

Moravia Central School District
FUSION Highlight Sheet
Policy # 26-202100



MEDIUM Plan

FUSION: THE ULTIMATE CHOICESM combines dental and eye care benefits in one easy-to-administer plan. This plan combines the annual maximum between the dental and eye care plans.

For the maximum:

- The member can use up to \$1,000 toward any covered dental expense.
- The member can use up to \$150 towards any covered eye care expense.
- Total benefits paid between the two coverages will not exceed \$1,000.

Dental Plan Summary subject to FUSION plan design listed above

Plan Benefit	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family
Maximum (per person) Allowance	\$1,000 per calendar year Discounted Fee
Dental Rewards®	Included
Waiting Period	None
Annual Eye Exam	None
LASIK Advantage®	None
Annual Open Enrollment	None

Orthodontia Summary - Child Only Coverage

Allowance	U&C
Plan Benefit	65%
Lifetime Maximum (per person)	\$2,000
Waiting Period	None

Eye Care Summary subject to FUSION plan design listed above

Allowances		Frequencies Based on date of service	
Exam	Subject to maximum	Exam	None
Lenses (per pair)		Lenses	None
Single	Subject to maximum	Frames	None
Bifocal	Subject to maximum		
Trifocal	Subject to maximum		
Lenticular	Subject to maximum	Maximum	\$150
Progressive	Subject to maximum	Deductibles (None)	\$0*
Contacts			
Elective/Medically Necessary	Subject to maximum		
Frames	Subject to maximum		

*Deductible applies to the first service received

Dental Procedure Summary

Type 1	Type 2	Type 3
• Routine Exam (2 per benefit period)	• Restorative Amalgams	• Onlays
• Bitewing X-rays (2 per benefit period)	• Restorative Composites	• Crowns (1 in 5 years per tooth)
• Full Mouth/Panoramic X-rays (1 in 3 years)	• Endodontics (nonsurgical)	• Crown Repair
• Periapical X-rays	• Endodontics (surgical)	• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)
• Cleaning (2 per benefit period)	• Periodontics (nonsurgical)	
• Fluoride for Children 18 and under (2 per benefit period)	• Periodontics (surgical)	
• Sealants (age 16 and under)	• Denture Repair	
• Space Maintainers	• Simple Extractions	
	• Complex Extractions	
	• Anesthesia	

Current Dental Terminology © American Dental Association.

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Ameritas of New York Information

We're Here to Help

This plan was designed specifically for the associates of Cayuga Onondaga BOCES. At Ameritas of New York, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-659-5556. For plan information any time, access our automated voice response system or go online to ameritas.com.

Dental Health Scorecard

How would you rate your dental health?

In 2016, you can receive your Dental Health Report Card by signing into your secure member account online. Your assessment is based on claims submitted. The report card also offers suggestions if you strive to improve your dental health. Ameritas of New York members can access the personalized report card by going to ameritas.com, click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down. Select the Secure Member Account link and sign in to see your report.

Rx Savings

Our valued plan members and their covered dependents (even their pets) can save on prescription medications through any Walmart or Sam's Club pharmacy across the nation. This Rx discount is offered at no additional cost, and it is not insurance.

To receive the Walmart Rx discount, Ameritas of New York plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Eyewear Savings

Ameritas of New York plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, Ameritas of New York plan members can visit ameritas.com and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

Dental Rewards®

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. In addition, a person earning dental rewards who submits a claim for services received through the dental network earns an extra reward, called the PPO Bonus. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold	\$500	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Dental Rewards amount is added to the following year's maximum
Annual PPO Bonus	\$100	Additional bonus is earned if the member sees a network provider
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards and PPO Bonus combined

Dental Network Information

To find a provider, visit ameritas.com and select FIND A PROVIDER, then DENTAL. Enter your criteria to search by location or for a specific dentist or practice.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

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Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal.

Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan.

The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimates at this time.

In addition, when members are in their Secure Member Account, they can:

- Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes
- View their certificate of insurance and specific plan benefits information
- Access value-added extras like the Rx discount ID card

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas of New York offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas of New York for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. of New York as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.



FUSION: The Ultimate Choice[®]

We combine two benefits — dental and vision — into one plan that lets you and your family receive the care you need most.

Our Flexibility, Your Freedom

- It's simple — the dental and vision benefits are combined into one certificate, one enrollment form, one payroll entry.
- Annual maximum has been combined into one amount; you choose how to spend your maximum — it may be used toward dental and/or vision expenses.
- Individual plan features still apply — no more than the noted vision max may be applied to vision benefits and no more than the noted dental max can be applied to dental benefits with a ceiling of the FUSION maximum for both.
- We process both dental and vision claims for FUSION, so you can enjoy the same quick turnaround.
- Visit the providers of your choice — no networks.

Check Your Benefits Online

Once you have enrolled, you may check your benefits online. Just go to ameritasgroup.com. Or call us at 800-487-5553.

Combined Features Example

	Dental	Vision	FUSION
Maximums	\$1,000	\$150	\$1,000



This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-08, rates may vary by state) and individual dental and vision products (Indiv. 9000 Ed. 11-09) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our PPO network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-859-2223. Most plans for groups with 25 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

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 | 800-776-9446 | ameritasgroup.com

GR 6157 Flat Max Rev. 8-13

Dental Rewards[®]



Wouldn't it be great to reward employees for practicing good dental health? You can. With Dental Rewards' increasing annual maximum feature, employees can "earn" additional money toward future years' annual maximums. That way, the money is available when they need it most.

plan highlights

- Available with virtually all of our dental plans
- Standard annual max options from \$500 to \$2,000
- Applies to Type 1, 2, 3 and 4 [Preventive, Basic, Major, and Select] dental procedures
- Members qualify for rewards by submitting at least one claim per year for a covered procedure and keeping total paid claims under threshold limit
- Dental Rewards benefit status is available online

PPO bonus

- "Earn" a bonus by making your annual visit to one of our Participating Provider Organization [PPO] providers, who charge reduced rates on covered procedures
- PPO and PPO Bonus are available in most states

to learn more, contact your local sales representative

example of how it works

Annual Maximum	Benefit Threshold	Dental Reward	PPO Bonus	Maximum Reward Total
\$1,000	\$500	\$250	\$100	\$1,000

Year 1 [Current reward: \$0, annual paid claims: \$400, PPO visit: yes]

Paid claims did not exceed \$500 threshold, member earns \$250 in rewards. Member visited a PPO provider and earns an additional \$100 bonus.

Year 2 [Current reward: \$350, annual paid claims: \$650, PPO visit: yes]

Paid claims exceed threshold, no rewards or bonus are earned. Paid claims were less than the annual max, so none of the current reward is used.

Year 3 [Current reward: \$350, annual paid claims: \$1250, PPO visit: yes]

Paid claims exceed \$1,000 annual max, so member uses \$250 of rewards. No reward or bonus is earned because member exceeded the threshold.

Year 4 [Current reward: \$100, annual paid claims: \$1100, PPO visit: yes]

Paid claims exceed \$1,000 annual max, so member uses the remaining \$100 of rewards. Threshold was exceeded, so no reward or bonus is earned.

Year 5 [Current reward: \$0, annual paid claims: \$350, PPO visit: no]

Paid claims did not exceed threshold, member earns \$250 in rewards. No PPO Bonus was earned, so reward for next year is \$250.



800.201.8562 | ameritasgroup.com/ny

In New York, dental, vision and hearing care products are offered through Ameritas Life Insurance Corp. of New York (Associates of New York). Certain plan designs may not be available in all areas. To become appointed with Ameritas of New York, call 800.201.8562. Ameritas of New York group dental, vision and hearing care products (9800 Rev 03-09) and individual dental and vision products (Insur: 9800 NY 04 11-09) are issued by Ameritas of New York. Most plans for groups with 25 or more enrolled lives are administered by Ameritas of New York. Billing and eligibility for many plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc. © 2012 Ameritas of New York. Ameritas, the bull symbol, Ameritas Life Insurance Corp. of New York and company product names designated with SM or ® are service marks or registered service marks of Ameritas of New York, Ameritas Life Insurance Corp. or Ameritas Medical Holding Company.