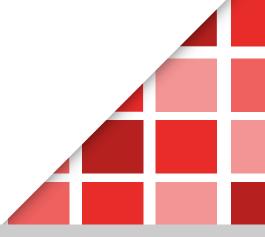
Earn Rewards for the Benefits You Use Most



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.





- 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.

3. Keep earning rewards.



- 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
- 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

Annual Maximum	Annual Benefit Threshold	Annual Ameritas Rewards Carryover	Annual PPO Bonus*

Your additional rewards

Type of coverage	Frequency	Amount

This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This information is provided by, and group dental and vision products (9000 NY Rev. 03-15) are issued by Ameritas Life Insurance Corp. of New York. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2023 Ameritas Mutual Holding Company.



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