

Bright Idea Dental 5000

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**ENROLL** Dennis Stephens, CLU

Court Reporter Benefits of America  
888-330-1790

Affordable dental insurance from Ameritas.

**\$5000 annual max.** benefit. No Waiting periods for PREVENTIVE & BASIC services. No deductibles for preventive services. Preventive services do not apply toward annual maximum benefit.



### Rates and Payment Info

- Monthly recurring premium rates are as indicated above.
- Coverage for enrollment between the 1<sup>st</sup> - 25<sup>th</sup> is effective on the first of the following month. Enrollment between the 26<sup>th</sup> - month end, is effective on the first of the next month. (I.E. enrollment on January 1 - 25th, is effective on February 1. Enrollment on January 26-31st, is effective on March 1)
- Your first payment will be collected from your credit/debit card upon enrollment.
- Future payments will be collected on the 25th of each month thereafter, after your effective date.

### Product Details - schedule of benefits and coverage

\$25 co-pay per office visit

#### PREVENTIVE CARE

- Routine Exam (1 in 6 months)
- Bitewing X-rays (1 in 12 months)
- Cleaning (1 in 6 months) 100%
- Fluoride for Children 13 and under (1 - 12 months)

## BASIC CARE

- Full Mouth/Panoramic X-rays (1 in 5 years)
- Sealants (age 13 and under) 80%
- Restorative Amalgams
- Simple Extractions

## MAJOR CARE

- Space Maintainers
- Onlays
- Implants
- Crowns (1 in 10 years per tooth)
- Crown Repair
- Endodontics (nonsurgical)
- Periodontics (nonsurgical)
- Periodontics (surgical) 50%
- Denture Repair
- Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)
- Complex Extractions
- Anesthesia



## **LOCATE PROVIDER**

(enter your zip code  
& select "CLASSIC  
PPO" network)

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### **Dental FAQ**

#### **Does My Dental Plan have a waiting period?**

There are NO WAITING PERIODS for Preventive and Basic Dental Care!

There is a 12 month waiting period for Major Dental Care. All benefits begin on your effective date.

#### **When will my policy be effective?**

Your effective date is the 1st of the following month, when you enroll in the dental plan between the 1st and 15th of the current month. Enrollment between 16th and the end of the current month, will make your effective date the 1st of the next month thereafter.

EX: Enroll January 1st - 25th : Effective Date February 1st.

Enroll January 26th - 31st : Effective Date March 1st.

#### **Who is eligible to purchase the plan?**

The insurance coverage is available in states where it's approved to anyone age 18 and older. You can request coverage for your dependents; dependent eligibility varies based on state law.

#### **Can I see the dentist I have now?**

Yes, you are **always free to visit the dentist of your choice.** The Ameritas "CLASSIC PPO" network offers more than 300,000 locations nationwide for dental care, which means you benefit from credentialed dentists who offer a discount on services provided. **LOCATE PROVIDER** - (enter your zip code & select "CLASSIC PPO" network)

#### **Do I have coverage outside of the state I live in?**

Yes, if you are traveling or have a covered dependent living in a different state, you will still have coverage.

#### **Are my rates guaranteed?**

Your rates are guaranteed for 12 months following your plan's effective date. After that, you will receive at least 30 days' notice (more if required by state law) if your rates change.

**How do I submit claims?**

You or your dentist may submit completed claim forms along with any requested information to the address provided on your member id card. Dentists may submit claims electronically to the contact information provided on your member id card. You may also contact us directly for assistance.

**What if I want to cancel the policy?**

All cancellations must be submitted in writing to

Agentra  
Attn: Dental Dept.  
15280 Addison Road, Suite 250  
Addison, TX 75001

OR by calling 800-979-8266. All Cancellation requests will be effective on the next billing period.

**What is your refund policy?**

You can receive a full refund of the premium paid anytime within the first thirty days of your enrollment date, provided that no insurance claims of any kind have been submitted.

**When will I receive my insurance id cards?**

Member ID cards are generally shipped within 7-10 business days after your enrollment has been processed. Actual receipt of your id cards may vary, as all id cards are sent via USPS first class mail.

Replacement id cards may be requested by contacting member services at 1-800-979-8266.

**What if I have more questions?**

Please contact your insurance agent.

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