Earn Rewards for the Benefits You Use Most

Your employer offers a robust benefits package to help you maintain overall health and well-being. Here’s how you can earn benefit rewards to make your benefits go even further.

1. Earn rewards by using your dental plan benefits.
   - Visit your dentist at least once each year.
   - Keep your total paid claims for the year under your benefit threshold.

2. Apply your rewards where you need them.
   - Apply your rewards toward covered dental procedures after your existing benefit is used.
   - Use a set portion of your rewards toward other Ameritas of New York benefits after your existing benefit is used.
   - When using your benefit rewards for vision materials, save your itemized receipt for reimbursement.
   - You and any covered dependents have your own rewards accounts.

   - The reward accumulation is unlimited and may be used toward any covered dental service or a set portion toward other Ameritas of New York benefits you have.
   - 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 use your dental benefits during the entire year, your accumulated rewards are lost, but you can begin earning rewards again the next year.

Rewards are subject to the applicable deductible, coinsurance and plan provisions

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.

Your dental plan rewards

<table>
<thead>
<tr>
<th>Annual Maximum</th>
<th>Annual Benefit Threshold</th>
<th>Annual Ameritas Rewards Carryover</th>
<th>Annual PPO Bonus*</th>
</tr>
</thead>
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Your additional rewards

<table>
<thead>
<tr>
<th>Type of coverage</th>
<th>Frequency</th>
<th>Amount</th>
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