



HILL, CHESSON & WOODY

Experience the benefit.

**Ameritas Dental Policy Frequently Asked Questions
September 1, 2008 – August 31, 2009**

Who is eligible for the dental policy?

When does my coverage begin?

When does my coverage end?

Can I terminate my policy?

What services are covered under the dental plan?

Is there a waiting period for covered services under this dental plan?

What dentists can I see under this plan?

How does Ameritas determine the allowed amount for covered services provided at non-participating dentist?

Does Ameritas cover resin fillings for molars?

How are stainless steel crowns covered?

- **Who is eligible for the dental policy?**

Coverage is limited to students and dependents that are currently covered by one of the following plans that Hill, Chesson & Woody administers:

- UNC Student Plan
- UNC RA/TA/Fellows Plan
- UNC Postdoc Plan
- NC State Student Plan
- NC State RA/TA Plan

Back to top

- **When does my coverage begin?**

The effective date of the Ameritas student voluntary dental plan is September 1, 2008.

Back to top

- **When does my coverage end?**

The Ameritas voluntary dental plan will terminate on August 31, 2009. In order for you to continue dental coverage (assuming that you are eligible for coverage at that time) you must re-enroll for the new 12-month benefit period.

Back to top

- **Can I terminate my policy?**

The Ameritas dental policy does not allow terminations or premium refunds.

Back to top

- **What services are covered under the dental plan?**

This plan provides services for dental evaluations, cleanings, x-rays, and fillings. Please note that evaluations, cleanings, and bitewings are limited to once every six months.

Back to top

- **Is there a waiting period for covered services under this dental plan?**

There is no waiting period for dental services under the Ameritas dental policy.

Back to top

- **What dentists can I see under this plan?**

You may visit any dentist you choose. If you visit a dentist that participates in Ameritas's PPO, your portion of the claim will almost always be lower. You may locate participating dentists online at www.ameritasgroup.com.

Back to top

- **How does Ameritas determine the allowed amount for covered services?**

Ameritas utilizes the 90th percentile of Usual and Customary (U&C) to determine their allowances (9 out of 10 dentists' charges will fall at or below the amount Ameritas allows for a particular procedure).

- Ameritas uses its own database as well as data from Ingenix, a multi-carrier compilation formerly derived by the Health Insurance Association of America (HIAA), to ensure the allowances meet the highest industry standards.
- U&C allowances are updated approximately every 12 months.
- This plan utilizes the zip code of the dental provider in determining allowances to use. This ensures that students who live in a lower-cost rural area but choose a

dentist in a high-cost metropolitan area will be reimbursed based on the appropriate charges in his/her dentist's zip code area.

Back to top

- **Does Ameritas cover resin fillings for molars?**

Resin fillings are limited to the anterior teeth and bicuspid. The provider may use resin fillings on the back teeth (molars) but will receive an amalgam allowance. Anterior teeth include incisors, cuspids, and 1st and 2nd bicuspid.

Back to top

- **How are stainless steel crowns covered?**

A stainless steel crown is prefabricated (already made & not sent to a lab like a regular crown would be). Depending on the placement of this crown it may be tooth colored or all metal. Porcelain and resin benefits (tooth colored) are considered for anterior and bicuspid teeth only. All metal would be considered for molars. If the provider elects to place a resin stainless steel crown on a molar, the allowance for a full metal stainless steel crown will be given. The patient would be responsible for the difference in this case. Since there is no major coverage, if the dentist elects to perform a regular crown (not stainless steel) Ameritas will not cover this procedure. Only stainless steel crowns are covered.

Back to top

If you have a question that is not addressed in this FAQ, please feel free to contact our office at (919) 489-7426 or email@hillchesson.com.