

# Increased Dental Benefits With Prior Coverage



Maintaining your dental health is important. And as you know, dental insurance can help pay for the dental services you need to keep your smile healthy.

If you've had an active dental insurance plan for a minimum of 12 months and it hasn't been terminated for more than 60 days, you may receive credit for prior coverage (CPC). This means that waiting periods will be waived for Preventive, Basic and Major dental services, and you may receive increased plan benefits (coinsurance) right away.



When you enroll in an Ameritas individual dental plan, simply provide the carrier's name, policy number and termination date for your current or previous dental plan. This information will help verify that you meet the requirements for CPC.

## CPC details:

- CPC is available for those replacing a fully insured group or individual dental plan from another carrier. It is not available if the prior plan was a DHMO, discount or schedule plan.
- The gap in coverage must be no more than two months from the Ameritas plan effective date, and prior coverage should have been in effect for at least 12 months.
- The previous policy number and carrier name must be provided during enrollment.
- Increased benefits include year 2 plan benefits (coinsurance) on day one for Preventive, Basic and Major dental services, based on the chosen plan.
- There will be no changes day one to the annual maximum or benefit coverage levels for orthodontia or hearing benefits, including any waiting periods for these additional benefits.
- Limitations and exclusions may apply. Not available in all states.



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