

# INDIAN RIVER CENTRAL SCHOOL DISTRICT

## SELF-FUNDED DENTAL BENEFITS

DENTAL SERVICES	AMERITAS		
	Low Plan	Medium Plan	High Plan
Preventative	100%	100%	100%
Basic	100%	100%	100%
Major	100%	80%	80%
Ortho	60%	60%	60%
Child Age Limits	19 / 25	19 / 25	19 / 25
Individual Deductible	\$0	\$0	\$0
Family Deductible	\$0	\$0	\$0
Deductible Class	N/A	N/A	N/A
Annual Benefit Maximum	\$1,000	\$1,500	\$2,000
Orthodontia Benefit Maximum (Adult and Children)	\$2,200	\$2,200	\$2,200
Claim Payment Basis	Discount Fee Schedule / MCE Fee Schedule	Discount Fee Schedule / 90th UCR	Discount Fee Schedule / 90th UCR
In-Network Balance Billing	Not Allowed	Not Allowed	Not Allowed
Standard Waiting Periods	None	None	None
Dental Rewards	Included	Included	Included
Network	Ameritas	Ameritas	Ameritas
<b>12 MONTH RATES for the 2019/2020 PLAN YEAR</b>			
Retiree	\$26.28	\$31.51	\$45.41
Retiree & 1 Dependent	\$52.70	\$63.23	\$91.19
Retiree & Family	\$79.05	\$94.88	\$136.78

2019/2020 YEARLY RATES		
Low Plan	Medium Plan	High Plan
\$315.38	\$378.14	\$544.97
\$632.40	\$758.78	\$1,094.26
\$948.60	\$1,138.59	\$1,641.38