

Get the dental care you need at discounted pricing with the Ameritas Dental Network

Here's What You Need To Know

Your Ameritas dental plan allows you and your family members to see the dentist of your choice, and save money.

Network Providers in Your Area — For a list of Ameritas Dental Network providers in your area, go to ameritas.com, Find a Provider, Dental. You and your covered family members can see any dentist and may save money with one of our network providers. Did you know that you can now visit some dental providers in Mexico and still receive coverage?

True Discounts — Our network discount is 25-50 percent below the average charge in an area. Many network providers also offer discounted fees on non-covered dental services as allowed by state law.

Nominate a Provider — If your dentist is not in our network already, it's easy to let us know. Just go to ameritas.com, search for "nominate a provider" and complete the online form.



No Claims To Submit

When visiting our network providers, there are no claim forms to submit. Our providers handle everything. All you need to do is make the appointment and show up. If you'd like a pretreatment estimate before the work is done, just ask your provider to submit one.

97% Our commitment to provider quality and satisfaction helps maintain a strong, stable network with about 97 percent of providers staying with us year after year.



Exceptional Network Quality

Only providers who adhere to our credentialing and quality assurance standards are able to join and remain in the Ameritas Dental Network.

Your Secure Member Account

Once you're enrolled and the plan takes effect, you have access to your very own secure member account. Here you'll find your certificate of insurance, plan benefit summary, dental ID card, dental claims status, and more.



Go to ameritas.com, Account Access, Dental/Vision/Hearing, Secure Member Account. The one-time set up is quick and easy.

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

Ameritas 
fulfilling life.

Dental Benefits Example

Janet went to see a network provider for her annual dental exam and cleaning, a Type 1 service. There was no deductible, and it was covered at 100%, so Janet paid \$0.

During her visit, Janet learned she needed a root canal, a Type 2 service. The network provider usually charges \$1,590 for the procedure. But for Janet, who is insured with Ameritas, the network provider charged \$709. That's an instant savings of \$881.

After Janet paid the \$50 deductible for her root canal, and the plan paid \$527 (Type 2 = 80%), Janet only owed \$132 more.

The \$669 paid by the plan for all the services was deducted from her annual benefit maximum of \$1,000, leaving \$331 for Janet to use toward other covered dental services performed during the same year.

An example of a Type 3 service would be a crown, but luckily Janet does not need a crown this time around. Hooray!



Plan Details Example

Deductible

\$0 for Type 1
\$50 for Type 2 & 3

Plan Pays

100% for Type 1 (Preventive)
80% for Type 2 (Basic)
50% for Type 3 (Major)

Benefit Maximum

\$1,000 each year

Dental service	Estimated cost without insurance	Estimated cost with Ameritas insurance & network provider	Janet pays
Dental exam, cleaning, bitewing x-rays – Type 1	\$165	\$0 deductible 100% plan benefit \$142 provider charge for Ameritas insured, an instant savings of \$23 Insurance pays \$142	\$0
Root canal – Type 2	\$1,590	\$50 deductible 80% plan benefit \$709 network provider charge for Ameritas insured, an instant savings of \$881 Insurance pays \$527	\$50 deductible \$132 after insurance pays
Totals	\$1,755	\$669	\$182 vs. \$1,755 without Ameritas insurance & network provider

Dental benefits example is for illustration purposes only.



Ameritas Life Insurance Corp.
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