



Dental insurance can be just as important to a lifetime of good health as your medical plan. Take a closer look at these benefits before your enrollment deadline.

# Employee Dental Benefits

effective

## Using your benefits is easy

### Visit any dental provider

You are free to visit any provider, including your current dentist, 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 provider

The Ameritas Dental Network is one of the nation's largest. Network providers have agreed to charge 25-50% less than their regular rates which can lower your out-of-pocket costs. See if your dentist is in the network. Visit [ameritas.com](http://ameritas.com) – Find a Health Provider.

### Quickly access your information

With your secure online member account, you can check plan benefits and claim status, sign up for electronic benefit statements, access discount ID cards, and much more. Just go to [ameritas.com](http://ameritas.com) and select Sign In, Dental, Vision & Hearing, Member Sign In to get started after your benefit coverage begins.




## Know your cost

Do you want to know the average cost of a root canal? Or how much a crown costs? Use the dental cost estimator to find average procedure charges in your area. Estimates do not include network discounts or plan benefits. Find the dental cost estimator at [ameritas.com/applications/group/estimator](https://ameritas.com/applications/group/estimator).

After your coverage begins, you can view average in-network charges in your secure member account. You also may ask your dentist's office to submit a pretreatment estimate so you can see exactly how a proposed service would be covered and avoid any surprises. The pretreatment estimate is based on your plan benefits.

## Get more from your benefits

**Prescription drug savings:** Save 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 prescription discount, whichever saves you more. You can share this discount card with friends and family.

<p><b>Prescription Drug Savings Card</b></p> <p> fulfilling life.</p> <p>Member Name: _____</p> <p><b>RxBin # 017529 Group # AMERITAS Member ID # AMER2233 PCN: AMRX</b></p> <p>This is not insurance Administered by Elixir Savings</p> <p>GR 6269 10-20</p>	<p><b>THIS IS NOT INSURANCE</b></p> <p>Certain terms and conditions apply. View terms and conditions at <a href="https://ameritas.com/rxterms">ameritas.com/rxterms</a>. Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically.</p> <p>For prescription discount drug pricing please visit <a href="https://ameritas.com/rxpricing">ameritas.com/rxpricing</a>.</p> <p>Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit <a href="https://ameritas.com/rxpharmacy">ameritas.com/rxpharmacy</a>.</p> <p>Pharmacy and member help desk <b>1-877-684-0032</b></p> <p>This is a FREE card and may not be sold.</p> <p>GR 6269 10-20</p>
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**Eyewear savings:** As an Ameritas insured member, you can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide.



**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.<sup>1</sup>

These services and discounts are offered at no additional cost and are not insurance. The savings cards and more information are available in your secure member account.

**¿en español?: Ameritas offers Spanish-speaking claims representatives and a translation service in many languages. After your coverage begins, call 800-487-5553.**



<sup>1</sup> 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. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply.

This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This piece is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Dental, vision and hearing care products (9000 Rev. 03-16 for Group and 9000 Rev. 02-19 for Individual, dates may vary by state) are issued by Ameritas Life. The Dental and Vision Networks are not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Ameritas, the bison design, "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2021 Ameritas Mutual Holding Company.

## Dental Plan Benefits

Type 1 Preventive No Waiting Period	100%	Routine Exam (2 per Benefit Period) Bitewing X-rays (2 per Benefit Period) Cleaning (2 per Benefit Period)
Type 2 Basic No Waiting Period	80%	Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical) Simple Extractions
Type 3 Major No Waiting Period	50%	Crowns (1 in 5 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 5 years) Implants

### Deductible

Type 1	\$0
Type 2 and 3	\$50 per person, per calendar year
Family Maximum	When 3 family members satisfy their Deductible Amounts for this Benefit Period, no additional Deductibles will apply to any family members for the rest of this Benefit Period.

### Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$1,500
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### Orthodontia Benefits (children under age 19)

No waiting period	
Plan Benefit	50%
Lifetime Deductible	\$0
Lifetime Maximum (per person)	\$1,500

### Claims Allowance

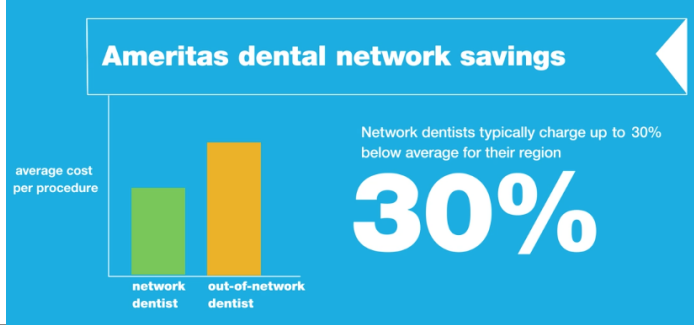
Type 1, 2 and 3 <i>In network allowance is discounted fee</i>	90th U&C
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### Open Enrollment

If you do not elect to participate when initially eligible, you may elect to participate at the policyholder's next enrollment period, which normally coincides with the policy anniversary date.

**Provider Flexibility and Network Savings**

Members aren't limited to one particular dentist, or a small group of providers, who may or may not be taking new patients. Each plan member is free to visit any provider they choose, including your current dentist, regardless if they are in- or out-of-network. And family members do not have to see the same dentist. When you visit an in-network dentist there are no claim forms to complete. For a list of network dentists in your area, go to Find A Provider at [ameritas.com](http://ameritas.com).



The Ameritas dental network is one of the **5 largest networks** in the nation for access points. Source: NetMinder 2016

**Ameritas Network:** These plans give you more than 428,000 access points across the nation for dental care.

**Member Savings**

**Prescriptions**






Save an average of 40% on generic and brand name prescriptions at over 60,000 pharmacies including CVS, Walgreens, Rite Aid and Walmart. Use your normal health care pharmacy benefit, or the prescription discount, whichever saves you more. This Rx discount is offered at no additional cost, and it is not insurance.

**Access your Ameritas Rx savings card:**  
<https://www.ameritas.com/OCM/GetFile?doc=037275>

**Frames and lenses**

Save up to 15% at any Walmart Vision Center:

-  • top quality frames for the entire family including today's most popular brands
-  • wide selection of lens options; all lenses come with scratch resistant coating for no additional charge
-  • safety eyewear

This discount is available to you without any additional cost to your plan premium.

**Customer Service**

Customer Connections **800-487-5553** [www.Ameritas.com](http://www.Ameritas.com)  
Monday - Thursday 7am-12am CST, Friday 7am-6:30pm CST

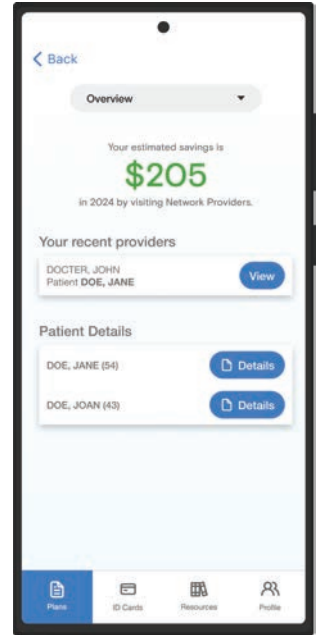
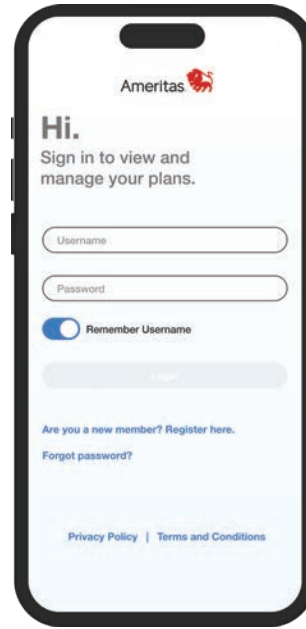
This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

# Download Our App

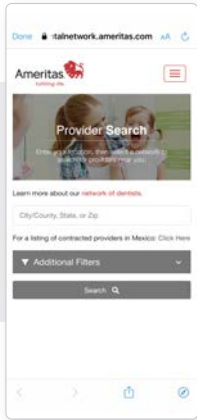
As a companion to our secure member portal, we've expanded our benefit access options with the **Ameritas Benefits** app. Members can easily search for providers, view dental benefits and processed claims, and access ID cards once benefits become effective.



Available for  
iOS and Android



## FEATURES



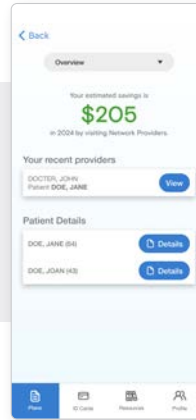
Find a dentist in your area



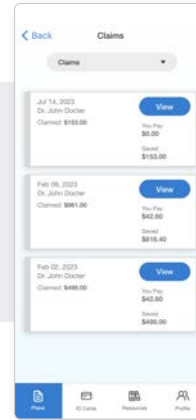
Quickly access all your ID cards\*



Access your benefit information\*



View deductible and maximum benefit usage



View and download EOBs



Opt-in to paperless delivery

## Download Now

For access, use your Member ID found on your ID card. This may also be your Confirmation Number or SSN.



\*Additional access includes vision and LASIK benefit information when applicable.

# Have a Question About Your Ameritas Benefits?

Use this contact sheet for your dental, vision and hearing care coverage.

## Benefits administration

[group\\_assistants@ameritas.com](mailto:group_assistants@ameritas.com)

800-659-2223

NY 800-628-8889

Fax 402-467-7338

Monday - Thursday, 7 a.m. - 7 p.m.

Friday, 7 a.m. - 5:30 p.m. (CST)

- New case implementation
- Eligibility information (adds, changes, terminations, file feeds)
- Billing and premium reconciliation
- Online services assistance
- Group policy changes
- Group policy terminations
- ID cards

### Contact AXA Assistance USA

Toll free: (866) 662-2731

Collect from anywhere in the world:

+1 (312) 935-3727

Ameritas Life Insurance Corp.

5900 O Street P.O. Box 81889

Lincoln, NE 68501-1889

## Claims

### Dental

[group@ameritas.com](mailto:group@ameritas.com)

800-487-5553

NY 800-659-5556

Monday - Thursday, 7 a.m. - Midnight

Friday, 7 a.m. - 6:30 p.m. (CST)

### Claims mailing address:

PO Box 82650

Lincoln, NE 68501

### DentalSelect network plans (UT & TX)

800-999-9789

Monday - Friday, 7 a.m. - 6 p.m. MST

- Find a participating network provider
- Benefit summary
- Claim status
- ID cards, certificate of coverage
- Status of plan maximums and deductibles

### Vision Perfect - no network plans

[group@ameritas.com](mailto:group@ameritas.com)

800-487-5553

NY 800-659-5556

### LASIK

800-487-5553

### VSP network plans

800-877-7195

[vsp.com](http://vsp.com)

Monday - Friday 7 a.m. - 10 p.m.

Saturday 9 a.m. - 10 p.m.

Sunday 9 a.m. - 9 p.m. (CST)

### EyeMed network plans

866-289-0614

[eyemed.com](http://eyemed.com)

Monday - Saturday 6:30 a.m. - 10 p.m.

Sunday 10 a.m. - 7 p.m. (CST)

### SoundCare®

877-359-8346

NY 877-777-5037

## Online resources

### Here to help

For information any time, visit [ameritas.com](http://ameritas.com) and sign in to your secure member account to access our online portals.

### Producer portal

The Ameritas producer portal is a one-stop shop.

- Manage your business with commission statements and plan change notifications
- Find the information you need with a custom dashboard
- Expand your portfolio by creating your own unique link to share for individual/family dental and vision sales

### Benefits administrator portal

Quickly perform administrative functions in real time.

- Enroll, change or terminate employee coverage
- Request or pay a bill
- Transfer enrollment information from your payroll system
- View employee effective dates, coverage levels and more
- View or print your policy, certificates and ID cards
- Search for network providers

### Member portal

Access benefit information anytime, anywhere.

- View plan coverage details
- See a claim status and benefit payment explanation
- View or print ID cards
- Search for network providers

Download the Ameritas benefits app available for iOS and Android. Log in with the same user ID and password you use for your secure member account.



Find [forms](http://ameritas.com) you need at [ameritas.com](http://ameritas.com).



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

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