

# Reduce Turnover With an Increasing Incentive Plan



- Claims and benefit levels for each family member are tracked separately which encourages regular preventive visits.
- Increasing benefit levels can be applied to both Type 1 & 2 procedures, or Type 2 procedures only.
- When members submit at least one covered claim during a benefit year, their benefit levels increase the following year until they reach the highest plan benefit, reducing out-of-pocket expenses for the member and family.
- If no dental claims are submitted during a benefit year, members revert to the Year 1 benefit level the following year.
- Visiting a network dentist can make benefit dollars go further. Dentists in the Ameritas network have agreed to charge 25-50% less than their regular rates.

Members reduce out-of-pocket costs for Type 2 procedures when they visit a network dentist and submit a claim each year. If no claims were submitted during a benefit year, the benefit level reverts to the lowest level the following year.

	Year 1	Year 2	Year 3
In-network <b>Claim filed each year</b>	Type 1: 100% <b>Type 2: 80%</b> Type 3: 50%	<b>Type 2: 90%</b>	<b>Type 2: 100%</b>
In-network <b>No claim filed year 2</b>	Type 1: 100% <b>Type 2: 80%</b> Type 3: 50%	<b>Type 2: 90%</b>	<b>Type 2: 80%</b>
Out-of-network	Type 1: 100% <b>Type 2: 80%</b> Type 3: 50%	<b>Type 2: 80%</b>	<b>Type 2: 80%</b>



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