

NORTH CAROLINA RETIRED GOVERNMENTAL EMPLOYEES' ASSOCIATION



Take a look at your NCRGEA dental benefits...

Enjoy no waiting periods and visit *any dentist* you choose!

Your Plan Option	High Plan (Freedom)	Low Plan (Choice)
<i>What the plan pays</i>	<i>In-Network</i>	<i>In-Network</i>
Maximum (per person)	\$2,000 Per Calendar Year	\$1,200 Per Calendar Year
Type 1: Oral Exams & Cleanings, Topical Fluoride Application, Bitewing X-rays	100%	100%
Type 2: Full Mouth/Panoramic X-rays, Fillings for Cavities, Crown Repair , Periodontics (nonsurgical) Denture Repair , Simple Extractions	60%/70%/80%*	50%/60%/70%*
Type 3: Onlays , Endodontics (root canal; crown) Periodontics (surgical), Prosthodontics (fixed bridge; removable complete/partial dentures), Complex Extractions , Anesthesia Implants (High plan only)	50%	50%
Deductible	\$25 per visit	\$25 per visit
Monthly Rates	High Plan (Freedom)	Low Plan (Choice)
Member Only	\$53.01	\$40.09
Member + Child(ren)	\$82.58	\$78.32
Member + Associate**	\$106.03	\$80.19
Member + Spouse	\$119.30	\$96.08
Member + Spouse + Child(ren)	\$148.38	\$133.16

Rates are guaranteed through December 2024.

* Benefit increase will occur after first year so long as the insured has 1 dental visit the prior year. If there are no dental visits within a year, the benefits reduce back to year 1 levels.

**Dues paying spouse of an active NCRGEA member.

This is not a certificate of insurance or guarantee of coverage. These plans are underwritten by Ameritas Life Insurance Corp. (Ameritas Life). Ameritas Life issues dental products (9000 Rev. 03-16 for Group, dates may vary by state). The Dental and Vision Networks are not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. West Virginia Access Plan: You may view the Access Plan, as required by the Health Benefit Plan Network Access and Adequacy Act, online. You may also contact us at phone 800-487-5553 to request a copy.

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Ameritas Rewards

Each year you submit at least one dental claim and keep your total amount of benefits under the threshold noted in the chart below, you qualify to carry over benefits dollars to the following year.

Annual Benefit Threshold	Freedom \$750	Choice \$500
Annual Maximum Benefit	\$2,000	\$1,200
Dental Rewards Carry Over	+ \$400	+ \$250
Next Benefit Year's Annual Maximum Benefit + Ameritas Rewards	= \$2,400	= \$1,450

YOUR SUPERIOR VISION PLAN

Superior Vision Insurance has developed a wonderful insurance plan for NCRGEA members that will give you coverage for eye exams, glasses, contact lenses, and much more.

What the Plan Pays	At a Superior Network Provider	At an Out-of-Network Provider
Annual Exam	Covered in full	Up to \$39
Single Vision lenses	Covered in full	Up to \$34
Bifocal Lenses	Covered in full	Up to \$48
Trifocal Lenses	Covered in full	Up to \$64
Standard Progressive Lenses	Covered in full	Up to \$48
Frames	\$130 retail allowance	Up to \$64
Contacts (elective)	Up to \$120 retail allowance	Up to \$90
Contacts (medically necessary)	Covered in full	Up to \$210

Your Superior co-pays: \$10 for annual exams and \$10 for materials (not applicable to contact lenses), \$20 contact lens fitting.

Benefit Frequencies: You get an exam and lenses every 12 months. Frames are available every 24 months.

Monthly Rates	
Member Only	\$6.99
Member & Children	\$15.88
Member & Associate (dues paying spouse of an active NCRGEA member)	\$13.98
Member & Spouse	\$15.88
Member, Spouse & Child(ren)	\$15.88

SUPERIOR VISION NETWORK

Choose an eye care provider, or ensure that your current provider is a part of the Superior Vision Insurance network. Go to superiorvision.com and click "Find an eyecare professional" for an updated list. You may also call Customer Service for this information at (800) 507-3800. You will learn about "in-network" and "out-of-network" providers - an important distinction when receiving benefits. You will also learn more about how to use your benefits, as well as the discounts that are available to you.



When you visit a Superior provider, not only do you enjoy convenience and service, you'll save more than if you see an out-of-network provider. Additional discounts on the items below.

-  Remaining frame balance
-  Non-covered lens options such as UV coating & polycarbonate
-  Non-covered complete prescription glasses
-  LASIK and PRK laser surgery retail price
-  Promotion price

Based on applicable laws, reduced costs may vary by doctor location.

Superior offers the nation's largest network of independent doctors. Choose your provider from over 151,000 access points.