

# Ameritas Makes Changing Dental Plans Easy for You



If you're worried about changing your dental plan and provider network, keep these facts in mind.

Myth	Fact
I'm required to use a network dentist and may need to switch networks.	<b>With Ameritas, you can visit any dentist, in- or out-of-network.</b> And family members don't need to visit the same provider.
There aren't many in-network dentists in my area.	<b>The Ameritas Dental Network is one of the nation's largest.</b> And we're focused on continuous network growth specific to our customer base.
My current dentist isn't in the Ameritas network, so I'll have to pay a lot more for dental care.	<b>Ameritas plans provide competitive benefits for members who see out-of-network dentists.</b> We base the amount that we'll reimburse you or your dentist on actual dentists' charges within your ZIP Code area.  We research dentists' charges regularly and update our reimbursement amounts.  For example, out-of-network claims are paid based on what we expect 9 out of 10 charges from out-of-network dentists to be for this service. So your dentist's charges are very likely within your plan allowance.  Once enrolled in a dental plan, you can ask your provider to submit a pretreatment estimate to Ameritas so you and your provider can see exactly how the claim will be processed and what you will pay.
Filing a claim and paying the provider, especially if they're out of network, will be a hassle.	<b>Most dental providers will submit claims for you.</b> Some submit them electronically for a quicker turnaround.  Ameritas can send the claim payments directly to in- or out-of-network providers so you may only have to pay your portion.*  No need to pay the entire amount upfront and wait to be reimbursed.

\*Ameritas Dental Network providers will file claims for you. Find a [claim form](#) at [ameritas.com](#) in the Forms section.



## Find or nominate a provider

Ameritas Dental Network providers charge 25-50% less than their regular rates which can lower your out-of-pocket costs. Start saving today. Visit [ameritas.com - Find a Health Provider](#) to find a new dentist or see if your current provider is in the network.

If your dentist is not in the network already, just go to [ameritas.com](#), search for "[nominate a provider](#)" and complete the online form.

If you have questions about your plan benefits, contact the Ameritas customer connections team. [group@ameritas.com](mailto:group@ameritas.com) | 800-487-5553 | NY: 800-201-8562

Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York



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