas PPO dentist the amount you pay for a procedure will almost always be lower. Visiting an Ameritas PPO dentist can result in savings of 10-30 percent. If you visit a non-PPO dentist, the dental procedure charges are reimbursed up to the PPO discounted fee amount in the ZIP code area where the dental work was received. If the non-PPO dentist charges are above the PPO discounted fee, the member is responsible for any remaining dollar amount.

To find a PPO provider in your area, please visit ameritasgroup.com.

Student dental plan marketed by:

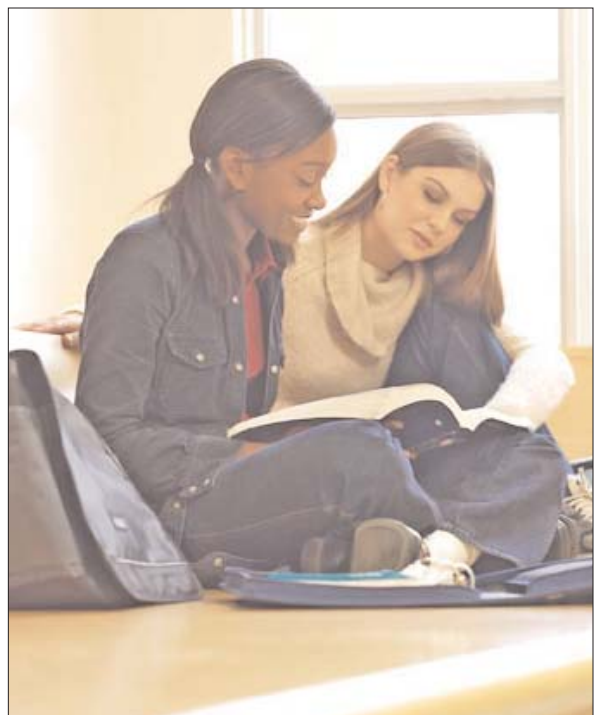


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P.O. Box 3617
Chapel Hill, NC 27515
Phone: (919) 489-7426
www.hillchesson.com

Student dental plan underwritten by:



Plan Limitations and Exclusions

Covered Expenses will not include and no benefits will be payable for expenses incurred:

1. for Type 3 Procedures.
2. for any treatment which is for cosmetic purposes. Facings on crowns or pontics behind the second bicuspid are considered cosmetic.
3. for any procedure begun before the insured person was covered under the dental expense benefit.
4. for any procedure begun after the insured's insurance under the dental expense benefit terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the insured's insurance under the dental expense benefit terminates.
5. to replace lost or stolen appliances.
6. for appliances, restorations, or procedures to:
 - a. alter vertical dimension;
 - b. restore or maintain occlusion;
 - c. splint or replace tooth structure lost because of abrasion or attrition.
7. for any procedure which is not shown on the Table of Dental Procedures.
8. for orthodontic treatment.
9. for services or supplies for the treatment of an occupational injury or sickness which are paid or payable under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Worker's Compensation Act or any order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.
10. for charges for which the insured person is not liable or which would not have been made had no insurance been in force.
11. for services which are not required for necessary care and treatment or are not within the generally accepted parameters of care.
12. because of war or any act of war, declared or not.



This brochure is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the dental benefits available through Ameritas Life Insurance Corp. For a complete list of covered procedures and limitations and exclusions, see the certificate of insurance.