Easily Manage Your Dental Benefits

Here's what you can do now to get the most from your plan.

Member account registration

After your benefit effective date:

- Go to <u>ameritas.com/sign-in</u> and select Member Sign In under Dental, Vision & Hearing.
- Choose your account type, validate your identity, and follow the prompts to create your account.

Need help registering?

Follow this step-by-step registration guide.



Learn more about the features available in your member account.



Getting started in your account:

- Print or save your ID card to your smartphone.
- Review your plan details including maximum benefit, deductible amounts and your remaining benefits.
- Check if your current provider is part of the Ameritas Dental Network.
- See how benefits are calculated and payments are processed in the claims tab.
- Go paperless and sign up to receive your explanation of benefits (EOB) statements online.

Additional plan benefits in your member account

Save more with Ameritas

Ameritas offers money-saving discounts to help with hearing, prescription and eyewear expenses. These savings arrangements are not insurance and are available to Ameritas plan members at no additional cost to the plan premium. Access savings cards using the QR code or through your account at ameritas.com.



Worldwide support

AXA Assistance helps find a provider and schedule an appointment if you have a dental or vision emergency while traveling outside the U.S.

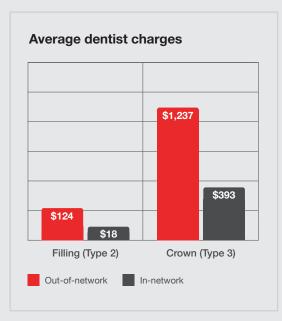
Save these numbers:

866-662-2731 (toll free) and 312-935-3727 (collect)



Evaluate your potential out-of-pocket costs

- Located in your 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.



For illustrative purposes only. Allowance and cost estimates are specific to ZIP Code 113XXX. The initial cost without insurance has been estimated. Actual charges may vary.

Save money

You can use your dental benefits with any provider. But consider that out-of-network dentists will charge you their regular rates, whereas Ameritas network providers have agreed to charge you 25-50% less. After your plan benefits are applied, you pay the remaining balance.



See if your dentist is in-network

<u>Visit ameritas.com</u>, <u>Find a Health Provider</u>, to find a new dentist or see if your current provider is in the Ameritas Dental Network. You also can view a list of contracted providers in Mexico.

Nominate your dental provider

If your dentist is not in the network already, just go to <u>ameritas.com</u>, search for nominate a provider and complete the online form.

Here to help

For plan information any time, visit <u>ameritas.com</u> and sign in to your member account. Or download the Ameritas Benefits app available for iOS and Android. Log in with the same email address and password you use for your member account.

If you have questions about your plan benefits, contact the Ameritas customer connections team.

group@ameritas.com | 800-659-5556



Ameritas Life Insurance Corp. of New York

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