

Exciting News

10.1.2025 - 12.1.2025



Thanks for your membership in ChoiceBuilder® -- we appreciate your business.

We're always looking to improve our options for employers and their employees. We are pleased to announce some important changes affecting the ChoiceBuilder ancillary benefits exchange.

Please be sure to share this information with employees who could be affected by this change at your renewal.

NEW DENTAL PLAN

ChoiceBuilder is adding new Employer Sponsored and Voluntary coverage options. Ameritas will be adding an Employer Sponsored and Voluntary Platinum Plus PPO option that will be available to groups effective 1.1.2025 and later.

Ameritas		PPO
Plan Name	Platinum Plus	
	In-Network	Out-of-Network
Annual Maximum Annual Deductible	\$3,000 \$25 (Lifetime)	\$2,100 \$25 (Lifetime)
Diagnostic and Preventive Care Preventive Basic Services Major Services Endodontics & Periodontics Restorative	Ded. Waived 100% 80%-90%-100% 80% 80% See EOC	Ded. Waived 100% 80% 50% 50% See EOC
Orthodontic Care (optional) Coinsurance Annual Maximum Lifetime Maximum	50% None \$2,000	50% None \$2,000
Waiting Periods Basic Major Ortho	None None 12 Months	None None 12 Months
Orthodontic Takeover Credit	At initial group enrollment employer sponsored groups with 5+ eligible employees and prior continuous uninterrupted orthodontic coverage of 12 months, will waive orthodontic waiting period.	
UCR		80% of U & C

For a complete listing of all benefits, limits, and exclusions please see the
Evidence of Coverage or Certificate of Insurance

Summary of Changes

10.1.2025 - 12.1.2025



PLEASE DISTRIBUTE TO ALL EMPLOYEES

Below is an overview of changes and updates that could affect your group at renewal. For a complete listing of all of your group's benefits, limits, and exclusions, please refer to the Evidence of Coverage or Certificate of Insurance.

ADMINISTRATIVE

Effective July 1, 2025, Delta Dental's Orthodontic Eligibility has changed from 10 or more Enrolled Employees (Employer Sponsored) and 25 or more Eligible Employees (Voluntary) to 10 or more Eligible Employees with 5 or more Enrolled Employees (Employer Sponsored and Voluntary)

DENTAL

AMERITAS: EMPLOYER SPONSORED AND VOLUNTARY PLANS

All Plans

- The Orthodontic Takeover Credit has changed from "At initial group enrollment employer sponsored groups with 10+ eligible employees and prior continuous uninterrupted orthodontic coverage of 12 months, will waive orthodontic waiting period" to "At initial group enrollment employer sponsored groups with **5+** eligible employees and prior continuous uninterrupted orthodontic coverage of 12 months, will waive orthodontic waiting period."
- The Pre-existing Conditions (missing tooth) benefit has changed from "Not Covered" to "**Covered**"

DELTA DENTAL: EMPLOYER SPONSORED AND VOLUNTARY PLANS

All Plans

- The Congenital Missing Tooth benefit has changed from "Not Covered" to "**Covered**"

Silver PPO (Voluntary only)

- The Major and Orthodontic waiting periods have been changed from "12 Months" to "**None**" for (IN & OON)

METLIFE: EMPLOYER SPONSORED AND VOLUNTARY PLANS

All Plans

- The Orthodontic Take Over Credit has changed from "Does Not Apply" to "**Automatic**"

Platinum Plus PPO (Employer Sponsored only)

- The Annual Maximum benefit has changed from "\$2,500" to "**\$5,000**" for (IN) and from "\$2,000" to "**\$2,500**" for (OON)

LIFE

METLIFE: EMPLOYER SPONSORED PLAN

- **Employee Assistance Program (EAP), provided through TELUS Health, is now included at no additional cost**