



# Your Smile is About to Get a Whole Lot Brighter



## Take a Look at the Advantages You'll Get with the MREA Dental Plan!

You want a healthy smile, but the financial burden of dental expenses keeps getting heavier on everyone's budget. So many plans don't let you choose your own dentist, and many have long waiting periods before you get coverage. Here's the good news: we've fixed all of that.

### GET THESE ADVANTAGES:

- **The Dentist You Want** – You get to choose the provider you like best. You are not required to stay inside a specific network.
- **Save 20-40%** – If you pick a dentist within the Ameritas Dental Network. Visit [www.findproviders.net](http://www.findproviders.net) or call Ameritas at 888-239-3336.
- **No Waiting Periods** – You get your benefits with no waiting periods for covered services – when you enroll during open enrollment.
- **Access Providers Nationwide** – Whether you are at home or traveling the U.S., the Ameritas Dental Network has over 400,000 providers to serve your needs.
- **High Calendar Year Maximum** – With Dental Rewards® you can carry over a portion of your unused maximum to the next benefit period.
- **Guaranteed Rates** – All the way through July 2019.

MREA Platinum Plan Highlights:	
<b>Type 1 Services: 100% coverage for*</b>	<ul style="list-style-type: none"> <li>• Routine Oral Exams</li> <li>• Routine Cleanings</li> </ul>
<b>Type 2 Services: 80% coverage for*</b>	<ul style="list-style-type: none"> <li>• X-rays</li> <li>• Crown &amp; Denture Repair</li> <li>• Fillings</li> <li>• Periodontal Maintenance</li> <li>• General Anesthesia</li> <li>• Oral Surgery</li> </ul>
<b>Type 3 Services: 50% coverage for*</b>	<ul style="list-style-type: none"> <li>• Crowns and Dentures</li> <li>• Bridge Work</li> <li>• Endodontics (root canals)</li> </ul>

#### Monthly Rates

- Member Only: **\$45.88**
- Member & Spouse or Dependent: **\$91.76**

#### Plan Details

- Plan Year Deductible: **\$75 person per year**  
(waived for Type 1 services)
- Plan Year Maximum Benefit: **\$1,500 per person**

MREA Gold Plan Highlights:	
<b>Type 1 Services*:</b>	<ul style="list-style-type: none"> <li>• Periodic Evaluation (Exam) - \$35</li> <li>• Cleaning - \$75</li> <li>• Panoramic X-Rays - \$91</li> <li>• Bitewing X-Ray (4 image) - \$49</li> </ul>
<b>Type 2 Services*:</b>	<ul style="list-style-type: none"> <li>• Fillings (2 surface amalgam) - \$82</li> <li>• Fillings (2 surface resin) - \$100</li> <li>• Root Canal (bicuspid tooth) - \$472</li> <li>• Extraction (simple) - \$73</li> </ul>
<b>Type 3 Services*:</b>	<ul style="list-style-type: none"> <li>• Crown (Full cast noble metal) - \$350</li> <li>• Onlay (2 surface, metallic) - \$346</li> <li>• Denture (maxillary) - \$431</li> <li>• Osseous Surgery (Periodontics) - \$397</li> </ul>

#### Monthly Rates

- Member Only: **\$27.16**
- Member & Spouse or Dependent: **\$54.32**

#### Plan Details

- Plan Year Deductible: **\$75 person per year**
- Plan Year Maximum Benefit: **\$1,000 per person**



Endorsed by:  
Montana Retired Educators Association



Underwritten by:  
Ameritas Life Insurance Corp.  
888-239-3336



Plans Marketed by:  
Association Member Benefits Advisors  
Austin, TX 78730

\*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 Montana.

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Rev. 07-16, dates may vary by state) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental 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 800-659-2223.

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# Your Vision and Your Good Health



Your eye health is essential to your happiness and well-being. That's why we ensure you can count on your MREA Vision Plan for superior coverage at affordable rates.

This plan emphasizes eye health by featuring experienced, independent private practice eye doctors and contracted retail chains.

Just look at all your plan entitles you to:

**Nationwide Network of Experienced Doctors** – Most of our members live within 10 miles of the doctor they choose. That's because we have thousands of doctors located in rural and metropolitan areas throughout the United States.

**One-Stop Convenience** – Our network of doctors provides eye exams and eyewear to take care of all your vision needs. You can find a VSP doctor by visiting [mrea.vspforme.com](http://mrea.vspforme.com) or call 800-877-7195.

**Low Monthly Rates** – Member Only: \$10.90  
Member & Spouse or Dependent: \$18.85

**Great Benefits and Low Copays** – For the services you need, including:

**WellVision Exam:** (Covered once every 12 months) \$15 copay

**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 up to your allowance once every 12 months)

- Single vision, lined bifocal, and lined trifocal lenses
- 35-40% saving on non-covered lens enhancements such as progressives

**Contact Lens Exam:** (Covered 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.

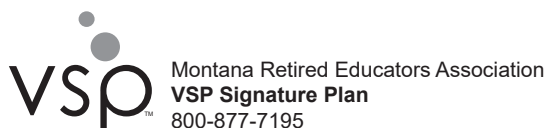
**Extra Discounts and Savings** – You'll get 20% savings on additional glasses and sunglasses.

Imagine how much you'll save with your MREA vision plan. Without a vision plan, the average exam and glasses typically cost over \$450. But your member-only savings has you covered.

**Out-of-Network Reimbursement Amounts** – If the provider of your choice is outside the network, no problem. Here are the reimbursement amounts you can expect:

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

**Let Us Help You Pay for the Care That is So Vital to Your Good Health.  
Join Us to Get Your MREA Member-Only Vision Plan Benefits Today!**



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.