

# The Benefits of Choosing the Ameritas Dental Network

Dental PPO networks are designed to help employees save money. The Ameritas Dental Network provides even more value by focusing on flexibility, choice and network growth.

## Nationwide access

The Ameritas Dental Network is one of the nation's largest with more than:

- 143,000 unique providers<sup>1</sup>
- 100,000 unique locations<sup>2</sup>
- 673,000 access points<sup>3</sup>

Plan members can visit providers in Mexico and receive coverage.

**With 98% provider persistency, employees and their families can keep visiting the providers they prefer.**

## Ameritas network options

Ameritas has a network that's right for you and your employees.

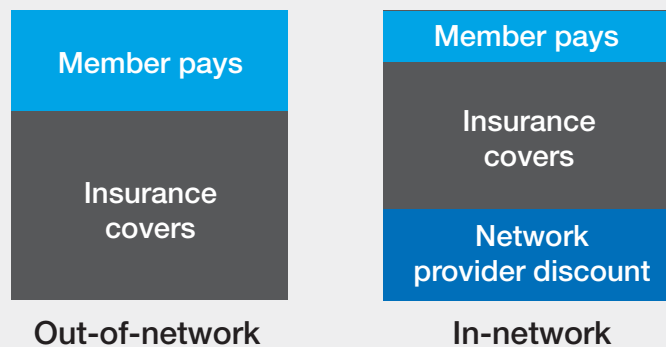
**Ameritas Classic Network.** A traditional PPO network with average savings of 20-50%.

**Ameritas Classic and Plus Network.** Includes all Classic Network providers and Ameritas Plus Network providers, who offer slighter discounts. While Plus providers make up less than 0.05% of Ameritas' largest network, the Plus provider contract offers flexibility for adding highly requested dentists to the Ameritas Dental Network.

**Ameritas Value Network.** A smaller network with deeper discounts that are offered regionally.

## Network cost savings

Network dentists charge 25-50% less than their regular rates



## Continuous growth

Ameritas focuses on relationship building and meeting quality standards. Over the past five years, Ameritas' access points have grown by 38% and the Ameritas Dental Network ranks among the top four dental networks in the United States for number of access points and unique providers.\*



**Building the network.** In-person contact is key to successful provider recruitment and retention. This leads to provider persistency and positive experiences for plan members.



**Network sharing and leasing.** Ameritas partners with other insurance companies that have dental provider networks with similar quality management and credentialing processes to offer more options for plan members.



**Credentialing.** In-house credentialing allows Ameritas to add new providers and review current providers quickly without the added cost of outsourcing. That helps maintain growth, quality standards and cost savings for plan members.

# Flexible network plans

Ameritas plans let employees visit the dentist of their choice and save money.



**Visit any dentist.** Employees and their family members can see any dentist or specialist they choose. There's no need to choose a primary care dentist or get a specialist referral. And family members do not need to visit the same provider.



**Coverage in- and out-of-network.** Most Ameritas dental plans help pay for covered services even if members visit out-of-network dentists.



**Additional Discounts.** Many network providers also offer discounted fees on non-covered dental services as allowed by state law.



**No paperwork.** Ameritas can send claim payments directly to in- or out-of-network providers.



**Find a network provider.** Employees can visit [ameritas.com – Find a Health Provider](https://www.ameritas.com) to find a new dentist or see if their current provider is in the Ameritas Dental Network.



**Nominate a provider.** Employees can easily nominate their provider to join the Ameritas Dental Network at [ameritas.com](https://www.ameritas.com).

## Offer choice for employees

When one plan doesn't meet everyone's needs, Ameritas helps you provide options so all employees save money.

Offer two or more plans with different levels of coverage and plan designs for in- and out-of-network benefits. Employees pick the plan that saves them the most based on the provider they visit.



**Contact your broker to learn more about the benefits of choosing the Ameritas Dental Network.**

<sup>1</sup> Unique providers – the number of dentists in a network

<sup>2</sup> Unique locations – the number of dental offices in a network

<sup>3</sup> Access points – the number of dentists at each office

\* Zelis Network360<sup>®</sup> May 2024

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