

How to Get the Most From Your Dental Benefits



Dental benefits can help boost your physical and financial health. Find out how to get the most from your plan.



Visit any dentist. You are free to visit any provider, regardless if they are in- or out-of-network. Plus, your family members do not have to see the same dentist.



Save with a network dentist. Costs for more serious dental procedures, like fillings and crowns, are typically reimbursed at a higher rate when you visit a network dentist. And network dentists have agreed to charge up to 25-50% less than their regular rates.



Know your cost. Located in your secure member account, the **Dental Cost Estimator** lets you compare estimated procedure charges based on ZIP Code. You can search estimates for both in-network and out-of-network providers.

Ask your dentist to submit a **pretreatment estimate** for any dental work you consider expensive. Then Ameritas will let you know the amount insurance will cover so you can budget for the remainder. The pretreatment estimate is based on your plan benefits and submitted claims.

Find out if your dentist is in the network. Visit ameritas.com, Find a Provider, to find a new dentist or see if your current provider is in the Ameritas Dental Network.

Nominate your dentist. If your dentist is not in the network already, just go to ameritas.com, search for “nominate a provider” and complete the online form.



Exceptional network. The Ameritas Dental Network is **one of the largest in the nation**. And now you can visit dental providers in Mexico through AmexUS. Plan discounted fees and agreements will be honored by AmexUS Mexico providers, and claims will be processed by Ameritas.



Find everything you need on any device



In your secure online member account, you have 24/7 access to:

- your personalized ID card; print it or save it to your smartphone
- claims status and a breakdown of how benefits were calculated and payments processed
- plan details including maximum benefit and deductible amounts, and your remaining benefits
- the average cost for in- or out-of-network procedures based on ZIP Code with the Dental Cost Estimator

Register for your secure member account at ameritas.com.

The one-time set up is quick and easy:

- Go to ameritas.com
- Click “Account Access”
- Select the Dental/Vision/Hearing drop-down
- Choose “Secure Member Account”
- On the Login page select “Register Now”
- Complete the New User Registration form

Using online services helps to minimize your risk of identity theft, protect your privacy, and get your benefit information faster.

Sign up to receive your explanation of benefits (EOB) statements online

To receive email EOBs instead of paper statements, select the go paperless option when logging in to or setting up your member account.

Compared to paper, online statements are:



more secure



more detailed



better for the environment



convenient



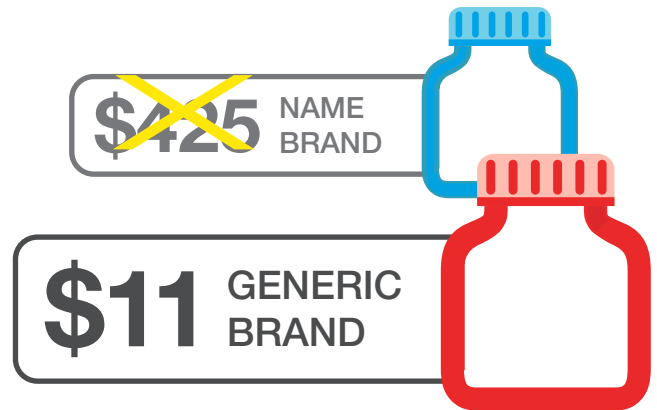
faster

Save more with Ameritas

Prescription savings. You and your covered dependents can save on prescription medications at **over 60,000 pharmacies across the nation** including CVS, Walgreens, Rite Aid and Walmart. Participating pharmacies give your normal health care pharmacy benefit, or the Rx discount, whichever saves you more. Switching to generic and presenting the card **saved 97% on one prescription.***

Find a pharmacy near you –
ameritas.com/rxpharmacy

Look up a price –
ameritas.com/rxpricing



Prescription Drug Savings Card



ENVISION
SAVINGS

Member Name: _____

RxBin # 017529 Group # AMERITAS Member ID # AMER2233 PCN: AMRX

This is not insurance
Administered by EnvisionSavings

THIS IS NOT INSURANCE

Certain terms and conditions apply. View terms and conditions at ameritas.com/rxterms. Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically.

For prescription discount drug pricing please visit ameritas.com/rxpricing.

Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit ameritas.com/rxpharmacy.

Pharmacy and member help desk **1-877-684-0032**

This is a FREE card and may not be sold.



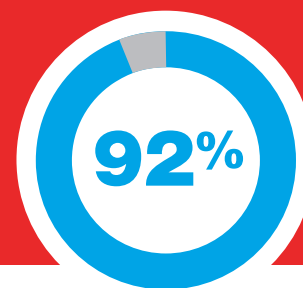
Eyewear savings. As an Ameritas insured member, you can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide (excludes contacts).

The prescription and eyewear discounts are not insurance and are no additional cost to your plan premium.

* On average, you could see up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined. Illustration numbers are rounded to the nearest dollar amount, based on Lexapro TAB 20MG and Escitalopram TAB 20MG, ZIP 68510.

Hear better with iHear®. You and your loved ones are invited to learn about iHear by visiting ameritas.com/listen. iHear devices cost a fraction of what traditional hearing aids cost. The hearing test is taken at home and all the supplies are ordered online.

Here to help. If you have questions about your plan benefits, call the Ameritas customer connections team. Claims contact center associates have earned **BenchmarkPortal's Center of Excellence award since 2006**, an achievement held only by a handful of other companies.



92% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.¹



More than 3 million calls answered with a 4.8 out of 5 overall caller satisfaction survey score



Claims processing accuracy exceeds 99%



English and Spanish, multilingual interpretation



94% of claims processed in an average of 10 business days

Claims, benefit and provider network questions:

group@ameritas.com | 800-487-5553
Monday - Thursday, 7 a.m. – Midnight (CST)
Friday, 7 a.m. – 6:30 p.m. (CST)

¿en español? Ameritas offers Spanish-speaking claims associates and a translation service in many languages at 800-487-5553.



Worldwide support. If you're traveling outside the U.S. and have a dental or vision emergency, AXA Assistance can help find a provider and schedule an appointment. Please note these are not Ameritas providers. AXA is part of a global organization with offices in more than 30 countries.¹

These services and discounts are offered at no additional cost and are not insurance. Access the savings cards from your secure member account at ameritas.com.



Dental health report card. Find out where your dental health stands and how to improve it. After 12 months of using your dental benefits, Ameritas will provide you with a dental health report card. It was developed through the University of Nebraska Medical Center College of Dentistry and includes feedback on your dental health status and dental care tips specific to you.



¹ Ameritas claims processing system, 2018

Claims statistics from Ameritas claims processing system, 2019. Dental or vision provider referral assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Providers referred by AXA are not members of the Ameritas network. Ameritas does not guarantee or make any representation as to the quality of the services provided by AXA or any provider referred by AXA. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply. The Ameritas Dental Network is not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. This piece is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life. 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. © 2020 Ameritas Mutual Holding Company.