



The Classic Network

Let us promote your dental practice to Ameritas dental plan members and bring patients to you.

Advantages of joining the Ameritas Dental Network include:

- The potential for more patients to fill your empty chair time
- Faster claims turnaround
- An exclusive provider rewards program
- Competitive fees

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

AM 717 5-26



92% of members enrolled in Ameritas dental benefits a year ago are still with Ameritas, which translates to repeat patients who consistently visit Ameritas dental providers.

Ameritas® 
fulfilling life.

Frequently asked questions

What is the Ameritas Classic Network?

The Ameritas PPO (Participating Provider Organization) is a dental option offered to our employer groups for use by their employees. Our Classic Network providers have agreed to charge a contracted fee (Maximum Allowable Charge) when treating members who have access to the network.

Is this a capitation/dental HMO program?

No. Our Classic Network is a plan option based on geographic Maximum Allowable Charges (MAC). You will be reimbursed according to the MAC fee list in your area. There are no monthly eligibility rosters or specialty referral gatekeepers. Our Classic Network is as easy to integrate into your practice as it is to administer.

Is the Classic Network leased to other companies?

Yes. We have special arrangements with several companies who use our Classic Network. These arrangements allow your practice to be advertised to a wider range of potential patients. Members will have an ID card that includes the appropriate logos.

The companies who lease our network include:

- Aetna
- Cigna Health and Life Insurance Company
- First Reliance Standard Life Insurance of New York
- Guardian
- Metropolitan Life Insurance Company
- The Principal
- Physicians Mutual
- Reliance Matrix Life
- Standard insurance Company
- Standard insurance Company of New York
- United Concordia

Is the Classic plan marketed to individuals as well as groups?

Yes, an individual product is available in certain areas nationwide.

Am I automatically accepted onto the network after completing the appropriate paperwork?

No. Our in-house Provider Relations department is responsible for credentialing each application we receive. Your participation will be activated once all credentialing and quality assurance requirements are met.

How will I know if I'm a network provider?

Once you're accepted in the network, you'll receive:

- our welcome letter
- a copy of your executed Dentist Participation Agreement
- your name in our directory

You can download a provider reference guide and a copy of your PPO MAC fees from our website at ameritas.com. We are also happy to send either upon request.

How will patients know I participate in the Ameritas or Ameritas of New York Network?

Members can visit our website at ameritas.com to view your office information, including:

- practice name
- address
- phone number
- specialty
- map to your office location
- office hours

How will I know if a patient's plan includes the Classic Network and what is covered?

You may:

- access dental plan benefits online at ameritas.com
- receive dental benefit summaries through our FaxBack system by calling 800-487-5553. From the main menu prompt, select 1 for benefit information, then 2 for provider birth, then select option 6.
- Using your phone's keypad, input the member ID and date of birth, then select option 6.
- Your fax is on the way
- contact our Customer Connections Department by phone at 800-487-5553, Monday-Thursday, 7:00 a.m. – 12:00 a.m., and Friday, 7:00 a.m. – 6:30 p.m. (CST)

Am I expected to accept assignment of benefits?

Yes. The terms of the Classic Network agreement require payment be made to the provider.

Am I expected to submit a pretreatment estimate prior to performing services?

Although it's not required, we recommend you submit a pre-statement of benefits for any amount over \$200, excluding diagnostic, for benefit determination.

Am I expected to file a claim for an insured member?

Yes. Our advanced claims system will consider each claim according to the patient's benefit plan and your MAC fees. We accept ADA-approved dental claim forms, our standard dental claim forms and electronic claims. You can download our dental claim form from our website, ameritas.com.

Your office may submit claims by any of the following methods:

- Submit your claims to us electronically
- Fax your claims to us at 402-467-2030
- Mail your claims to us at:
Group Claim Office,
P.O. Box 82520, Lincoln, NE 68501
(In New York, P.O. Box 82595, Lincoln, NE 68501)

How will I get paid for my services?

You'll be reimbursed based on the MAC fees and the member's benefit plan. Depending on the member's benefits and the services provided, your reimbursement may be from us, the member, or a combination of both (refer to the billing section in the agreement for details on payment for general dentists, specialists, and orthodontists).

How often do you increase your fees? How are they determined?

Our Classic Network fees are reviewed on an annual basis. Our fee areas are defined by ZIP Code, providing a fair and accurate analysis.

We analyze data, using:

- Our claims history of the submitted charges in your area
- Competitive fee data
- A nationwide database used by insurance carriers as a baseline for usual and customary charges

Do orthodontists have different fees?

Orthodontists or general dentists performing orthodontic services agree to accept 80% of their usual and customary fees for the procedures performed. You agree to indicate your usual and customary fee on the claim form and our system will make the adjustment.

Can I bill the member for the difference between your MAC fees and my usual charges?

No. You agree to accept our contracted MAC fee as the maximum payment you can receive. Your reimbursement may come from us, the member, or a combination of both. The Explanation of Payment (EOP) will contain the amount you can collect from the member.

What should I do if a member needs a specialist?

We suggest you refer the member to a network specialist, if possible, to help maximize their benefits. You do not need to receive approval from us to refer a member to any specialist.

For a list of participating specialists in your area:

- Visit our website at ameritas.com
- Call our Customer Connections Department at 800-755-8844, ext. 88319

Are all of the dentists in a group practice required to participate?

Although it isn't required, we do recommend that all dentists in the group dental practice join our Classic Network. This eliminates any confusion as to who is a participating provider and who is not. Since the member is obtaining your practice information from the website or a directory, they assume all dentists in the practice participate unless told otherwise.

What if I want to terminate my participation on the network? What are the terms of the agreement?

The agreement remains in force until we or the provider initiates termination. Either party may terminate the agreement, without cause, with the appropriate ninety (90) days advance written notice in accordance with our Dentist Participation Agreement.

What are your Utilization Management and Quality Management Programs?

We created a Quality Management Program (QMP) and Utilization Management (UM) Program to establish the minimum standards necessary to operate a quality program. Contracted providers are continually evaluated to measure organizational structure, policies and procedures and any other activities that may interact within the quality management program. In addition, proper communication to our providers helps to constantly improve the program. A copy of certified materials is available upon request.

Do you have a Utilization Review Program?

We have established a utilization review program to promote and monitor the appropriateness and efficiency of dental care services. The program was developed in conjunction with licensed dentists in all areas of specialty expertise and is based on the definitions published in the Current Dental Terminology © American Dental Association. Our panel of dental consultants, with input from other practicing providers, reviews the criteria and guidelines regularly to ensure they are current and are applied consistently in the review of dental claims.

Who can I contact with questions about the program?

You may:

- Call our Provider Relations Department at **800-755-8844**, Monday through Thursday, 6:30 a.m. to 5:30 p.m., and Friday, 6:30 a.m. to 4:30 p.m. (CST)
- E-mail your questions to us at providerrelations@ameritas.com

Provider Rewards Program

We believe that our providers should be rewarded for participating on our network. That's why we created the Provider Rewards Program, an exclusive portfolio of savings programs and discounts on products geared toward improving your practice's bottom line.

Dell computers

Receive special savings on Dell laptops, desktops and thousands of electronics and accessories through the Dell Employee Purchase Program.



DigiDentist

Exclusive discounts on patient education materials for your practice.

Drake labs

10% off retail pricing for select lab work.

Disability insurance

15% discount off disability income rates through Ameritas.

Eyewash stations and eye protection

10% off eyewash stations, eye protection kits and eyewash units through Medical Safety Systems, Inc.

EZ 2000 dental software

Up to 40% off practice management software with free training from EZ 2000.

FastAttach™

75% off the registration fee to send electronic attachments through National Electronic Attachment, Inc. (NEA).

Intelibly

Free online appointment booking: Just add your [Intelibly](#) link to your Ameritas Find a Provider profile.

FastLook™

A reduced annual fee for access to all insurance payors attachment requirements.

Life insurance

Special pricing on the Ameritas Advisor Series of term, universal, variable life and no-load annuities.

Hearing care savings

Access to discounts on a hearing exam and today's top hearing technology through Great Hearing Benefits.

Oral cancer screening

Special discounts on ViziLite® Plus screening program and online CE credits through Zila Pharmaceuticals.



OSHA safety and compliance

10% special discount to providers on Medical Safety Systems, Inc. training materials and OSHA compliance supplies.

Prescription savings

Discounts at over 60,000 pharmacies across the nation including CVS, Walgreens, and Walmart. For more information, visit [ameritas.com](#).

Staples business advantage®

Up to 40% off office supplies, printing and promotional materials, business machines, office furniture and more from Staples with free overnight shipping.



Sterilizer monitoring

Special discounts on spore testing kits and supplies from North Bay/Bioscience and Steri Check Systems.

Rewards portfolio updates

Be sure to check our website at [ameritas.com](#) for information on new programs, additional specials and updates to our provider rewards portfolio.

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



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