

By visiting the dentist each year, you can earn rewards to help pay for more expensive dental services in the future. This program lets you earn increased benefits without increased premiums.

How to earn and use your rewards:

- Visit a dental provider each year and submit a claim.
- If all claims for the year stay under the benefit threshold, you qualify to carry over benefit rewards.
- Earn PPO Bonus rewards when visiting an Ameritas Dental Network provider.*
- Build rewards up to the maximum reward accumulation, and use your rewards after the initial plan benefit maximum is used.

Things to know

- If you exceed your annual benefit threshold, you keep the rewards you've previously earned but don't earn new ones.
- If you don't visit the dentist during the year, your accumulated dental plan rewards will be lost, but you can begin earning rewards again next year.
- Rewards are subject to the applicable deductible, coinsurance and plan provisions.
- Find your current rewards balance in your secure member account at <u>ameritas.com</u>. Check your dental benefits summary or patient details.

PPO Bonus: When you visit an Ameritas Dental Network provider, you earn additional rewards to add to your annual carryover amount. Plus, your out-of-pocket expenses are usually 25-50% lower when you visit a network provider.

Here to help

For plan information any time, visit <u>ameritas.com</u> and sign in to your secure member account. Or 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.

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

group@ameritas.com I 800-659-5556

Find your benefit and rewards information online—there's nothing for you to track.

Verify your dental plan rewards today!





Ameritas Life Insurance Corp. of New York

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