

Kansas Association of Retired School Personnel

Endorsed DENTAL PLAN | For KARSP Members Only



The Board of Directors has endorsed a group dental insurance plan for our members. The plan is underwritten by the Ameritas Life Insurance Corp. and has been heavily negotiated for our members.

If you have had twelve months of continuous coverage with no more than a 60-day lapse in coverage, you will enjoy first-day access to all covered services. If you have no prior coverage, or a lapse of more than 60-days, you will have first day access to Type 1 and Type 2 services with only a twelve month waiting period on Type 3 services.

How do I locate an Ameritas Network Provider or get additional information about benefits?

Contact Ameritas at 1.888.239.3336, or online at:

www.FindProviders.net

Endorsed by:

School Employee Retirees of Ohio



Underwritten by:

Ameritas Life Insurance Corp.



Plans Marketed by:

Association Member Benefits Advisors
6034 W. Courtyard Dr., Ste 300
Austin, TX 78730



Advantages of Coverage

- Freedom to use your own dentist; NO network required!
- You may choose an Ameritas Network provider and save up to 20-30%
- Your routine cleanings and exams are covered at 100% of the usual and customary rate with no deductible (twice per calendar year)
- \$75 Calendar Year deductible per person (only applies to Type 2 and Type 3 services)
- NO referral required for specialty care
- \$1,000 Calendar Year Maximum per person
- Dental Rewards® - may enable your \$1,000 Calendar Year Max to grow to \$2,000

Dental Plan Highlights

- **Type 1 Services: 100% coverage***
 - Oral Exams
 - Routine Cleanings
- **Type 2 Services: 80% coverage***
 - Fillings
 - Crown & Denture Repairs
 - Perio-cleanings
 - X-Rays
 - General Anesthesia
 - Extractions
- **Type 3 Services: 50% coverage***
 - Endodontics (root canals)
 - Periodontics (gum disease)
 - Crowns
 - Dentures

Monthly Rates

Rates Guaranteed through July 2019

Member:	\$50.92
Member+1:	\$97.96
Family:	\$143.48

*Reimbursement percentages are based on the maximum plan allowance charges for services in your geographical area. All services are subject to limitations and exclusions. The master policy is governed by the laws of the state of Kansas.



**MEMBERS
SAVE WITH THE**

Kansas Association of Retired School Personnel

VSP Signature Plan



You Can Count on Us to Put Members First

The VSP Signature Plan helps members receive and pay for the eye care they need. Signature plans emphasize eye health featuring experienced, independent private practice VSP eye doctors, and contracted retail chains such as Visionworks and Costco.

Convenience for Members

VSP has a network of thousands of doctors, located in rural and metropolitan areas throughout the nation. More than 90% of members have access to a VSP doctor within 10 miles of work and home. VSP doctors provide both eye exams and eyewear, offering a convenient "one-stop" solution for your eyecare needs.

Monthly Rates

Member Only:	\$11.89
Member + One:	\$21.43
Family:	\$27.19

No ID Cards, No Claim Forms! Easy As 1, 2, 3!

- 1 Find a VSP network doctor by visiting www.vsp.com/go/karsp or call 800.877.7195.
- 2 Make an appointment and tell the doctor you are a VSP member.
- 3 Your doctor and VSP will handle the rest.

Out-of-Network Reimbursement Amounts

Visit vsp.com for details, if you plan to see a provider other than a VSP network provider.

- Exam: up to \$50
- Frame: up to \$70
- Single Vision Lenses: up to \$50
- Lined Bifocal Lenses: up to \$75
- Lined Trifocal Lenses: up to \$100
- Progressive Lenses: up to \$75
- Contacts: up to \$105

VSP guarantees service from VSP network doctors only. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. 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.

Advantages of Coverage

Without coverage, an exam and prescription glasses can cost around \$450 or more. Take a look below to see how you can save with VSP!

Your Coverage From a VSP Doctor (copays apply)

WellVision Exam - \$15 copay

Covered once every 12 months

- Focuses on your eyes and overall wellness

Prescription Eyeglasses - \$25 copay

Frames:

Covered up to your allowance once every 24 months

- \$150 allowance for a wide selection of frames
- \$170 allowance for featured frame brands
- 20% savings on the amount over your allowance

Lenses:

Covered once every 12 months

- Single vision, lined bifocal, lined trifocal lenses, and progressive lenses
- Polycarbonate lenses for dependent children
- 35-40% savings on non-covered lens enhancements

Contact Lens Exam - No copay

Once every 12 months (instead of eyeglasses)

When you choose contacts instead of glasses, your \$150 allowance applies to the cost of your contacts and the lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper contact fit. If you choose contact lenses you will be eligible for a frame 12 months from the date the contact lenses were obtained.

Diabetic Eyecare Plus Program - \$20 copay

- Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.

Retinal Screening

- No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam Laser Vision Correction
- Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

Extra Discounts and Savings

Glasses and Sunglasses

Go to vsp.com/specialoffers for details.

- 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.

Dental & Vision Plan Frequently Asked Questions

How Can I find Out What is Covered and Locate a Network Dentist?

You can call Ameritas at 1.888.239.3336 for coverage information. To locate a network dentist, call Ameritas or visit them at:

www.FindProviders.net

Can I Use My Current Dentist?

Yes! One of the best features of this plan is that you have the freedom to use your current dentist. You also have the option of selecting an Ameritas network dentist to receive the highest benefits. It's your choice!

How Does The Dental Rewards® Feature Work?

This feature rewards members who care for their teeth by filing at least one claim during the plan year, but use less than \$500 of their annual benefit. Dental Rewards rolls over \$250 into the next benefit period with a maximum carry over amount of \$1,000. Therefore, your \$1,000 calendar year maximum has the potential to grow to \$2,000! This feature solves the "use it or lose it" benefit problem many dental insurance plans have. By allowing you to roll over part of your unused benefit, you can accumulate higher plan maximums that could be beneficial if major procedures are needed in the future.

Can My Spouse & Children Be Covered Under These Plans?

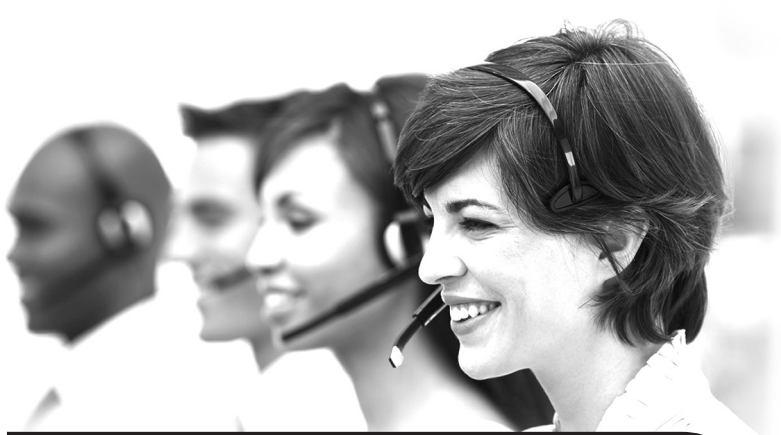
Yes! Your spouse and dependent children up to the month they turn age 26 are eligible for coverage.

Can I use This Plan Anywhere?

Yes! The plan pays benefits anywhere in the U.S.

Can I Pay My Premium by Check Every Month?

We offer a convenient monthly bank draft.



**Enroll
Online** 

www.myAMBAbenefits.info/KARSP

How Do I Enroll? Enrolling is Easy!

- 1 By mail: Complete The Enrollment Form.** If adding dependents, include each person's Social Security number and date of birth.
- 2 Submit Your Payment: Monthly Bank Draft:** Enclose a check payable to AMBA for your first month's premium(s) plus the \$20 one-time enrollment fee. You must also sign the bank draft authorization on the bottom of the application, and include a blank check marked "Void" on the account to be drafted.
- 3 Mail Your Completed Application To:** Association Member Benefits Advisors
6034 W. Courtyard Dr., Suite 300
Austin, TX 78730



Dental & Vision Enrollment Form



Complete this form to enroll in the Endorsed Dental & Vision Plan. Membership with KARSP is required.

Enroll Online at:
www.myAMBAbenefits.info/KARSP

STEP 1: Tell Us About Yourself

Last Name:		First Name:		MI:	Gender <input type="checkbox"/> M <input type="checkbox"/> F	Social Security Number (Required) - -	
Street Address:			City:		State:	Zip:	
Date of Birth (MM/DD/YYYY) / /		Phone Number: () -		Email Address:			

STEP 2: Prior Coverage Information

Have you had continuous dental coverage for the past 12 months with less than a 60 day gap in coverage? Yes No

If Yes, carrier name: _____ Effective date: _____ Termination date: _____

STEP 3: Select Your Coverage

NOTE: Monthly rates are shown.

Dental Plan:	<input type="checkbox"/> Member: \$50.92	<input type="checkbox"/> Member + 1: \$97.96	<input type="checkbox"/> Family: \$143.48
Vision Coverage:	<input type="checkbox"/> Member: \$11.89	<input type="checkbox"/> Member + 1: \$21.43	<input type="checkbox"/> Family: \$27.19
Dental+Vision Coverage:	<input type="checkbox"/> Member: \$62.81	<input type="checkbox"/> Member + 1: \$119.39	<input type="checkbox"/> Family: \$170.67

Total: Add Dental Premium + Vision Premium + \$20 One-Time Enrollment Fee: \$

STEP 4: Dependents to Be Covered

Your spouse and dependent children up to the month they turn age 26 are eligible for coverage.

Name	First	Last	MM/DD/YYYY Date of Birth	Gender	Student	Disabled	Social Security# (required)
Spouse			/ /	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
Child			/ /	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	
Child			/ /	<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	

STEP 5: Payment

Convenient Monthly Bank Payment: Make your check payable to AMBA for your first month's premium Plus the \$20 one-time enrollment fee and attach a VOIDED check. Deposit slips are not acceptable.

Authorization to honor drafts drawn by Association Member Benefits Advisors. I hereby authorize you to initiate debit entries on my account. This authority is to remain in effect until revoked by me in writing and until AMBA receives such notice. I agree that AMBA shall be fully protected in honoring such debit. Non-payment of insurance premium(s) results in the forfeiture of insurance. I authorize future increases and/or decreases in the cost of the plan(s) I selected to be automatically deducted without further authorization from me. **NOTE: Bank drafts occur on the 2nd business day of each month.**

Your signature EXACTLY as it appears on your Bank Records

Date

The master policy is governed by the laws of the state of Kansas.

Office Use Only: Effective Date: _____ ACH Date: _____ Entered: _____ MA _____ R _____