Tennessee State Employees Association
Dental Plan Options

The Tennessee State Employees Association (TSEA) is offering members the choice of three dental plans marketed by Federated Marketing Inc. and administered by Ameritas Group. Members can cover eligible dependents under the plan.

For questions about the plans or to enroll, please call **800-880-6542**. To enroll in one of these plans, please return the completed enrollment form to:

Federated Marketing Inc.
P.O. Box 30
Newburgh, IN 47629
Fax 812-477-6575

Dental Options Summary

	Silver Plan	Gold Plan	Platinum Plan
Deductible	$50/Calendar Year Waived Type 1	$50/Calendar Year Waived Type 1	$50/Calendar Year Waived Type 1
Maximum *(per person)*	$1,000/Calendar Year	$1,250/Calendar Year	$1,500/Calendar Year
Waiting Period	None	None	None

PPO

All plans include access to Ameritas' PPO network. Plan members are free to receive care from any dentist they choose, however when using one of Ameritas' PPO Dentists, out-of-pocket expenses are generally lower because these providers have agreed to provide dental care at contracted fees; same benefits whether a in or out of panel provider is used.

Maximum Covered Expense (MCE)

- The TSEA plans were designed for ease of understanding and use by the plan members. There is no coinsurance involved in these plans.
- TSEA members can select between the three plans. Each plan has its own schedule of Maximum Covered Expenses for each procedure.
- The member is responsible for the difference between the plan's maximum covered expense and the PPO dentist's contracted fee (or for the non-PPO dentist's normal fee).
- To review a complete list of all covered procedures and Maximum Covered Expenses for each plan, members can go online to **Fmi@federatedmarketing.com**

Monthly Rates **Effective Date: 1/1/2017** *(Rates are guaranteed to December 31, 2017)*

	Silver Plan	Gold Plan	Platinum Plan
Member	$28.39	$36.22	$46.21
Member + Spouse	$60.79	$76.85	$97.30
Member + Children	$66.25	$85.11	$109.54
Member + Spouse & Children	$98.65	$125.75	$160.61

Ameritas

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Additional features that apply to all plan options:

SoundCare℠ Hearing Health Benefits

	SoundCare℠
Coinsurance	
Annual Hearing Exam	100%
Hearing Aid	50%
Hearing Aid Maintenance	100%
Deductible	
Annual Hearing Exam	$0
Hearing Aid	$0
Hearing Aid Maintenance	$0
Maximum *(per benefit period)*	
Annual Hearing Exam	Up to $75
Hearing Aids *(for both ears)*	
Year One	Up to $200
Year Two	Up to $600
Year Three	Up to $800
Hearing Aid Maintenance	Up to $40

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. In addition, a person earning dental rewards who submits a claim for services received through the dental PPO network earns an extra reward, called the PPO Bonus. 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.

All Plans (Silver, Gold & Platinum)		
Benefit Threshold	$500	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
Annual PPO Bonus	$100	Additional bonus is earned if the member sees a PPO Provider
Maximum Carryover	$1,000	Maximum possible accumulation for Dental Rewards and PPO Bonus combine

Rx Savings - Extra value for Ameritas plan members

- Our valued plan members and their covered dependents (even their pets) can save on prescription medications through any Walmart or Sam's Club pharmacy across the nation. This Rx discount is offered at no additional cost, and it is not insurance.
- Members can get over 1,000 generic drug prescriptions at the everyday low price of $4.00, in addition to saving approximately 40% off other generics and 10-15% off most brand-nme prescriptions. They can save even more with convenient home deliver mail-order service.
- To receive the Walmart Rx discount, Ameritas plan members just need to show their original Ameritas ID card. The identifier is the Ameritas logo. It's that easy!
- If members cannot locate their original Ameritas ID card, they are welcome to visit us at ameritas.com and sign into (or create) a secure member account to print off an online-only Rx discount savings ID card.