

## Smith Rowe, LLC's 2024 Open Enrollment Dental Plan Highlights

- ✓ Coverage is available for the employee, spouse and/or eligible dependent children.
- ✓ Benefits are paid directly to your provider, unless specified otherwise.
- ✓ These benefits are separate and in addition to any other insurance that you have with other companies.
- ✓ Please review the following benefit highlights and see each specific plan brochure for more benefit details.

### Dental Insurance – Ameritas

The dental insurance plan through Ameritas provides comprehensive coverage for Preventative Care, Basic Services, Major Services and includes **Orthodontics for children under the age of 19**. With a broad network of providers available you should have no problems finding access for your dental care needs. Go to [www.ameritas.com](http://www.ameritas.com), search for providers and let's get your dental program started.

### Key features to the dental plan are:

- Preventative exams covered at 100% of usual, customary, and reasonable charges. No Deductible.
- Basic services covered at 80% with a \$50 deductible (**increased from 50%**)
- Major services covered at 50% with a \$50 deductible (**no waiting period for services**)
- Dependent children are covered up to age 26
- \$1500 annual maximum per person (**increased from \$1000**)
- Up to \$500 rollover if annual maximum is not used.
- **Orthodontics covered at 50% up to \$1500 per eligible child – new benefit for 2022**

Dental Insurance	Employee	Emp/Spouse	Emp/Child	Family
	\$7.01	15.33	20.88	29.19

All premiums listed are weekly.

Beginning the week of September 16th Craig Ploch from Worksite Services will be travelling to Smith Rowe LLC jobsites to review, enroll or waive your elections in the benefits listed above. Make plans to meet with us and review your options for Whole Life, Cancer, Accident, Dental, Short-Term Disability, Long Term Disability, Vision, and Hospital Indemnity Insurance. Social Security numbers are required to include coverage for your spouse and dependents for Whole Life Insurance.

Please review the information above and be prepared to ask questions!

Know what you may be saying **"No"** to.

If you have missed the opportunity to meet with a benefit counselor while on a jobsite, please contact Craig Ploch – 336-908-9810 to enroll by phone or meet with him at the Smith Rowe Family Picnic on October 19th.

**All paperwork required to enroll in new policies or to make changes to any currently active policy must be completed and submitted for processing by October 30th.**