Overview of plan changes
Here are some of the features for your dental plan:

- Deductible is waived for preventive services
- Preventive visits are two per calendar year for all members
- You have the ability under both the High Plan and the Low Plan to increase your calendar year maximum over time.

The dental benefit summary is available in your enrollment material and online at:

- www.ameritas.com/group/olbc/egyptianschooltrust

How will changing plans impact dental treatment in progress?
For dental services, the date the treatment begins is usually the only date of service. For example, the day they start a root canal, or prepare a crown or denture. There are services that go hand in hand, such as an extraction of a tooth and a placement of a bridge. For schools newly joining the Egyptian School Trust dental plan, if tooth extracted under prior plan within 12 months, and replaced within 12 months of the extraction, there is a benefit for replacement of tooth when enrolled under the high plan. For people hired after your school initially joined the trust, there is no benefit to replace teeth missing prior to effective date.

Ameritas will not have access to your claim history prior to your Egyptian Trust dental plan effective date. It is encouraged that your dentist provides documentation relating to services on the claim form. If we do need further information, your dental explanation of benefits will include a note confirming that the claim can be reviewed with further information. You can provide that information by phone, fax, or email.

What if I met my deductible before our school joined Egyptian School Trust benefits?
The deductible does not apply to preventive services under the trust benefit. If you have met your deductible in months prior to moving to the Egyptian School Trust dental benefit with your prior carrier, you or your dental office can provide a copy of that statement to Ameritas and we will update your record while processing your next dental claim. The deductible will be withheld from any covered service, with the exception of preventive visits, at the beginning of the calendar year.

Who is eligible for the orthodontic benefit?
The high plan offers an orthodontic benefit for children up to the age of 19 and that maximum is lifetime without impacting the annual dental maximum. For 24 month programs, banding would need to be started by 17 in order to receive the full benefit.

How will my orthodontic benefit work if my child was in the middle of treatment?
For orthodontic programs that were covered under your prior plan, and are in progress, Ameritas will coordinate benefits between the old plan and the new plan to make sure members get the remaining maximum benefit. For example, if the old plan had paid $500 toward your orthodontic treatment plan, you would still be eligible for an additional $500 under the Ameritas plan. Ameritas reimburses orthodontic
payments quarterly. We encourage you or your orthodontic provider to contact Ameritas with any orthodontic questions you may have.

Example on how benefits will be released using a sample of $500 paid under prior plan:

<table>
<thead>
<tr>
<th>Examples</th>
<th>Remaining months ortho treatment</th>
<th>Lifetime maximum</th>
<th>Paid under prior plan</th>
<th>Ameritas scheduled to release</th>
<th># of Quarters</th>
<th>Benefits scheduled to be released each quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Plan</td>
<td>3</td>
<td>$1,000</td>
<td>$500</td>
<td>$500</td>
<td>1</td>
<td>$500</td>
</tr>
<tr>
<td>High Plan</td>
<td>6</td>
<td>$1,000</td>
<td>$500</td>
<td>$500</td>
<td>2</td>
<td>$250</td>
</tr>
<tr>
<td>High Plan</td>
<td>9</td>
<td>$1,000</td>
<td>$500</td>
<td>$500</td>
<td>3</td>
<td>$167</td>
</tr>
<tr>
<td>High Plan</td>
<td>12</td>
<td>$1,000</td>
<td>$500</td>
<td>$500</td>
<td>4</td>
<td>$125</td>
</tr>
</tbody>
</table>

How will my orthodontic benefit work if my child begins a new orthodontic treatment?

For dependents effective on the High Plan, the orthodontic benefit is available. For initial visits, such as orthodontic records, those can be submitted when they are performed as a single date of service. The benefits paid will reduce the orthodontic maximum.

For orthodontic banding, a claim is submitted Ameritas will set up an orthodontic program and a letter will be issued to the member and the dental office. The program will be paid quarterly over the duration of the orthodontic program, not to exceed 24 months.

For example, if an orthodontic program is planned for 36 months, the lifetime maximum would be scheduled to be released in 8 equal quarterly payments over the first 24 months, so it’s possible the entire amount could be released before the banding is removed.

<table>
<thead>
<tr>
<th>Orthodontic Treatment Program</th>
<th>Dentist’s charges (PPO providers offer discount)</th>
<th>Scheduled Length of Treatment</th>
<th>Lifetime Maximum</th>
<th># of Quarters</th>
<th>Benefits Scheduled to be Released Each Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examples</td>
<td>$3,500</td>
<td>24 or more months</td>
<td>$1,000</td>
<td>8</td>
<td>$188</td>
</tr>
</tbody>
</table>
How can I find out more information about my new plan?
You may call Ameritas regarding your dental plan.

Ameritas Group Customer Connections

800-487-5553
Monday – Thursday 7:00 a.m. to 12:00 a.m. CT
Friday 7:00 a.m. to 6:30 p.m. CT
Group Claims
PO Box 82520
Lincoln, NE 68501
E-mail: group@ameritas.com

To submit a new claim or pretreatment estimate, contact us at:

Email: group@ameritas.com
Fax: 402-467-7336

Mail:
Group Claims
PO Box 82520
Lincoln, NE 68501

To review member specific dental benefits, claims history, a claim status member may access via:

www.ameritas.com

How do I know if my dental provider is part of the Ameritas PPO network?
To find a participating provider, visit our website at www.ameritas.com and select FIND A PROVIDER, then DENTAL. Enter your criteria to search by location or for a specific dentist or practice. You may also call Ameritas’ customer service line at 800-487-5553 and the Customer Service associates will be happy to do a provider search for you.

In addition, members can utilize Ameritas’ Provider Locator App for iPhone and Android to access a map of the provider office locations, call the provider office or add the contact right from the results screen, email search results to family and friends, easily refine and narrow search results, and even look up results in Spanish.