

Using Your Dental Benefits is Pain Free



Learn how to use your benefits to the fullest and reduce your out-of-pocket expenses.



Visit any dental provider. 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 provider. Dentists in the Ameritas Dental Network have agreed to charge you **25-50% less than their regular rates**. Many of them also offer discounted fees on non-covered dental services as allowed by state law.



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**. Plus, 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



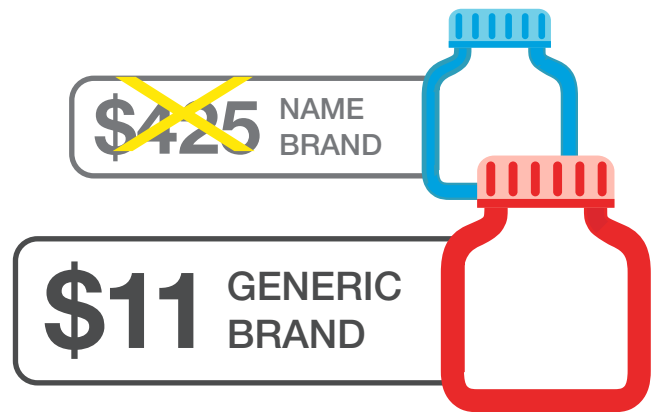
faster

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.

Ameritas Eyewear Savings Card



Walmart
Save money. Live better.

Member Name: _____

Members: To locate a Walmart Vision Center near you, visit http://www.walmart.com/cservice/ca_storefinder.gsp. Call 800-487-5553 with questions.

Walmart Vision Center Associates: Use plan name **SAVINGS 10** in BOSS. Call 700-277-7710 with questions.

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Eyewear savings. You can also **save up to 15%** at any Walmart Vision Center on the following vision care products.



- **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



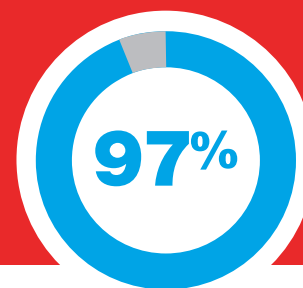
- **safety eyewear**

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®. Hearing exams are a valuable but often overlooked habit for good health. Ameritas plan members and their loved ones are invited to learn about iHear by visiting ameritas.com/listen. iHear devices cost a fraction of what traditional hearing aids cost. Order your at-home hearing test, programming kit, devices and accessories all online. This is not insurance.

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



97% 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 4.7 out of 5 overall caller satisfaction survey score



Claims processing accuracy exceeds 99%



English and Spanish, multilingual interpretation



92% of claims processed in an average of 9 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. AXA Assistance provides you with dental and vision provider referrals and appointment coordination when you're traveling outside the U.S. AXA has offices in more than 30 countries, answering calls 24 hours a day. Immediately after a call comes in, an assistance coordinator assesses the situation, provides credible provider referrals and can even help with making the appointment. Access AXA contact details via 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

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.

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) and individual dental vision and hearing care products Indiv. 9000 Rev. 02-19, (dates may vary by state) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network.

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