

# Enrollment Guide

For the Employees of  
**American Blue  
Ribbon Holdings**



**LOOMIS**  
THE LOOMIS COMPANY



**Medical Plan Options and Enrollment Information**

# Ameritas Dental



	Dental
Annual Maximum	\$500
Deductible	\$10 / visit
Type 1: Diagnostic and Preventative Services	100%
Type 2: Basic Restorative Services	60%
Type 3: Major Restorative Services	40%
Waiting Period (Type 3 only)	12 months

## Type 1 Services:

- Routine Exam (2 per benefit period)
- Bitewing X-rays (2 per benefit period)
- Full Mouth/Panoramic X-rays (1 in 3 years)
- Periapical X-rays
- Cleaning (2 per benefit period)
- Fluoride for Children 18 and under (1 per benefit period)
- Sealants (age 16 and under)

## Type 2 Services:

- Restorative Amalgams
- Restorative Composites (anterior and posterior teeth)
- Denture Repair
- Simple Extractions

## Type 3 Services:

- Space Maintainers
- Onlays
- Crowns (1 in 5 years per tooth)
- Crown Repair
- Endodontics (surgical and nonsurgical)
- Periodontics (surgical and nonsurgical)
- Prosthodontics (fixed bridge; removable complete /partial dentures) (1 in 5 years)
- Complex Extractions
- Anesthesia
- Bleaching (cosmetic)

Limitations and exclusions apply. Consult plan document for additional details, including what category of services are assigned to each type.

# Package Rates and FAQ

## Monthly Rates

Employee	<b>\$15.48</b>
EE + Spouse	<b>\$30.28</b>
EE + Child(ren)	<b>\$36.88</b>
Family	<b>\$51.68</b>

## How Can You Participate?

All current team members are eligible to enroll during the open enrollment period. New team members are eligible to enroll after a 30 day waiting period. Dependents to include spouses, and children and stepchildren under the age of 26, are also eligible during open enrollment for current team members or after the initial waiting period for newly hired team members.

## How Are Premium Payments Made?

Premiums are to be paid through auto bank draft (ACH), or by credit or debit card. Payments will be drafted **20th** day of each month. If you miss a payment, your insurance will be terminated and you will not be eligible to re-enroll until the next open enrollment period.

## PPO Network

## First Health

To check if your provider is in the network, go to [firsthealthlbp.com](http://firsthealthlbp.com) or speak to a representative at 800-226-5116, Monday - Friday, 7am - 7pm CST.

## What if I do not enroll?

Benefits are being offered to you during an open enrollment period. If you do not enroll in benefits during this open enrollment, you will be unable to enroll in benefits until the next open enrollment period unless you experience a qualifying change in status. Newly hired team members must enroll for benefits within the first 30 days of becoming eligible. If you are a newly hired team member and you do not enroll within the first 30 days of becoming eligible, you will not be able to enroll until the next open enrollment period, unless you experience a qualifying change in status.

## Can I Sign Up For Insurance At Any Time?

No. You must enroll during the open enrollment period. Newly hired team members must enroll for benefits within the first 30 days of becoming eligible. If you are a newly hired team member and you do not enroll within the first 30 days of becoming eligible, you will not be able to enroll until the next open enrollment period, unless you experience a qualifying change in status.

## Can I Cancel My Insurance At Any Time?

Yes. However, if you cancel your insurance, you will not be able to re-enroll until the next open enrollment period, unless you have a qualifying change in status.