



ASBA[®] 360 Max Benefit Package Product Handbook

An overview of the ASBA-group rated 360Max plans



Endorsed by: American Senior Benefits Association
Underwritten by: Ameritas Life Insurance Corp.

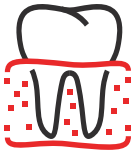
For Producers Only

ASBA® group-rated products

Have confidence selling the ASBA®360 Max Package. We make the entire process simple from enrollment to claims processing.

Why sell dental insurance?

Dental health is an extension of overall health and is a highly requested benefits by people of all ages. A healthy smile builds confidence and creates independence. Plus, regular dental examinations with health providers allows them the ability to see their patients on a regular basis and can catch other health issues early.



Gum disease affects more than 2 in 5 adults between the ages of 45 and 64.¹

Gum disease is associated with nearly 60 other health problems, including diabetes, heart conditions and Alzheimer's disease.¹

Additionally, your clients will receive these valuable discounts

Amplifon Hearing Care Discount^a

Save 40% on diagnostic services, including hearing exams, at over **3,800 provider locations nationwide**.

Telemedicine^a

Members receive 24/7/365 access to doctors, via phone or video chat, to address common illnesses like colds, flu, rashes and more. When medically appropriate, a DialCare doctor may prescribe a short-term, non-DEA controlled medication for the member. A consult fee of \$45 applies to telemedicine consults.

Through DialCare Mental Wellness, members can also talk to licensed counselors, who can assist with depression, anxiety, grief, relationship problems and more. A consult fee of \$95 applies to counselor consults. Sessions are available by appointment from 7 a.m. to 10 p.m. seven days a week and last for 30 minutes.

Vision Benefits^a

Members save 20% to 40% off the retail price of eyewear through the EyeMed Vision Care Access network*.

Prescription Discounts^a

Members have access to prescription drug savings that can be between **15% to 60%** off the retail price of generic drugs and **10% to 25%** off the retail price of brand name drugs at over **68,000** participating pharmacies nationwide.

Travel, Dining, Shopping and Entertainment Discounts

Your membership gives you even more value. Explore **thousands of savings opportunities** on dining, event tickets, clothes, health, travel and many other discounts nationwide!

^aDiscounts offered through Careington International Corporation



Forbes Advisor ranked Ameritas the best individual dental insurance company for seniors in 2023.

Dental network

The Ameritas Dental Network is one of the nation's largest. Members can see any dentist they choose, in- or out-of-network. Dentists in the Ameritas network have agreed to charge 25-50% less than their regular rates, which can lower out-of-pocket costs. Search Classic (PPO) and Plus network providers at ameritas.com - [Find a Health Provider](#).

¹Oral Health in America: Advances and Challenges, A Report from the National Institutes of Health, 2021

Ameritas offers plans to fit your clients' needs regardless of age* or budget. All plan pricing is determined by location, not by age. Visit **your personal URL** for current rates.

A sampling of Dental Benefits

ASBA®360 Max Dental Benefit	
What the plan pays	In-Network*/Out-of-Network
Type 1: Routine cleanings, routine oral exams & x-rays	100%
Type 2: Fillings & denture repair	Denture Repair (Maxillary) - \$53 Fillings (2 surface amalgam) - \$51 Fillings (2 surface resin) - \$61
Type 3: Root canals, gum disease, crowns, dentures, oral surgery & general anesthesia	General Anesthesia - \$35 Crown (Full cast noble metal) - \$270 Root Canal (Molar) - \$302 Denture (Maxillary) - \$302
Deductible	\$20 Per Visit

These charts show just a sampling of the benefits covered. Your plan will provide you paid benefits for over 350 Dental procedures. *You and your family members may visit any licensed dentist. However, in most cases you will receive the greatest out of pocket savings if you see an in-network PPO provider. When choosing to see an out-of-network provider, you will likely pay the highest out-of-pocket expenses and be balanced billed. Full schedule of fees for covered dental procedures available upon request.

ASBA®360 Max is not offered in AK, DE, HI, KS, LA, ME, MD, MT, OR, NV, NH, NY, NC, ND, RI, SC, SD, UT, VT, WA.

Using your dental benefits is pain free!

See any dentist. Your Ameritas dental plan allows you and your family members to receive care from any licensed dental provider, regardless if they are in- or out-of-network. You do not need to switch providers. Family members do not need to see the same dentist.

Immediate Access to over 100 Basic and Restorative Dental Procedures. **There are no waiting periods for Type 1 or Type 2 services.** Once your plan is effective you can use the benefits on or after that effective date (Note: Type 3 services have a 6-month waiting period).

Know whats covered. As a smart consumer, it's best for you to know your share of the cost up front. For services over \$200 we recommend you ask your dentist to request a pretreatment estimate from our customer relations department. You will receive a written response showing what Ameritas estimates your dental plan will pay, and the amount that you will be responsible for.

Search Network Providers

Visit dentalnetwork.ameritas.com and select from Classic PPO & Plus networks. Find a Provider to see if your current provider is in the Ameritas Dental Network.

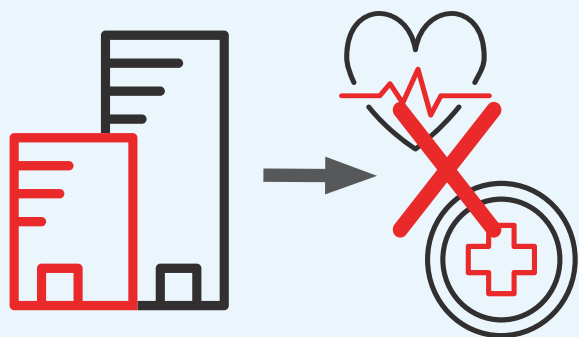
The network provider listing includes general and specialty practices, and lets you know if the provider is accepting new patients. You can request a map and driving directions to the provider's office.

Check the provider profile for office hours. The network provider listing includes general and specialty

Nominate Your Dentist

Don't see your dentist on the network provider list? Let us know. Once you're a member, you can nominate your provider to join the network.

Just visit ameritas.com, log in to your secure member account, and select Nominate a Provider.



64% of uninsured workers were not offered health benefits by their employer.²

Endorsed by: American Senior Benefits Association. Underwritten by: Ameritas Life Insurance Corp. 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.

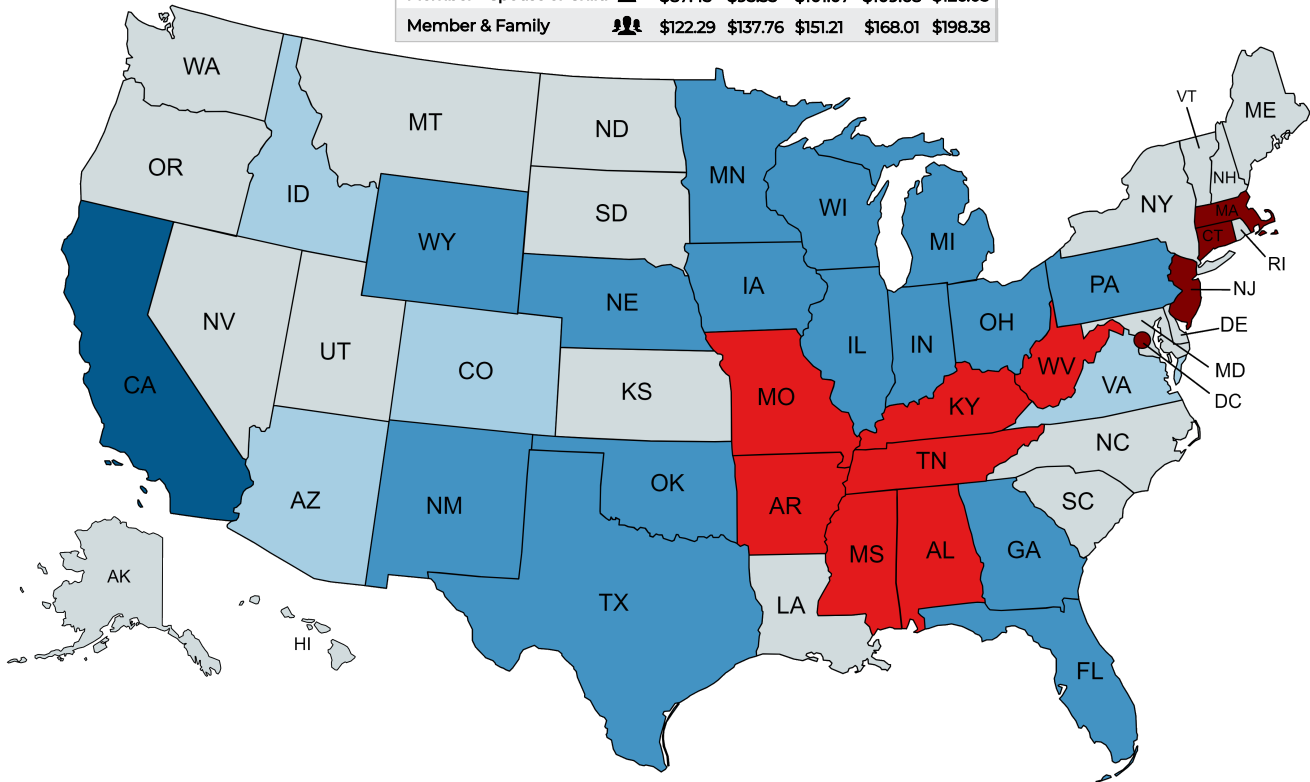
*Individuals 18+ and their dependents are up to age 26 eligible for coverage.

For producers only.

ASBA® 360 Max Plan availability

360 MAX BENEFIT PACKAGE MONTHLY RATES

	REGION PRICING:	1	2	3	4	5
Member		\$49.72	\$53.62	\$61.47	\$65.71	\$73.76
Member + Spouse or Child		\$87.43	\$95.35	\$101.07	\$109.68	\$126.03
Member & Family		\$122.29	\$137.76	\$151.21	\$168.01	\$198.38



ASBA® 360 Max is not offered in AK, DE, HI, KS, LA, ME, MD, MT, OR, NV, NH, NY, NC, ND, RI, SC, SD, UT, VT, WA.

Tooth decay affects
90%
of adults aged 20-64.¹



Gum disease affects almost
50%
of adults aged 45-64.¹





Understand dental benefits- Common Terms

Annual maximum

The annual maximum benefit is the amount of insurance available per year.

Billing date

The bill day is driven by the effective date. For example, if the plan starts on July 1st, it will bill the first time on June 24th and on the 24th of each subsequent month. Payment will be credited to the next month's coverage (June payment for July coverage). If the initial charge is not successful, the charge will be re-attempted for four subsequent days. This day can be changed any time.

Deductible

The deductible is the amount the policyholder pays before benefits apply. A \$20 per visit deductible applies to this plan. Meaning, the patient would pay \$20 prior to any insurance payments at each appointment.

Effective date

The effective date is the date the policyholder chooses for their coverage to begin. Effective dates are the first of any month. An application must be submitted by the 23rd of a month for the effective date to be the 1st of the next month (example March 23rd for April 1 effective date). You can set an effective date as far out as your client needs.

Residency

Since we are regulated by the State Departments of Insurance, we are required to issue plans to the state of residence. In the case of a true dual residency, either state can be used. A person who moves from one state to another, after reporting the change to our administrative team, will be contacted by the sales connect team if they need to change to a different plan.

Increasing coverage

To encourage persistency, ASBA®360 Max plans increase coverage and/or maximum benefits after the first year on the plan via 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. 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	\$750	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
Maximum Carryover	\$1,000	Maximum possible accumulation for Dental Rewards

Frequently asked questions

Have questions? We have answers. For more information about submission of business or questions about plans, contact ASBA®360's Agent Services at asbaagentsupport@getamba.com.

Selling

How do I start selling?

Your personal URL will be assigned to you after your registration on salesengine360.com.

What if my client has a question during the enrollment process?

They can contact our Sales Support Team at asba360info@getamba.com. Your client will need to mention that they are working with you as their agent.

Can I complete the enrollment on behalf of my clients?

Yes, individuals can enroll on their own through your unique URL, or you can complete the online enrollment for them. You will need all of your client's, and any dependents', information including their name, social security number, date of birth, address, email and payment information.

1. Visit your personal URL with your client
2. Enter your clients information to determine the state of residency
3. Choose how many people will be covered on the policy
4. Complete all information for any one covered under the policy
5. Enter Billing information (credit card) that your client would like to use for their monthly premium payments
6. Submit the application

DENTAL LIMITATIONS

Covered Expenses will not include and benefits will not be payable for expenses incurred:

1. for initial placement of any prosthetic crown, appliance, or fixed partial denture unless such placement is needed because of the extraction of one or more teeth while the insured person is covered under this contract. But the extraction of a third molar (wisdom tooth) will not qualify under the above. Any such prosthetic crown, appliance, or fixed partial denture must include the replacement of the extracted tooth or teeth.
2. for appliances, restorations, or procedures to:
 - a. alter vertical dimension;
 - b. restore or maintain occlusion; or
 - c. splint or replace tooth structure lost as a result of abrasion or attrition.
3. for any procedure begun after the insured person's insurance under this contract terminates; or for any prosthetic dental appliances installed or delivered more than 90 days after the Insured's insurance under this contract terminates.
4. to replace lost or stolen appliances.
5. for any treatment which is for cosmetic purposes.
6. for any procedure not shown in the Table of Dental Procedures. (There may be additional frequencies and limitations that apply, please see the Table of Dental Procedures for details.)
7. for orthodontic treatment under this benefit provision. (If orthodontic expense benefits have been included in this policy, please refer to the Schedule of Benefits and Orthodontic Expense Benefits provision found on 9260).
8. for which the Insured person is entitled to benefits under any workmen's compensation or similar law, or charges for services or supplies received as a result of any dental condition caused or contributed to by an injury or sickness arising out of or in the course of any employment for wage or profit.
9. for charges which the Insured person is not liable or which would not have been made had no insurance been in force.
10. for services that are not required for necessary care and treatment or are not within the generally accepted parameters of care.
11. because of war or any act of war, declared or not, while serving in the Armed Forces.

A full list of limitations and exclusions can be found in the SPD and/or the policy booklet.



Post-enrollment

How are ID cards accessed and can they be mailed?

Members do not need an ID card to use their dental policy. However, members can download their ID cards (and policies) from their member account. Members will receive ID cards in the mail within 7-10 days from Ameritas. After their effective date, members can create an online account at ameritas.com.

The member can order replacement ID cards by calling 800-300-9566, option 3, option 1. PLEASE NOTE: The automated phone system will ask for the 9-digit member ID or social security number/date of birth/last name.

What else is available in the member portal?

- Full exclusions and limitations are in the member portal plan documents.
- Members can view their plan benefits, look up information about their claims and remaining benefits, and sign up to receive their explanation of benefits (EOBs) electronically.
- Members can search dental cost estimates for both in- and out-of-network dental providers in their area.
- Savings cards for prescriptions and hearing care can be accessed in the portal and are offered at no additional cost to the plan premium.

What if the individual needs to update their account?

They can update a payment method, an email or phone number, a street address, and add or remove dependents by contacting our Customer Support team by emailing asba360info@amba.info. The team will contact the member to ensure the change is made. The member may also call our Customer Support team at 866-229-3210.

What if they want to cancel their coverage?

All plans continue until the policyholder calls or emails to cancel their plan. Any changes to rates will occur automatically to the members payment method. Cancellation requests from the member or the agent can be sent via email to asba360info@getamba.com.

When will I receive commission on my sale?

Commissions are paid as earned, meaning you will be paid by the end of the month that the premium is successfully processed for. For example, if premium is successfully collected on April 24th the premium will cover the month of May. The agent/agency will be paid applicable commission (minus any retroactive chargebacks) by the last business day of May.

How do I see my whole book of business on the producer portal?

By registering for the salesengine360.com, agents and brokers will be able to view their book of business. Clients can be searched by name, and the agent can view the status of the application. If an application is not fully completed the agent will receive a notification from the Sales Support team indicating the applications that are not complete. If you need assistance with salesengine360.com please call Agent Services at 866-251-8517, or email asbaagentsupport@getamba.com.

Please note: The ASBA®360 products will not be listed on the traditional Ameritas producer portal. While these plans are underwritten by Ameritas, they are administered separately from the Ameritas Primestar and individual plans.

Resources

We are here to help you be successful. Explore the online tools developed to make your job easier. And let us know how we can help.

Producer portal

The ASBA® portal (salesengine360.com) lets you manage your business on your schedule. You can submit new business, review past clients, update client information, and view your commission reports.

Shopping URL

ASBA® 360 plans can be viewed, quoted and purchased online. Share your unique URL with clients to receive automatic credit for sales. Your shopping URL was provided in an email when you registered for salesengine360.com. Be sure to save your personal URL by bookmarking it in your web browsers.

Marketing materials

Plan documents are available on salesengine360.com, on the main menu, under 'Carrier Info'.

Support team

The ASBA® Sales Support team is dedicated to supporting you. They can assist with both pre-and post-sale inquiries.



Email:
asbaagentsupport@getamba.com



Phone: 866-251-8517
Monday-Friday
9 a.m. - 4 p.m. EST



Dental plans underwritten by Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

¹ Oral Health in America: Advances and Challenges, A Report from the National Institutes of Health, 2021
² Key Facts about the Uninsured Population, KFF 2022

Underwritten by Ameritas Life Insurance Corp. | 5900 O Street, Lincoln, NE 68510

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life) and Ameritas Life Insurance Corp. of New York (Ameritas of New York). Ameritas Life issues dental, vision and hearing care products (9000 Rev. 03-16 for Group and 9000 Rev. 10-22 for Individual, dates may vary by state) in all states other than New York. Ameritas of New York issues dental and vision products (9000 NY Rev. 03-15 for Group and 9000 NY Rev. 03-18 for Individual) in New York. 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. Some states require that producers be appointed with us before soliciting products. To become appointed with Ameritas Life, please call 800-659-2223. To become appointed with Ameritas of New York, please call 800-201-8562. Ameritas, the bison design, "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2023 Ameritas Mutual Holding Company.

*THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careingtonrxcard.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Vermont or Washington.

For producers only.