The Cornell University student dental plan includes a PPO network option. The Ameritas network is a group of dentists who agree to provide dental services at discounted fees to individuals who are covered under Ameritas’ dental insurance plans. Plan benefits are the same whether you visit an Ameritas network dentist or a non-network dentist. But if you do visit an Ameritas network dentist, the amount you pay for a procedure will almost always be lower. Visiting an Ameritas network dentist can result in savings of 10-30 percent. If you visit a non-network dentist, the dental procedure charges are reimbursed up to the network discounted fee amount in the ZIP code area where the dental work was received. If the non-network dentist charges are above the network discounted fee, the member is responsible for any remaining dollar amount.

To find a network provider in your area, please visit the Cornell Office of Student Health Insurance web site at www.studenthealthbenefits.cornell.edu.

Cornell University Office of Student Health Insurance
312 College Ave, Suite A
Ithaca, NY 14850
Phone: (607) 255-6363
Fax: (607) 254-5221
Web: www.studenthealthbenefits.cornell.edu

Ameritas Life Insurance Corp. of New York
1350 Broadway, Suite 2201
New York, NY 10018
Phone: (800) 628-8889
Fax: (845) 357-3612
Web: ameritas.com

New York (Ameritas of New York). In New York, group dental, vision and hearing care products (9000 Rev. 03-08) and individual dental and vision products (Indiv. 9000 NY Ed. 11-09) are issued by Ameritas of New York. Some plan designs are not available in all areas. To be appointed with Ameritas of New York, please call 800-201-8562. Most plans for groups with 26 or more enrolled lives are administered by Ameritas of New York. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

Ameritas, the bison design, “fulfilling life” and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2015 Ameritas Mutual Holding Company.
Good For Your Health and Your Pocketbook

Cornell recognizes that good dental health is important to overall health and is pleased to offer students and their dependents the option to enroll in this dental insurance plan.

Did you know approximately 120 severe medical conditions and illnesses can be detected and treated by a dental examination of the mouth, throat, and neck? With dental benefits, which promote regular visits to the dentist, serious oral health problems can be found early and treated more affordably. A healthy mouth reflects better general health and well-being.

The Ameritas of New York dental insurance plan provides coverage for preventive care, with the added peace of mind that you have coverage for more complicated (and expensive) care.

Eligibility

You must be a registered Cornell University student to enroll in this dental plan. To enroll dependents (spouse, domestic partner, children), you must be enrolled. Students who were registered in the fall semester may not purchase coverage for the spring semester only.

Enroll Today!

Just complete the on-line application form on the Dental Enrollment website at https://www.studenthealthbenefits.cornell.edu/secure/enroll_dental/

After returning the application form, please allow at least ten days for Ameritas of New York’s enrollment systems to update before scheduling a dentist appointment. Prior to this time, you may not appear as an insured member of the plan.

Fall deadline: 10/31/2015
Spring deadline: 2/28/2016
Late registrants: 30 days after registration
Premiums termination date: 8/16/2016

Preserve the Annual Maximum with Preventive Plus

Plan payments for covered Type 1 Preventive dental procedures are not deducted from the plan member’s annual maximum benefit.

Dental Plan Highlights

Coinsurance (Plan Pays)

**Type 1 - Preventive Procedures** ................. 100%
- Evaluations (Allowed twice per benefit period)
- Cleanings (Allowed twice per benefit period)
- Radiographs (X-rays)
- Bitewings (Allowed twice per benefit period)
- Sealants (Under age 17)
- Fluoride for Children (Under age 19)

**Type 2 - Basic Procedures** ......................... 80%
- Limited Exams - Problem Focused
  (Counts as one Evaluation)
- Restorative Amalgams & Resin
  (Excluding Inlays & Crowns)
- Oral Surgery - Simple Extractions (Fully erupted, not impacted, including single tooth, each additional tooth, and removal of exposed roots)
- Denture Repair
- Endodontics (Root Canals)
- Periodontics (Gum Disease) - Excluding Surgery

**Type 3 - Major Procedures** .......................... 50%
- Extraction of 3rd Molars (wisdom teeth)
- Crowns, Inlay and Onlays, Prosthetics... Not Covered

**Type 4 - Orthodontics** ................................. Not Covered

Deductible Amounts

**Type 1 - Preventive Procedures**
- Deductible Waived ................................. $0

**Type 2 and 3 - Basic and Major Procedures**
- Plan Year Per Person/Accumulative ....... $50/$150

**Maximum**

**Type 1 Preventive, Type 2 Basic**
and **Type 3 Major Procedures**
- Plan Year Per Person .............................. $750

The procedures listed above are only a sample of the dental procedures payable under this plan. A complete list of covered procedures can be found in the certificate of insurance.

Premiums

**Annual Rates**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$289</td>
</tr>
<tr>
<td>Spouse/Domestic Partner</td>
<td>Additional $307</td>
</tr>
<tr>
<td>One or more children</td>
<td>Additional $467</td>
</tr>
</tbody>
</table>

**Spring Rates**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$193</td>
</tr>
<tr>
<td>Spouse/Domestic Partner</td>
<td>Additional $205</td>
</tr>
<tr>
<td>One or more children</td>
<td>Additional $312</td>
</tr>
</tbody>
</table>

Annual rates are effective for the time period 8/17/2015 – 8/16/2016.

Spring rates are effective for the time period 1/16/2016 – 8/16/2016.

Premium refund policy – Any student withdrawing from Cornell University during the first 31 days of the period for which coverage is purchased will not be considered covered under the Policy and will receive a full refund of the paid premium unless a claim is paid. Students withdrawing after 31 days will remain covered under the Policy for the full period for which premium has been billed and no refund will be allowed.

To protect your privacy when visiting the dentist, please use your student ID (including the two leading zeroes) instead of your social security number.

Dental claims must be submitted in writing to Ameritas of New York within 90 days of the date of service. If this is impossible for any reason, the claim(s) must be filed as soon as reasonably possible.